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Attention: Objection to Notice Of Intention to Forclose

P.O. Box 971

Trenton, NJ 08625

Docket# F20435-07, F20996-08, F7682-09,

F43072-10, F13072-01

Honorable Judge Mary McVeigh I am writing to Object to the intent to forclose on my home. My Name is Nyla Allen and I am the legal wife of Steven Allen. Reasons for my Objections are as follow:

Mr. Allen along has committed fraud with not being forthcomming and withholding information not only from the Superior court but also the Bankruptsy court, Citimortgage has allowed Mr. Allen to take all monies from the home without my signature or knowledge. I have been calling, writing, faxing and emailing however to no avail. Citimortgage claims it was in error that my signature was inadvertantly forgotten in 2009, however I refute that. Citimortgage has time and time again in 2008, 2009 and in 2010 allowed loan modifications to occur even with my numerous contacts trying to get information on my home. Citimortgage is still refusing to give me any information on the loans, liens, and home equity lines of credit extended to Mr. Allen.

Citimortgage I insist has done illegal business practices and that is why they are constantly telling me I need Mr. Allen's permission on a home we puchased together. I have spent the last three years trying to figure out how I owe over 280,000 on a home I purchased in 1996 and the only thing I ever signed was refinancing papers to lower my interest rate from 8.5% to 5.63 thats all. I can get no explaination how it is possible on a home that we purchased at 125,000 with 3% down and owning this home since 1996 that I could possibly owe double what we paid on it. Im confused frustrated and angry at this point. My probono attorney only tells me I am going to loose my home. There must be something that someone can tell me. I see that it says it is uncontested I went to the court on the date I found on a court document last July and was told that it was a hearing on paper and that the Judge Levy would not hear my side and that I would be notified. It took Judge Kessler to order Mr. Allen to send me a copy of his Bankruptcy documents after hearing that, I had no Idea he had even filed Bankruptcy. When Mr. Allen sent it to me all the numbers were srcribbled and blacked out. Mr. Allen also listed me as one of his creditors. After commiting credit card fraud by signing my name to applications. Mr.Allen

appears to have taken loans from 16 different banks and after pleading to numerous courts it was just revealed to Judge Kessler that he in fact has a tax id # and a business, and I am still comming to dead ends trying to get answers.

I am now pleading with the court today asking that some justice be rendered on my behalf. I contacted the trustee for the Bankruptcy court Mr. Joseph J. Newman 4 Concord St. Cranford NJ, 07016 908-276-9371 and was told that he rendered my home not worth listing and I would not loose my home. I also contacted Mr. Allen's attorney Mr. Alphonse DeSimone from Miller, Platt, DeSimone and Galarce located 195 Route 46 West Totowa, NJ 07512 as well as Mr. James Waldron the clerk of the Bankruptcy court and the Honorable Judge Rosemary Gambardella. I have not sat passively by doing nothing. I contantly am under attack from Mr. Allen. He quit his job of 16 years at United Water Co 200 Old Hook Road Harrington Park, NJ where he was making over $96,000 a year to go work at Home Depot where he claims to be making $40,000 which even that is in dispute according to his pay stubs. Mr. Allen had properties that no one can give me answers on that he purchaced it appears in 1997. I am just finding all of this out within the last 6 months. I may not be able to quote established court cases, however I know that when Citimortgage had docket # Citimortgagte vs John Doe that they are in fact trying to make it impossible for me to keep my home and make it so my own attorney does not want to fight for me. I ask the court to please make Mr. Allen pay the money he has taken from the home along with the home equity lines of credit extended by Citi.

Citi tried to do an order enforcing an equitable mortgage contending again it was an oversight but they allowed Mr. Allen again and again to do loan modifications and sold my mortgage to a third party without informing me. This was a deliberate act and not a clerical error, and because of this deliberate act they have cost me an enormous amout of stress and heartache. My children due to fear I will be on the street chose to move to North Carolina with Mr. Allen so my children are seperated from each other which I can only imagine the mental anguish they have been under.

In conclusion I am again pleading with this court to not allow Citi to cause further damage to my family. I also ask that the court render a judgement in my favor and calculate what Citi is liable for. I thank you so much for taking this time to hear me. I put my trust in God and in this court to rectify the horrific wrong that Citimortgage has done.

Regards,

Nyla L. Allen