

FILED Aug 19, 2013

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SUPERIOR COURT
CLERK'S OFFICE

8/15/2013

To whom it may concern;

We are writing this letter of objection in reference to Foreclosure Action: F-001020-11 and Order to Show Cause- F017318-13. We are in the process of getting approved for a loan modification through CitiMortgage. It has been an ongoing process for over a year due to expiration of paperwork submitted. All of our information is now with the underwriters and we are waiting for further information.

My name is Elissa Brooks (co-borrower). I have Multiple Sclerosis and other health problems which led to me becoming disabled in 2010 and no longer able to work. The loss of my income made it hard for us to keep up mortgage payments. I since have been approved for SSD and my husband George Brooks(borrower) has gotten a promotion at his place of employment. These factors will now make it possible for us to afford our home. For these reasons, we are objecting to all foreclosure proceedings on our property. Please take all these factors into consideration and stop the process of foreclosure. We moved here with our children in 11/97. We were current with payments until the problems started in 2010. My health problems have put terrible stress on our children. Losing our home would horrible. We are confident we will now be able to get back on track financially. Please do all you can to help our family stay in our house.

The Homeowner specialist on our case at CitiMortgage is Rachael Heeb 866-915-9417 ext 0475401.

George W Brooks (borrower)

Elissa N Brooks (co-borrower)

181 E Cohawkin RD

Clarksboro, NJ 08020

Loan Number:0647372433

Sincerely,

George Brooks
Elissa Brooks