

FILED Aug 19, 2013

August 15, 2013

RECEIVED
AUG 19 2013
SUPERIOR COURT
CLERK'S OFFICE

Superior Court Clerk's Office
Attn: Objection to Notice of Intention to Foreclose
Foreclosure Processing Services
P.O. Box 971
Trenton, NJ 08625

RE: Terry Fields
Loan # 9000174269
Docket # F-053471-10

To Whom It May Concern:

In the year of 2009, my son Chad was struck by a train. I was unable to work for an entire year due to his severe injuries and multiple surgeries. I attempted to refinance my loan, however, I was informed that I did not qualify. I then turned to New Jersey Citizen Action where I received mediation. I have aggressively tried to come up with a solution. I have partnered with the YMCA, but unfortunately, that venture did not materialize. I am currently in partnership with Purple Reign, an organization that is assertively and fiercely trying to help and assist me. CitiMortgage has informed me that I qualify to apply for a Lien I Supplemental Loan Modification.

I have made several attempts to refinance and partner with organizations, but to no avail. At this time, I am hereby requesting that I be allowed to put the property on the market for sale. Please advise me of your determination in this matter.

Thanking you in advance for your time and consideration.

Sincerely,


Terry S. Fields

07/10/2013

Sent Via Certified Mail
7196 9006 9296 8166 2876

TERRY S FIELDS
20 DRIFTWOOD DR
LIVINGSTON, NJ 07039

Re: Order to Show Cause-F-017318-13

Borrower Name: TERRY S FIELDS
Loan Number: 9000174269
Plaintiff Name in Foreclosure Action: CITIMORTGAGE, INC.
Docket Number in Foreclosure Action: F-053471-10

Dear TERRY S FIELDS:

Please be advised that the New Jersey Supreme Court recently held in *U.S. Bank N.A. v. Guillaume*, 209 N.J. 449 (2012), that mortgage lenders seeking to foreclose must comply with the New Jersey Fair Foreclosure Act's requirement that a Notice of Intention to Foreclose set forth the name and address of the lender.

You are not named as a direct party in this lawsuit but this case will affect your separate, pending foreclosure case.

Why You Are Receiving This Letter

You are receiving this letter because you are the defendant in a pending foreclosure action, and it has been determined that the Notice of Intention to Foreclose ("NOI") served upon you prior to the commencement of the foreclosure action, and/or the process by which the NOI was served upon you, may not have complied with the requirements of the Fair Foreclosure Act. By the court's Order to Show Cause dated 05/29/2013, and in compliance with the Supreme Court's opinion in *U.S. Bank N.A. v. Guillaume*, the Honorable Margaret Mary McVeigh gave permission to Citibank, N.A., Citi Residential Lending, Inc., CitiMortgage, Inc. and CitiFinancial Services, Inc. (collectively, "Citi") to serve, along with the Order to Show Cause and verified complaint, corrected Notices of Intention to Foreclose on all defendant mortgagors/parties obligated on the debt in pending foreclosure actions filed before February 28, 2012.

Information About the Order to Show Cause and Verified Complaint

Enclosed with this letter are copies of the Order to Show Cause and verified complaint. The verified complaint lists the following lenders in the following counts:

1. Citibank, N.A.
2. CitiMortgage, Inc.
3. CitiFinancial, Inc.
4. CitiFinancial Services, Inc.



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do so, you must file a written objection under the docket number for the foreclosure action in your individual case, which is separate from this case filed by Citi.

For either type of objection, you must set forth with specificity the basis of the objection, and file the objection with the Superior Court Clerk's Office at the following address on or before August 19, 2013:

Superior Court Clerk's Office, Foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclose
P.O. Box 971
Trenton, NJ 08625

You must also serve a copy of the objection on Citi's attorney, Theodore V. Wells, Esq., at Paul, Weiss, Rifkind, Wharton & Garrison LLP, 1285 Avenue of the Americas, New York, NY 10019, and mail a copy of the objection to the Honorable Margaret Mary McVeigh at the Superior Court of New Jersey, Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey, 07505.

Your personal appearance at the Superior Court Clerk's Office or your local courthouse will not qualify as an objection. A telephone call will not protect your rights; you must file your objection and serve it on Citi's attorney if you want the court to hear your objection to the relief Citi is seeking. If you file a specific written objection, the case will be sent to a Judge for resolution. You will be informed by the Judge of the time and place of the hearing on your objection.

Questions about Filing an Objection

Should you have questions related to the procedure for filing an objection, please visit the New Jersey Courts On-Line Self-Help Center at <http://www.judiciary.state.nj.us/prose/index.htm>. You may also contact the Superior Court Clerk's Office at (609) 421-6100, or at SCCOForeclosure.Mailbox@judiciary.state.nj.us.

If you are represented by an attorney in your foreclosure case, you should notify him or her that you received these papers. These papers may not be sent directly to your attorney if you have one.

If you cannot afford an attorney, you may apply for free legal assistance online at www.lsnjlaw.org or call the Legal Services of New Jersey Statewide Hotline at 1-888-LSNJ-LAW (1-888-576-5529) or call the Legal Services office in the county where you live. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A directory with contact information for local Legal Services Offices and Lawyer Referral Services is enclosed.

