FILED Aug 20, 2013

Honorable Margaret M. McVeigh, P.J.Ch

August 15, 2013

Re: Application by Citibank, N.A. et al

To reinstate a fore closure (CitiMortgage Loan # 0000392843)

RECEIVED
AUG 20 2013
SUPERIOR COURT
CLERK'S OFFICE

DOCKET No. F17318-13

Your Honor,

I am writing to you in response to a letter I received from Citi Mortgage, which indicated that I needed to advise you of our intention to object to Citi's attempt to have a foreclosure, which had been disallowed by you, reinstated.

Please note: My former wife and co-owner of the property, (Allison M. Bolsius), was sent an identical letter. The letter I am addressing to the Court represents our joint objections and bears both of our signatures.

OBJECTION No. 1

Specification (1a): The letter that we received, states that no mortgage payments were made nor received since May 5, 2006. This is incorrect.

Specification (1b): The letter also states that through July 1, 2013, no payments were made. This is also incorrect; we were notified that our house was in foreclosure in December of 2010, and were not legally permitted to make any further payments. Further, any interest accrued between the aforementioned dates was improperly charged.

OBJECTION No. 2

Specification (2a): The payment amount of $131,235.14 is disputed by us. The amount now claimed is lower by $30,000.00 than the amount claimed and disputed by us when the original action was taken. No explanation on why this was done, or how the figure arrived at was given.

Specification (2b), In November of 2005 the amount of arrears increased by approximately $54,000.00.Despite our repeated attempts though our then attorney, we were never given an explanation on where this amount came from. Our attempts to correct this situation have continued to the present. On numerous occasions when Citi Mortgage called Ms. Bolsius to discuss options on resolving this matter (short sale etc.), no explanation was forthcoming , despite her continuing requests.

Specification (2c), The letter from Citi Mortgage outlined a number of ancillary charges. We dispute those charges; particularly those on property inspection and property preservation. This is due to the fact that the mortgage holder has not been forthcoming with either reasoning behind the actions or documentation of the charges.

OBJECTION No. 3

Specification (3a): Since the beginning of the foreclosure action initiated by the mortgage holder, all documents presented to the court have attested that the figures had been thoroughly reviewed by the legal counsel of the mortgage holder and were presented as true and proper, with the consequence of perjury forthcoming if this was found not to be so. The reduction of the amount now claimed by the mortgage holder, is proof in itself that the figures presented to the

court as a basis for the foreclosure were in fact not true. We believe that this taints the whole foreclosure beyond relief or curing.

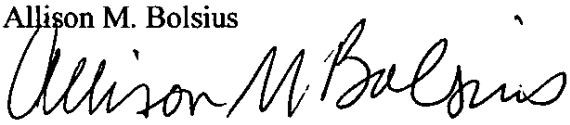
Specification (3b): In conjunction with Specification (3a), we object to any amount claimed by the mortgage holder without a court ordered independent accounting being done.

OBJECTION No. 4

Specification: We believe that with the Court's setting aside of the foreclosure claim renders the entire claim moot. The mortgage holder must re-litigate this action. We believe this to be especially true when considering the original action taken, in our view, was based on an intentional misrepresentation of the facts, to the court, by the mortgage holder and constitutes both fraud and perjury.

Respectfully yours,

Allison M. Bolsius



Roland Carvalho Jr.

Cc:
Clerk of the Superior: Foreclosure Processing Services
Theodore V. Wells, Esq.