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SUPERIOR COURT
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FILED Aug 20, 2013

Superior Court Of New Jersey
Chancery Division

Riccardo C. Ward & Ellena Ward
Your Name (first, middle, last)

Passic County

357 Sumner Ave.
Street Address

Docket No. F-20725-09

Plainfield, N.J. 07062
Town, State, Zip Code

908-753-7112
Telephone Number

Citi Financial Services
Plaintiff

VS.

Riccardo C. Ward & Ellena Ward
Defendant

Certification in Opposition: Order to show cause of notice intent

I, Riccardo C. Ward & Ellena Ward (your name), am the (check one) ____ PLAINTIFF ✓ DEFENDANT in the captioned matter. I hereby enter my objection to the Motion to Intent to Florclose (enter type of motion) filed by the (check one) ✓ PLAINTIFF ____ DEFENDANT. This motion should be denied because: (state the basis for your opposition to the motion; use additional paper if necessary)

I became unable to pay on timely basis, due to medical & lost of employment, i.e. My wife had two separate Brain Surgerys and I got layed-off after 22 yrs service. I myself became crucially ill with blood pressure and Kidney problem. When I tryed to make a late payment. The manager at Citi financial wouldn't except a payment. Then the loan was discharge because I was unable to make a large payment. Didn't hear from Citifinancial for several years. Then they said that I would be contacted when I found employment, arrangement could be made for pay-back program. And they understood my hardship.

Pursuant to R. 1:6-2(d), the undersigned: (check one)

( ) Waives oral argument and consents to disposition on the papers.
(X) Requests oral argument for the following reasons:

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

CERTIFICATION OF SERVICE

I further certify that on Aug. 15, 2013, I sent my opposition the motion to the following by (✓) regular mail, (✓) certified mail (Check which mailing method you chose. If you sent it by both regular and certified mail, check both): (list each party to the lawsuit; send your opposition to the attorney if the party is represented by counsel; if the party is *pro se* you may send the papers directly to that individual).

Name	PAUL, WEISS, RIFKIND, WHARTON & GARRISON, LLP	**Name**	
Address	1285 AVE. OF AMERICAS	Address	
	NEW YORK, NEW YORK 10019-6064		
Attorney for	Citi Financial Services	Attorney for	

Date: Aug. 15, 2013

Signature Riccardo C. Ward & Ellena Ward

Riccardo C. Ward & Ellena Ward
(print or type your name)

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Continued, Certification in Opposition

I Noticed that my Foreclosure is being handled in Passic County. "But" my property Address belongs to Union County.

In conclusion I have been residing at the property address for 34 years. I have been Employed on only Two jobs for a Total of 43 years, in management before being layed-off. It Appears that a new position is going to be offered to me. Please concern allowing me to Arrange a Situation with Citi Financial to Keep my home.