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**MAY 06 2013**

**SUPERIOR COURT  
CLERK'S OFFICE**

Judge Paul Innes, P J Ch

Mercer County Courthouse

175 South Broad Street

Trenton, NJ 08625

Docket: F-7924-13

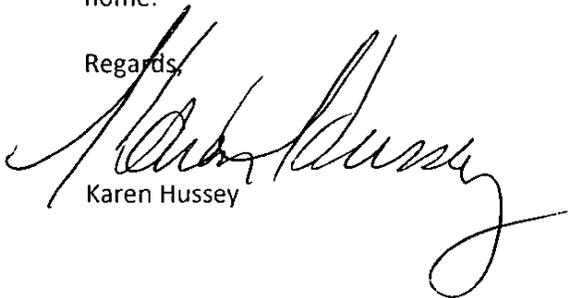
4/26/13

I would like to file an Objection to PHH Mortgage's attempt to foreclose on my property at 267 Park Ave, Collingswood, NJ 08108. I disagree with outstanding balance I had made payments through July 2010 and had also attempted to make partial payments in order to get caught up on past due monies. Some of the money was returned to me so PHH could retro the date for foreclosure.

I also believe I may have been a victim of predatory lending. At the time I was refinancing to consolidate debt I was told the only way I could afford the amount to cover the mortgage, taxes and outstanding debt was to go with an Interest Only 3/1 Arm loan. At the time my salary was just sufficient enough to cover the monthly payment but in reality was based on my partner's salary at the time though he isn't on the mortgage. I lost my job in 2008 and was out of work for almost 2 years. My partner lost his job in 2009. We were able to keep up for a little over 1 year but ended up depleting our 401k and savings in order to do so. Bankruptcy followed and unemployment benefits were not sufficient to keep up with the debt.

I ask that you accept my objection in order for me to explore options if any on how I might save my home.

Regards,

  
Karen Hussey