

Arlene Simmons & Dionne Anthony

(Your Name(s))

44 Flanders Rd. NEWITZ NJ 07421

(Your Mailing Address)

(845) 537-9044 / 347-420-3271

(Your Daytime Telephone Number)

Superior Court of New Jersey
Chancery Division
General Equity

PHH Mortgage Corporation

(Name of company or bank that filed the foreclosure complaint)

Mercer County

County where the property is located or "Mercer" for an objection to the Order to Show Cause

Docket No F- 7924-13

Plaintiff(s),

vs.

Arlene Simmons & Dionne Anthony

(Name of first defendant listed on the complaint)

Defendant(s),

CIVIL ACTION

OBJECTION TO: (select one)

- Order to Show Cause
- Corrected Notice of Intention to Foreclose

I/We Arlene Simmons & Dionne Anthony, the defendant(s) in the foreclosure matter
(filing party or parties)

hereby object

(caption and docket number if different from above)

to the Plaintiff's filing of the (select one)

- Order to Show Cause
- Corrected Notice of Intention to Foreclose

for the following specific reasons:
(Describe specific objections in numbered paragraphs. Please attach additional pages if necessary.)

We object to foreclosure, because we were forced into this circumstance when PHH stopped taking our mortgage payments in 2008, at which we sort help through a mortgage modification assistance programme, through Friedman Law Associates. In March 2012, we were offered a payment trial period. We completed the trial period as was outlined, and then heard nothing further from PHH with regards to going forward with a monthly payment schedule. After several inquiries to Friedman Law Associates, we were advised that didn't hear anything. The next

I hereby 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.

5/21/2013
Date

Arlene Simmons & Dionne Anthony
Signature
Arlene Simmons Dionne Anthony
Print or Type Name

Continued:

Communication we received is a legal package from Diane A. Bettino, Esq. Outlining the ^{intent} for foreclosure, and the dates for order to show cause.

We have attached a copy of the payment trial that was given last year 3/20/2012.

02/20/2012

ARLENE SIMMONS
DIONNE ANTHONY
44 FLANDERS ROAD

HEWITT, NJ 07421

Loan #: 0027308345
Property: 44 FLANDERS ROAD
HEWITT, NJ 07421

Dear ARLENE SIMMONS and DIONNE ANTHONY,

We want to continue to work with you to modify your mortgage and help make your payments more affordable.

Fannie Mae Loan Modification

The good news – you may be eligible for a modification offered by Fannie Mae (the owner of your loan). This modification is designed for borrowers, like you, who for some reason did not meet all of the eligibility criteria for a permanent modification under the government's Home Affordable Modification Program (HAMP), or were unable to successfully make payments under a HAMP modification or another modification.

With this modification, you will be required to make new affordable payments during a trial period. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer and suspend collections and or foreclosure action You must contact us at 800-936-8303 or in writing at the address provided below, or alternatively submit your first payment by no later than **03/05/2012** to indicate your intent to accept this offer. Please note if you have a scheduled foreclosure sale your acceptance of this offer is required in writing. If you contact us or make payment by **03/05/2012** to indicate your intent to accept this offer, we will not refer your loan to foreclosure or if your loan has been referred to foreclosure, we will suspend foreclosure once we have received your first trial payment. However, if you do not make your first Trial Period payment by the date referenced below, foreclosure proceedings may continue.

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$2,167.50	04/01/2012
2	\$2,167.50	05/01/2012
3	\$2,167.50	06/01/2012

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) **If each payment is not received by PHH Mortgage in the month in which is due, this offer will end and your loan will not be modified under the Making Home Affordable program.**

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at 800-936-8303 as we may be able to help you. (Also, please review the attached "Frequently Asked Questions")

Sincerely,
Magan Hinson
Homeowners Assistance Team

Attachments: (1) Frequently Asked Questions; (2) Additional Trial Period Plan Information and Legal Notices; (3) Trial Payment Coupons

Certification of Service

I hereby certify that on 5/21 I sent my objection to the following parties by: (Select which mailing method you chose. If you sent it by both regular and certified mail, check both).

regular mail certified mail other _____

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 Hon. Paul Jones, P.J. Ch
Address Merces County Courthouse
175 Broad St.
Frenton, N.J. 08650
Attorney for _____

Name Diane A. Bettino, Esq.
Address Reed Smith LLP
Princeton Forrestal Village
136 Main St. Suite 250
Princeton, New Jersey 08540
Attorney for _____

Date 5/21/2013


Signature _____
Print or Type Name Diane A Bettino