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JUN 05 2013  
SUPERIOR COURT  
CLERK'S OFFICE

Clerk of the Superior Court  
Foreclosure Processing Service  
Attn: Objections to Notice of Intention to Foreclose  
25 Market Street P.O. Box 971  
Trenton, NJ 08625-0971

Re: 544 Buchanan Street, Hillside, NJ 07205  
Docket no: F-7924-13

Dear Honorable Innes,

I am contacting you to explain the circumstances which have caused me to fall behind on my mortgage payments. On three separate occasions I have applied for a modification, I mailed to PHH all of the requested documents I was waiting on reply from PHH. I never heard anything. I contacted PHH again and was told that a counselor would get back to me. It never happened. I would like to contact the records, my husband Lewis Grant has been deceased since, February 2001. I mailed the death certificate to PHH on three separate occasions. My daughter is now living with me and has a full time job. Between the both of us we are able to make the payments on the house to maintain it. I mailed her information to PHH on two occasions with no response. I would appreciate if there I a way that we can do the modification, again. I would love to keep my home. I am seventy eight years of age, and this stress has not been good for me. Please advise me what we need to do. To modify this problem. My daughter can apply for a mortgage if she needs to. Whatever means necessary to keep my home. I must keep it PLEASE.

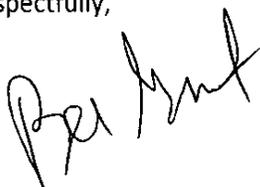
I am asking for your consideration. I will do what I need to keep my home from going into foreclosure.

I will contact a lawyer to assist me. I am so overwhelmed with this and really need to keep my home.

I anticipate reaching an agreement with you as well as your expectant response regarding this essential matter.

God Bless You. Please consider my plea.

Respectfully,



Bernice Grant