

Carlos Alvarado
218-220 Grafton Ave
Newark, NJ 07104
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RECEIVED

AUG 27 2012

SUPERIOR COURT
CLERK'S OFFICE

Superior Court Clerk's office, Foreclosure Processing Service
Attention: Objection to Notice of Intention to Foreclose
P.O. BOX 971
Trenton, New Jersey 08625

To whom it may concern

I am writing this letter to object on the notice of intention to foreclose on my property on the grounds of misrepresentation. For the past years I've retain two individual companies, US Ella Service LLC and Smart Marketing Corporation, that promise to apply on my behalf for a loan modification. Instead, unbenounced to me not only did my previous representatives mislead me, but according to my nephew whom I've asked to intervene, notified me that according to Wells Fargo and its subdivision ASC, there has never been a loan modification attempted on my behalf. Rather as of the day Stephen Lozada, nephew, reached out to ASC, a division of Wells Fargo, my property was under the Homes Affordable Foreclosure Alternative (HAFA PROGRAM).

The first step Stephen Lozada, my nephew, took was to take us out of a program that I was placed on without my knowledge by making my wishes clear. My wishes have always been to keep my property. The second step we undertook was to notify ASC that we are requesting a loan modification through either the Making Homes Affordable Program (HAMP) or their in house programs. Now Stephen Lozada and I are currently in the middle of gathering all the required documentation that ASC requires in order to put my case under review. This will all be done and submitted no later than September 10th 2012.

According to section 13 of the documents filed by REED SMITH LLP, we are requesting a suspension of any court proceeding until the matter between Wells Fargo and myself has either been resolved or every avenue that both parties have taken have been exhausted. Either way, this letter is written with the intent to notify you. Wells Fargo has been notify and according to my understanding they too should sent out notices to respective parties that a suspension of any foreclosure proceeding should take effect until the matter is resolved.

That being said, I realize that the responsibility of meeting my financial obligation rest on myself and my family, the only excuse that I do have is my language barrier due to my limited English.

Thank you very much for your time and understanding in considering my plight.

Regards,


Carlos Alvarado