Dennis and Stephanie Veluz
3 Bryant Drive
Livingston, NJ 07039

RECEIVED
AUG 28 2012
MARGARET MARY McVEIGH, P.J.CH.

August 26, 2012

Superior Court Clerk's Office
Foreclosure Processing Services
P.O. Box 971
Trenton, NJ 08625

RE: **Docket #F-32958-09** (Veluz Loan #0171297138 / 33 Edgar Road Property- Essex County, NJ)

To Whom It May Concern:

We are writing to object to the reissued Notice of Intent To Foreclose Letter from Wells Fargo based on the following:

1. **Timeliness of Issuance**- Letter is dated 8/14/12, envelope is dated 8/20/12, and timeframe to rectify payment is 9/17/12. We received the notice on 8/24/12. Even in the ideal situation where mail is sent and received on the same day, the mail date of 8/20/12 allows only 28 days. A copy of the date stamped envelope is enclosed.
2. **Calculated Amount Due**- Understanding that there is interest, and not having any rights to get a written breakdown/calculation in the past or consideration for Wells Fargo's delayed decision making, letter is showing $137,893.12 as total amount with $5,692.90 in unapplied funds. Since default, four full payments of $3,404.48 were made in addition to a $2,000 payment provided prior to the start of the payment plan. A partial payment of $500 was also made at the time of the default. It is still unclear as to how these payments have been applied and how interest is calculated.
3. **Process of Issuance**- Mailing address on record has been 3 Bryant Drive, Livingston, NJ 07039. We have not received a certified letter at this address to date, only standard correspondence.

Please note that inconsistent practices are common in dealing with Wells Fargo. Appreciate any assistance you can provide in obtaining some resolution.

Sincerely,

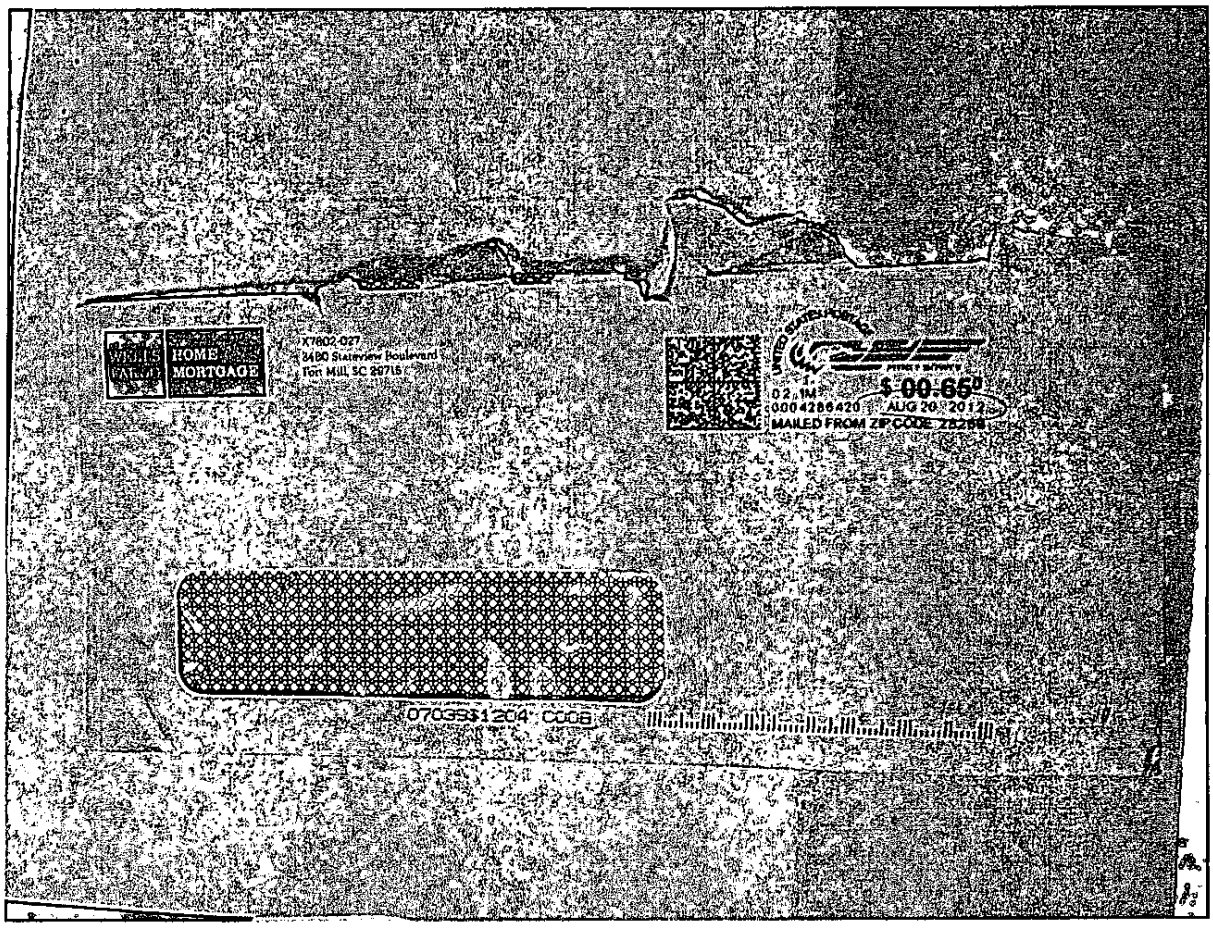
Dennis and Stephanie Veluz

*Enclosure:* Copy of NOI Envelope

*cc:*

Mark S. Melodia, Esq./Reed Smith, LLP
Princeton Forrestal Village
136 Main Street
Princeton, NJ 08540

Judge Mc Veigh, J.S.C
Superior Court of NJ, Chambers 100
71 Hamilton Street
Paterson, NJ 07505


WELLS FARGO
HOME MORTGAGE
X7802-027
3480 Stateview Boulevard
Fort Mill, SC 29715
$00.66
02 1M
0004286420 AUG 20 2012
MAILED FROM ZIP CODE 28288
070393 1204 C008

# SUPERIOR COURT OF NEW JERSEY
## PASSAIC VICINAGE

**Margaret Mary McVeigh, PJ.Ch.**
Presiding Judge, General Equity

**COURTHOUSE**
71 Hamilton Street, Chambers 100
Court Room 134
Paterson, New Jersey 07505 -2018

August 28, 2012

Dennis and Stephanie Veluz
3 Bryant Drive
Livingston, New Jersey 07039

RE: In Re Application of Wells Fargo Bank
HSBC vs. Veluz
Docket No.: F32958-09

Dear Mr. & Mrs. Veluz:

I have received and reviewed your letter dated August 26, 2012 regarding the above matter. Your objection deals more specifically with the content and issuing of the Notice of Intent as opposed to the process of the Order to Show Cause.

Your objection will be directed to the appropriate Vicinage Judge for consideration of the objection to the Notice of Intent.

With regard to service, the packet service was to be affected by Certified and Regular Mail. You have received this packet by regular mail, service has been affected.

Very truly yours,

Margaret Mary McVeigh, P.J.Ch.

MMM:rlg

cc: Mark S. Melodia, Esq., Reed Smith,LLP
Kristi Robinson, Chief, Civil Practice Liaison