

**RECEIVED Aug 29, 2012**

August 27, 2012

Superior Court Clerk  
Attn. Objection to Notice of Intention to Foreclose  
P.O. Box 971  
Trenton, NJ 08625

Hello,

I am writing this letter due to fact that I have received notice of Wells Fargo intent to foreclose on my home. This is not a just decision, I have been complying with everything that is requested from me to have the modification on my home mortgage go through. As we all know due to the crumbling housing market, my family and I were affected, first I had an adjustable arm rate that tripled, my property taxes doubled, and my husband lost his job. I know that this shouldn't be any excuse on my part, but I am not ignoring my responsibility I want to correct the situation. I have made endless attempts to have this modification complete, Wells Fargo even put me on a temporary payment plan for three months two separate times to see if I was able to keep up with which I complied with and did complete and at that point they had told me my Modification would go through with the new rate, that never happened and this where I find myself today. I can provide all my documentation that has been sent to them for the last 12 months with proof of everything I have sent which consists of my financial statement, my hardship letter, paystub for both my husband and I and every question or request that Wells Fargo had. I feel I fell through a loop hole in the system and it is unfair that I am being ignored. In the last year I must have had at least 5 different loan specialists working on my case and NEVER have I been able to speak directly to them, I leave numerous messages, call in numerous times per week to confirm that Wells Fargo has received all the information requested. I have exhausted my resource on how to communicate with someone that doesn't communicate back with me. When speaking to the various representative at Wells Fargo they let me know they send emails and voice messages to my representatives because they can't get a hold of them either they call him (my representative at the time is **David Tsimunga**) my loan preservation specialist and nothing comes out of it, and without a response from him or his team to release the hold no one else can help me. When I received the letter on Friday 8/24/2012, claiming that I have not sent in the appropriate paperwork you can imagine how SHOCKED I was, that Wells Fargo is going through with the foreclosure because I didn't provide the appropriate paperwork. This situation is of a great concern to me, because I have done and confirmed that I have completed ALL that has been asked of me. I will do whatever it takes, to resolve this issue, I have lived in my home for 15 years and my children, my husband and I will be divested if we cannot try to straighten out this misunderstanding out.

Thank you in advance for your time

Marta Ferreira  
417 Leon Avenue  
Perth Amboy, NJ 08861  
Docket # F-009564-12  
Loan # 0151099041



3480 Stateview Blvd  
MAC# D3348-027  
Fort Mill, SC 29715

Date 8/15/2012

MARTA F FERREIRA  
FRES CABRERA  
417 LEON AVE  
PERTH AMBOY, NJ 08861

RE: Wells Fargo Home Mortgage 708/0151099041  
Mortgagor(s): MARTA F FERREIRA  
FRES CABRERA  
Mortgaged Premises. 417 LEON AVE  
PERTH AMBOY  
NJ  
08861-2139

**NOTICE OF INTENTION TO FORECLOSE**

Dear Borrower(s):

Wells Fargo Home Mortgage (hereafter, "Wells Fargo") services a mortgage (hereafter, the "Mortgage") in the original principal amount of \$320,000.00 on the residential property commonly known as 417 LEON AVE, PERTH AMBOY, NJ 08861-2139, which Mortgage was made on 38796.

Your Mortgage is now in default because you have not made the required payments. The total amount required to cure this default, in other words, the amount required to bring your mortgage current as of 9/18/2012 is as follows:

Monthly payments (principal, interest, and escrow) from 10/1/2008 are as follows:

Payments- Totaling	\$	124,587.94
Total Accrued Unpaid Late Charges (Monthly Late Charge \$ 115.00)	\$	2,711.04
Unapplied Funds	\$	74.23
Miscellaneous Fees	\$	1,524.46
Total Delinquency as of 8/15/2012	\$	128,749.21

**Your Pre-Foreclosure Action Right to cure this Default**

To avoid the possibility of acceleration, you must pay this amount plus any additional monthly payments, late charges and other charges that may be due under applicable law after the date of this notice and on or before 9/18/2012 in CERTIFIED funds, to:

**Payments only address:**

**Wells Fargo Home Mortgage  
1200 W 7th Street  
Suite L2-200  
Los Angeles, CA 90017**

**Correspondence only address:**

Randy Bockenstedt, Senior Vice President  
Wells Fargo Home Mortgage  
Address, 3480 State view Boulevard  
MAC D3348-027  
Fort Mill, SC 29715  
Phone Number: 1-800-868-0043

Please be advised that Wells Fargo Home Mortgage cannot guarantee that payments received at the "correspondence only address" will be applied within the required timeframes.

If you do not cure this default and bring your account current by 9/18/2012, then Wells Fargo may take steps to terminate your ownership of the Property by starting a mortgage foreclosure action against you.

If you cure this default before the filing of the foreclosure action, Wells Fargo may not institute a foreclosure action against you for that default, your Mortgage will be reinstated to the same position as if the default had not occurred, and any acceleration of any obligation under the Mortgage or Note will be nullified as of the date of cure.

You have the right to transfer the property to another person subject to the Mortgage; that person will have the right to cure this default, subject to the Mortgage and the Note, and this Notice

Your Post-Foreclosure Action Right to cure this Default

Even if Wells Fargo starts a mortgage foreclosure action against you, you shall still have the right to cure this default, de-accelerate and reinstate your Mortgage up to the time when a final judgment for foreclosure is entered. To do so, you must pay Wells Fargo, at the address specified above, by cashier's check or certified check, all sums which would have been due in the absence of default and which are due at the time of payment including principal and interest payments, escrow payments and other necessary charges which come due prior to the date of payment and you must perform any other obligation which you would have been bound to perform in the absence of default or the exercise of an acceleration clause, if any. In addition you must pay court costs, if any, and attorney(s) fees in an amount which shall not exceed the amount permitted under the Rules governing the Courts of the State of New Jersey, plus all contractual late charges, as provided for in the Note and Mortgage. You shall not be required to pay any separate charge, fee or penalty attributable to the exercise of your right to cure this default. This right to cure your default, de-accelerate and reinstate the Mortgage after a foreclosure action has been started may only be exercised by you once every 18 months. You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

If you cure the default after a foreclosure action has been started, Wells Fargo shall give written notice of the cure to the Court and, upon such notice, the Court shall dismiss the foreclosure action, without prejudice. Your Mortgage will be reinstated to the same position as if the default had not occurred and any acceleration of any obligation under the Mortgage and Note arising from the default will be nullified as of the cure date.

We urge you to immediately seek the advice of an attorney(s) of your own choosing concerning this residential mortgage default. If you are unable to obtain an attorney(s), you may communicate with the New Jersey Bar Association or the Lawyers Referral Service of the county where the property is located. If you are unable to afford an attorney(s), you may communicate with the Legal Services Office in the county where the property is located. These telephone numbers are listed on the attached sheet, they can also be found in the local telephone directory.

in the corrected Notice of Intention to Foreclose, the foreclosure action against you will proceed.

With the passage of time since the foreclosure action was filed against you, the lender on your loan may have changed from the named plaintiff in the foreclosure action. The corrected Notice of Intention to Foreclose lists the name and address of the current lender on your loan.

### **Questions about the Notice of Intention to Foreclose**

Should you have questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact:

Randy Bockenstedt, Senior Vice President  
Wells Fargo Home Mortgage  
Address: 3480 Stateview Boulevard  
MAC D3348-027  
Fort Mill, SC 29715  
Phone Number: 1-800-868-0043

Additional contact information is provided in the corrected Notice of Intention to Foreclose.

### **How to File an Objection**

You have the right to object to the enclosed Order to Show Cause (the process by which the court gave the plaintiff permission to serve the corrected Notice of Intention to Foreclose). To do so, you must file a written objection under the docket number for the Order to Show Cause.

You also have the right to object to the enclosed corrected Notice of Intention to Foreclose. To do so, you must file a written objection under the docket number for the foreclosure action in your individual case.

For either type of objection, you must set forth with specificity the basis of the objection, and file the objection with the Superior Court Clerk's Office at the following address within 30 days:

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

You must also serve a copy of the objection on Wells Fargo's attorney, Mark S. Melodia, Esquire, Reed Smith LLP, Princeton Forrestal Village, 136 Main Street, Princeton, New Jersey 08540 and mail a copy of the objection to Judge McVeigh, J.S.C., Superior Court of New Jersey, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505.

Your personal appearance at the Superior Court Clerk's Office or your local courthouse will not qualify as an objection. A telephone call will not protect your rights; you must file your objection and serve it on the plaintiff's attorney if you want the court to hear your objection to the relief the plaintiff is seeking. If you file a specific written objection, the case will be sent to a Judge for resolution. You will be informed by the Judge of the time and place of the hearing on your objection.

**Questions about Filing an Objection**

Should you have questions related to the procedure for filing an objection, please visit the New Jersey Courts On-Line Self-Help Center at <http://www.judiciary.state.nj.us/prose/index.htm>  
You may also contact the Superior Court Clerk's Office at (609) 421-6100, or at [SCCOForeclosureMailbox@judiciary.state.nj.us](mailto:SCCOForeclosureMailbox@judiciary.state.nj.us)