

September 7, 2012

Re: Michael & Lisa Gianni

Docket #F-009564-12

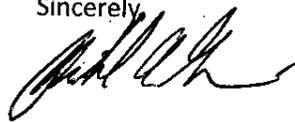
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SEP 17 2012  
MARGARET MARY McNEIL, CLERK

To Whom It May Concern:

I am writing to appeal on behalf of our property at 298 East Miami Avenue, Villas, NJ 08251. We have done everything in our power to keep the property; we made arrangement to do 3 month trial payment periods, which we followed through with at least two times. Every time, we spoke to a representative at Wells Fargo, we were told something different to do, which we did and then the next person would tell us to do something else. But we also followed through with what we were told and the last thing we were told is that we were going to have a principal reduction, we have been waiting for that to happen for quite some time. We also went through all the credit counseling we were ordered to do and we went to court when ordered for mediation, which was at that point rescheduled and then when it came to time it was cancelled. Also, we were working with a home counseling, which was helping us and when we received this paperwork, I reached out to her and that place has gone out of business. We were also told to file bankruptcy so that we could have a clean slate so that we could start all over again, which is what we really want to do. I am not saying we deserve any more than anyone else, but we really have had some bad things happen to us including health issues in our family and a murder to a family member who was a police officer, which caused a lot of problems for us. We just want a new start and we need someone who can give that to us, please. This is the home where our family lives and where we raise our child, we do not want to uproot our lives, our family, relocate my job, my son's school. We have been asking for a long time now for a principal reduction as the homes have all decreased significantly in value since originally buying the home and we have put money, about \$60,000, into it and it still needs more work done.

Please help us, we have been begging for help but to no avail. I hope someone is able to help us back on track and keep our family from losing what I know we can help salvage.

Sincerely,



Michael & Lisa Gianni

**CERTIFIED MAIL™**

ac/A Gianni  
mi Ave  
08251



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Judge McVeigh  
Superior Court of New Jersey  
Passaic County Court House  
Chambers 100  
71 Hamilton Street  
Paterson, NJ 07505

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