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Raymond and JoAnn Carega
9 Alpha Ave
Old Bridge, New Jersey 08857

SEP 13 2012

SUPERIOR COURT
CLERK'S OFFICE

Letter of Objection

Date: September 6, 2012

Superior Court Clerks Office,
Foreclosure Processing Services
P O. Box 971
Trenton, New Jersey 08625

Loan # 0170650832
Docket # F-009564-12

Attention: Objection to Notice of Intent to Foreclose

To Whom It May Concern,

I am hoping that you will be able to hear our story about our current situation with Wells Fargo Home Mortgage.

Approximately in 2008/2009 I called Wells Fargo to ask if they could help us with our mortgage I knew things were getting tight so I first asked if we could refinance I was told it would cost \$7,000.00 for closing cost Since we didn't have that money I asked if there was another way to get help They explained to me a Loan Modification I asked if we could start that process The paperwork was more than I realized but knew it had to be done I filled out the paperwork and sent them everything they asked for In the meantime my husband got laid off from his job. He is a drywall finisher. Working with the local 1974 Union I let the bank know right away the situation. Since that changes things new paperwork had to be filled out. In the meantime I am asking all these different people that I am talking to if I could send money to be put towards the mortgage. I of course realized it would not be the full amount, But did hope they would except it I was told no and that while you are in review for Loan Modification don't send money This didn't make sense to me. I kept asking and kept getting told not to send money I continued to speak to people at Wells Fargo. Unfortunately always someone different which made things a little difficult. More paperwork and more times being told I was always missing some paperwork.

Over the years I have kept copies of paperwork, cancelled checks, and correspondence.

We were put on a temporary forbearance three times. The forbearance amounts were fine and I asked if they would keep us on one of them. But, after three months they took us off and than would ask for a lump sum of money At one point one of the representatives from Wells Fargo told us if we didn't send \$10,000.00 they would take the house away.

We borrowed and scrapped up as much as we could We made sure during the three forbearances we paid it every month.

During the third forbearance my husband had a heart attack. Since we lost our medical coverage in August 2010 There was not a hospital that would do the surgery. He needed a triple by pass My husband is a veteran and we were lucky that we had him transferred to the VA hospital in New York City. He was in the hospital for a total of 18 days. We live in New Jersey. I took the bus everyday to be with him. During that time I made sure that the forbearance was paid every month for three months At the end of three months they asked me for \$50,000.00. At this time I took a Family Emergency Leave to care and be with my husband. During that time the Physical Therapist that I worked for gave my job away to someone else. Which I was told thru an e-mail. This of course didn't help with our situation with Wells Fargo. They didn't even want to grant me unemployment. I had to fight for it At this time when my husband came home We put in for his Social Security It took awhile to start receiving it and my unemployment I got in touch with Wells Fargo and let them know what was going on. This of course meant more paperwork. And we were put back into review for Loan Modification

I filled out more paperwork and faxed it to Nanette Riggleman One of the many Home Preservation Specialist that we have dealt with since this started. I was told once by James Petersen from the Office of the President of Wells Fargo. "We are not a real estate We do not want your home" "If something can be done it will be done by this office" I am still waiting. Living in limbo has been nothing but depressing, emotional and mentally stressful.

After I filled out the requested paperwork I did not hear from anyone. I called and left messages. Ms. Riggleman and I kept missing each others calls I received a call from someone else at Wells Fargo telling me that the paperwork I faxed didn't reach Ms Riggleman until after 4pm. They consider that late so we were taken out of review for Loan Modification I faxed the paperwork in February and found out months later Now we are back to square one. I asked if I could redo the paperwork. I called Ms Riggleman a few more times. And spoke to other representatives from Wells Fargo. Repeating my story over and over again. Some representatives told me that they will e-mail her and let her know they spoke to me

I do not expect to live for free. I just wanted something that we could handle so we could keep our home. This is our first home since we are married. We grew our boys up here It is so sad and we know we are not the only people in this sad situation. We are living in this community since 1985. I find it hard to believe that Wells Fargo can not come with a program for customers like us They were able to put us on three forbearances but can't find one they want to keep us on.

On August 16, 2012 my husband was called back by his Union. We were so happy. I wrote to Ms. Riggleman right away. Faxed her a letter and called Wells Fargo to find out if she received it. I was told by another representative that the letter was received and it was on her computer. And she would email her to let her know that I called about it.

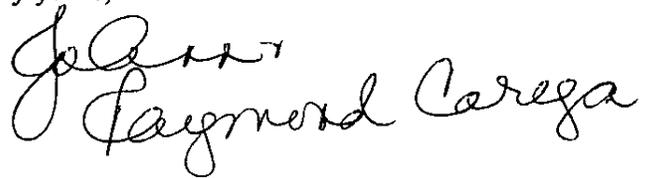
I have not heard from her On or about August 20, 2012 I received a foreclosure packet. Dated August 14, 2012 and received another packet on August 27, 2012. On September 10, 2012 I received a letter from Wells Fargo stated that their Home Preservation Specialist have the training and authority to determine options available for us We will probably be required to send updated paperwork again. We are in foreclosure but no foreclosure date is scheduled. If we have any questions to contact their lawyers Zucker, Goldberg and Ackerman Which we already have dealt with. That our Home Preservation Specialist is now Chalmer Gant. We feel like we are going in a circle all this time

I am hoping that there could be some discision so we know what we are doing. I am 60 and my husband is 65. We love our home and are hoping that Wells Fargo can finally come up with something for us.

We truly appreciate you time

Very Truly yours,

Cc Hon. Judge Margaret Mary McVeigh
Randy Bockenstedt, Sen V.P Wells Fargo
Mark S Melodia, Esq

A handwritten signature in cursive script that reads "Raymond Carega". The signature is written in black ink and is positioned to the right of the typed name.