

Sherifat Adeleye
Kayode Adeleye
11 Beaver Dam Drive
Sicklerville, NJ 08081
September 7th, 2012

RECEIVED

SEP 17 2012
SUPERIOR COURT
CLERK'S OFFICE

**SUPERIOR COURT CLERK'S OFFICE,
FORECLOSURE PROCESSING SERVICES
ATTN: Objection to Notice of Intention to Foreclose
P.O. Box 971
Trenton, New Jersey 08625**

**Re: OBJECTION TO NOTICE OF INTENTION TO FORECLOSE DOCKET NO
F-009564-12 AND LOAN # 0154105597.**

We weren't offered any reasonable revised modifications, they continue the simultaneous modifications and foreclosures. I spoke to Nashanda Johnson (Home Preservation Specialist) on 9/4/2012, she demanded again that new sets of documentation be sent in other for her to start a fresh modification process. My wife's income is the only source that we all depend on. The original sub prime loan sold to us by Chris Paugh (Sales Manager) who had been fired by the bank due to his Predatory lending and deceptions, he promised to re-finance our loan after six month but he never fulfilled his promise before he was fired. He contributed to all the problems we all facing now in my development. Wells Fargo sold ninety five percent of loan in this area and ninety five percents of those homes are in a mess, he deceptively marketed and sold adjustable-rate mortgage loans to us. Our original monthly mortgage payments was \$3311, we were paying it on time until I lost my job. We have been working with Consumer Credit Counseling Service of Delaware Valley for over a year now, we attended the Foreclosure Mediation Settlement hearing at Camden Court on 9/24/09 where a three trial payments were agreed and paid on time, prior to this we were put on a seven months forbearance payments of \$5288 a month which is \$1977.00 more than our monthly payments, we exhausted all our savings and even borrowed money from family friends to keep up with the forbearance payments. All these were dully paid, but up till now the bank did not honor their part of the agreements.

I lost my high paid job in October 2006, four months after we bought the house stayed unemployed for eleven months. I got another job in September 2007, but this job paid 45% less from what I was originally making.

In July 2010, I was laid off again and had exhausted my unemployment checks. We urge the bank to cut our loan balances, as we owe more than the worth of our home and write down the value of our loans based on current real estate market appraisals.

I attended the Home Preservation Workshop held in Philadelphia, PA on 9/11/2010; I met with Antwen Lenderman who took our financial information but never heard from him up till today. I left several messages for him with no response, this to me is unprofessional on his part.

I have petitioned the White House (both The President and his Vice), my state Governor, Senators, Congressman, Attorney General and the Superior Court. Wells Fargo should do the honorable thing by approving a payment based on our current situations in other for us to remain in our home. We are family of five with an aged parents living with us, no alternative home besides this one. We urgently plead with Wells Fargo to see our situation as a compassionate one, help us to retain this home and approve Hardest Hit Fund program after our three trial payments were dully paid on time, Amy Warren was the main contact person we have been working with since January 2012, but when I called her on 5/10/12, she said Rosemary Livingston will be the new contact person we have to deal with all over again. The run around is too much to stomach, this is unprofessional and counter-productive by Wells Fargo. I called on 6/5/2012 to get an update on the modification, only to be transferred to another specialist called Nashanda Johnson's voicemail. I left a message and she called back at about 07:36pm ET, she again requested for new sets of documentations to start all over again. I hope she will be able to resolve this modification to a logical conclusion. I have been calling Nashanda every week for an update to no avail. We received a Notice of Intention To Foreclose on 8/20/2012. We pray the court to intervene so that Wells Fargo can approve a permanent monthly modification based on our current income situation, we do not want our property foreclose on as this is the only primary residence. All the documentations requested by Nashanda Johnson for the permanent modification were sent on 9/13/12.

Sincerely,
Kayode Adeleye
Sherifat Adeleye

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