

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

RECEIVED
SEP 21 2012
SUPERIOR COURT
CLERK'S OFFICE

September 14, 2012

Kossivi Codjia
1419 Hubert Terrace
Teaneck NJ 07666
Phone Number: 201-357-4619

Re: Account No.: 014-780-308

Docket No.: F-009564-12

To Whom It May Concern:

I am in receipt of your Notice of Intent to Foreclose, and I hereby object to such notice for the reasons stated below.

- 1) Wells Fargo, and its representatives, including the Loss Mitigation Specialists assigned to my account, have not complied with all the requirements of the Federal Home Affordable Modification Program (HAMP), as subsequently and partially or totally explicated in Supplemental Directive 09-01, in which the United States Treasury Department announced the eligibility, underwriting and servicing requirements for HAMP, as well as the prohibition against referral to foreclosure until either: (i) a borrower has been evaluated and determined to be ineligible for HAMP; or (ii) reasonable solicitation efforts have failed.
- 2) Wells Fargo has not undertaken reasonable solicitation efforts to discuss HAMP eligibility with me, and several of my calls, correspondences and facsimile documents were not replied to. As described in the Call Log attached to this letter, I've spoken only three times with Ms Nicole Meade, the Loan Mitigation Specialist assigned to my account since January 2012, despite my repeated calls and requests for a loan modification.
- 3) Nicole Meade and Aquanta Robinson, the last two Loss Mitigation Specialists assigned to my account, have rarely spoken to me personally, considerably less than required under the "reasonable solicitation efforts" rule of HAMP, and instead had been sending me automated, computer-generated letters that almost invariably started with "thank you for the taking the time to speak with me today."
- 4) Wells Fargo failed to provide me with other foreclosure prevention solutions, besides HAMP, despite my repeated efforts to reach the Loss Mitigation Specialists assigned to my account.
- 5) The Home Affordable Modification Program applies to my loan, as authorized by sections 101 and 109 of the Emergency Economic Stabilization Act of 2008, which has been amended by 7002 of the American Recovery and Reinvestment Act of 2009.
- 6) I entered into a temporary six-month loan modification agreement with Wells Fargo from February 2011 through July 2011, and successfully completed said agreement, making all six monthly payments on time and abiding by all other requirements set forth under said agreement. Despite the successful completion of the trial period and the absence of deterioration in my financial situation, Wells Fargo has not considered a renewal of the trial period or a permanent modification of my loan, despite my repeated solicitations.
- 7) My financial situation has significantly improved since July 2011, when I first was eligible for a loan modification program. If I was eligible for HAMP then, I believe I also should be eligible now, especially with better financial circumstances, more income and fewer expenses.

- 8) When Wells Fargo approved a loan modification trial period for my account from February 2011 to July 2011, my income was considerably lower. My annual income now is \$140,000, and I have full-time employment.
- 9) I was, and still am, eligible for the Home Affordable Modification Program because
- I have sufficient, documented income to support a modified payment
 - I intend to live in the abovementioned property, and the property has not been condemned
 - I had a financial hardship and had fell behind on my mortgage payments, but I now have the economic wherewithal to qualify for a HAMP loan modification
 - I obtained my mortgage before January 1, 2009.
 - I owe less than \$729,750 on this property, which is my primary residence
 - I have not been convicted within the last 10 years of felony larceny, theft, fraud or forgery, money laundering or tax evasion, in connection with a mortgage or real estate transaction
- 10) I politely request that Wells Fargo annul its Notice of Intent to Foreclose and reconsider my application for mortgage assistance under HAMP, given the substantial improvements in my financial circumstances and the fact that no reasonable solicitation efforts have been undertaken in the past to modify my loan.

Copies of the current correspondence and enclosed documentation have been sent to the following persons and addresses:

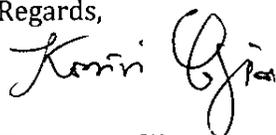
Hon Margaret Mary McVeigh, Presiding Judge, Chancery Division
Superior Court of New Jersey,
Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505

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

Mark S. Melodia, Esquire
Reed Smith LLP
Princeton Forrestal Village
136 Main Street, Princeton, New Jersey 08450

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

Regards,



Kossivi Codjia

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

September 14, 2012

Kossivi Codjia
1419 Hubert Terrace
Teaneck NJ 07666
Phone Number: 201-357-4619

Re: Account No.: 014-780-308

To Whom It May Concern:

I hereby request information about the fees, costs, and escrow accounting of my loan. This letter is a qualified written request (QWR), pursuant to the Real Estate Settlement and Procedures Act (RESPA), 12 U.S.C. § 2605(e).

The information I request as part of this QWR is as follows:

- 1) The current interest rate on this account
- 2) The adjustment dates of each interest rate adjustment on this account, with the corresponding adjustment amount, if applicable, since the date the mortgage note was signed
- 3) Who the current holder of the mortgage/deed of trust is, and their mailing address for process of service, along with a current telephone number
- 4) Who the current holder of the note is, and their mailing address for process of service, along with a current telephone number
- 5) The date that the current holder acquired this mortgage and from whom it was acquired.
- 6) The date your firm began servicing the loan.
- 7) The previous servicer, or servicers, of the loan
- 8) The monthly principal and interest payments, and monthly escrow payments received from the date of the loan's closing to the date of this QWR
- 9) A complete payment history of how those payments were applied, including the amounts applied to principal, interest, escrow, and other charges.
- 10) The total amount due of any unpaid principal, interest, escrow charges, and other charges due as of the date of this letter. Please separately and identify each amount due
- 11) The total amount of principal paid on the account up to the date of this letter.
- 12) The payment dates, purposes of payment and recipient of any and all foreclosure fees and costs that have been charged to my account.
- 13) A breakdown of the current escrow charges showing how it is calculated and the reasons for any increase within the last 24 months.
- 14) A breakdown of any shortage, deficiency or surplus in my escrow account over the past three years.

15) A breakdown of all charges accrued on the account since the date of closing, which includes but is not limited to, late charges, appraisal fees, property inspection fees, forced placed insurance charges, legal fees, and recoverable corporate advances.

16) A statement indicating which covenants of the mortgage and/or note authorize each charge.

17) Please provide a copy of all appraisals, property inspections, and risk assessments completed for this account.

18) Please provide a copy of all trust agreements pertaining to this account.

19) Please provide a copy of all servicing agreements (master, sub-servicing, contingency, specialty, and back-up) pertaining to this account

20) Please provide a copy of all written loss-mitigation rules and work-out procedures for this account

21) Please provide a copy of all manuals pertaining to the servicing of this account

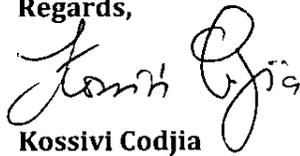
22) Please provide a copy of the LSAMS Transaction History Report for this account, and include a description of all fee codes

23) If this account is registered with MERS, state its MIN number.

24) A statement indicating the amount to pay this loan off in full as of October 15, 2012

Please provide me confirmation that you have received this QWR within 20 days, as required under 12 U S C § 2605(e). Thereafter, please respond to these questions within 60 days of receipt of this letter, also as required under 12 U S.C § 2605(e).

Regards,



Kossivi Codjia

#	Date	Person Contacted	Via	Title/Department	Outcome
1	29 Jun-12	Nicole Meade	Fax	Loss Mitigation Department	Faxed income/expense documents in response to Randy Bockenstedt's letter, called Ms Meade, no phone call returned
2	15 Jun-12	Multiple	Fax, phone call	Loss Mitigation Department	Faxed my personal income and expense documentation. Inquired about my account
3	14 Jun-12	Multiple	Fax, phone call	Loss Mitigation Department	Faxed my personal income and expense documentation. Inquired about my account
4	11 Jun-12	Multiple	Fax, phone call	Loss Mitigation Department	Faxed my personal income and expense documentation. Inquired about my account
5	8 Jun-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls, faxed personal documents
6	4 Jun-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls, faxed personal documents
7	31 May-12	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Nicole Meade, left a message
8	28-May-12	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Nicole Meade, left a message
9	25 May-12	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Nicole Meade, left a message
10	23 May-12	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Nicole Meade, left a message
11	18 May-12	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Nicole Meade, left a message
12	15 May-12	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Nicole Meade, left a message
13	11 May-12	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Nicole Meade, left a message
14	8 May-12	Multiple	Phone call	Wells Fargo Customer Service	Asked to speak to Ms Nicole Meade or her manager, left messages that were never returned
15	4 May-12	Multiple	Phone call	Wells Fargo Customer Service	Asked to speak to Ms Nicole Meade or her manager, left messages that were never returned
16	1 May-12	Multiple	Phone call	Wells Fargo Customer Service	Asked to speak to Ms Nicole Meade or her manager, left messages that were never returned
17	27 Apr-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was told a Loss Mitigation representative would call me back
18	24 Apr-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was told a Loss Mitigation representative would call me back
19	20 Apr-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was told a Loss Mitigation representative would call me back
20	17-Apr-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was told a Loss Mitigation representative would call me back
21	2 Apr-12	Nicole Meade	Phone call, fax	Loss Mitigation Department	Sent Ms Meade documents as required for a modification
22	23 Mar-12	Nicole Meade	Phone call, fax	Loss Mitigation Department	Sent Ms Meade documents as required for a modification
23	16 Mar-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was told a Loss Mitigation representative would call me back
24	13 Mar-12	Nicole Meade	Phone call, fax	Loss Mitigation Department	Sent Ms Meade a hardship letter, called to confirm receipt
25	6 Mar-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls, faxed personal documents
26	21 Feb-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls, faxed personal documents
27	9 Feb-12	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls, faxed personal documents
28	7 Dec-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
29	5 Dec-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
30	30 Nov-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was transferred to Aquanta Robinson's manager, left a message
31	22 Nov-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls
32	18 Nov-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls
33	15 Nov-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
34	8 Nov-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
35	4 Nov-11	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Aquanta Robinson, left a message
36	2 Nov-11	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Aquanta Robinson, didn't leave a message
37	26 Oct-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
38	21 Oct-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
39	18 Oct-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
40	14 Oct-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
41	7 Oct-11	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Aquanta Robinson, left a message
42	3 Oct-11	Multiple	Phone call	Wells Fargo Customer Service	Wanted a status of my account, was transferred to Aquanta Robinson, didn't leave a message
43	29 Sep-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
44	22 Sep-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was transferred to the voicemails of Aquanta Robinson and her manager, left messages
45	9 Sep-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
46	7 Sep-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
47	5 Sep-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
48	1 Sep-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
49	31 Aug-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was transferred to Aquanta Robinson's manager, left a message
50	30 Aug-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls
51	24 Aug-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls
52	19 Aug-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, explained that my Loan Servicer was not returning my calls
53	17 Aug-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
54	15 Aug-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
55	11 Aug-11	Aquanta Robinson	Phone call	Loss Mitigation Department	Inquired about my account, left a message, no phone call returned
56	8 Aug-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, was told a Loss Mitigation representative would call me back
57	4 Aug-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about the possibility to extend the loan modification to my account
58	6 Jul-11	Multiple	Fax, phone call	Wells Fargo Customer Service	Faxed my latest three bank statements
59	1-Feb-11	Len	Phone call	Wells Fargo Customer Service	Was told my account was approved for a temporary loan modification
60	28 Jan-11	Multiple	Fax, phone call	Loss Mitigation Department	Inquired about my application for loan modification, left a message but no one returned my phone call
61	21-Jan-11	Multiple	Fax, phone call	Wells Fargo Customer Service	Inquired about my account, faxed personal documents as requested by the Loss Mitigation department
62	17 Jan-11	Multiple	Fax, phone call	Home Preservation Specialist	Inquired about my account and inquired about modification options available
63	14 Jan-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account
64	10 Jan-11	Multiple	Fax, phone call	Wells Fargo Customer Service	Inquired about my account, faxed personal documents as requested by the Loss Mitigation department
65	7 Jan-11	Multiple	Phone call	Wells Fargo Customer Service	Inquired about my account, left a message to a supervisor in the Loss Mitigation department
66	5 Jan-11	Sarah	Phone call	Wells Fargo Customer Service	Inquired about my account, was transferred to the Loss Mitigation department, but nobody picked up

Torin Gja

9/14/2012