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SUPERIOR COURT
CLERK'S OFFICE

34 Fish Hawk Dr

Middletown, NJ 07748

September 13, 2012

Superior Court Clerk's Office

Foreclosure Processing Services

Attn: Objection to Notice of Intention to Foreclose

P. O. Box 971

Trenton, NJ 08625

To Whom It May Concern:

Re: Docket #F-009564-12

I have always responded to whatever the mortgagor, Wells Fargo requested of me. Each and every month, I sent in packets of documents to modify my loan. Then on 5/19/09 approximately, I was told to send in $19,000 as a good faith deposit and I would be granted a loan modification review. Needless to say, the bank stated afterwards that I never sent in the money and my modification was denied. I sent them the cancelled checks where the bank had cashed the certified checks and I never heard another word about it.

Now I finally receive the first disclosure of funds ever in this process and there is still actually $509.41 in unapplied funds. This proves that all these months they were using my first lump-sum payments. The funds they claimed I never sent in and the funds they were using without ever disclosing their status to me.

I also went to mediations several times with the HUD counselor and the bank's attorney. It was always postponed to the following month. I never received an answer at the mediation meetings and then several months later, I was denied. At these meetings, I asked the bank attorney the disposition of the payments I had made. He didn't have an answer but the HUD counselor suggested I call the bank and they could give me the breakdown of the unapplied funds. Every time I called, no one at the bank could help me. They had no knowledge of what I was asking for.

I was never given any written disclosure at all the mediation meetings I went to. Sometimes the bank attorney would read amounts of what was owed but I could never get the figures or an explanation of the exorbitant charges that were being tacked onto my loan. At one meeting, they told me that they were doing drive-by appraisals every two (2) weeks at a cost of $250 per

visit. I thought that was extremely high and very frequent. They told me they wanted to ensure that I didn't leave the house vacant and move without their knowledge.

All the bank had to do at the outset, is reduce my interest rate and I would have had my house intact today. They already had $19,000 of my money to start the loan modification. It was months and months of sending in packets overnight to the bank. If they never intended on giving me a loan modification, they should have disclosed that. I would have sold the house back in 2009. The house was worth more then, than it is today.

I also never understood why when I spoke to the bank, they would insist that my house was not scheduled for a sheriff's sale. I would go on the Monmouth County Sheriff's website and my house was always scheduled for a sheriff's sale. Why did the bank attorney not convey that information to the bank? Usually, the day of the sheriff sale I would receive a letter from the bank attorney stating the sale was postponed. I wasn't given any notice.

Thank you.

Sincerely yours,

Christine Gisondi

Christine Gisondi

Cc: Judge McVeigh, J.S.C.

Superior Court of NJ

Chambers 100

71 Hamilton St

Paterson, NJ 07505

Mark Melodia, Esq

Reed Smith LLP

Princeton Forrestal Village

136 Main St

Princeton, NJ 08540