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September 20, 2012

Via Regular Mail

Mr. Augusto Pacheco
142 Main Street
1st floor
West Orange, NJ 070523

Re: In re application of Wells Fargo Bank, N.A.
Docket No. F-9564-12
Foreclosure Docket No. F-41554-09

Dear Mr. Pacheco

Reed Smith LLP represents Wells Fargo in the matter In re application of Wells Fargo Bank, N.A. to issue corrected Notices of Intention to Foreclose.

We are in receipt of the letter sent by Financial Benefits Corp. in response to the OSC Package. We encourage you to continue working with Wells Fargo and hope you are successful in your efforts to modify the loan.

Additional help may be available through the judiciary's Foreclosure Mediation Program. Information about the program can be found on the judiciary's website at www.judiciary.state.nj.us/civil/foreclosure/index.htm. Housing counselors are free and are assigned through the toll-free number 888-989-5277. If the hotline is busy due to heavy call volume, you may visit www.lsnj.org/index.aspx and complete the online form or contact a HUD/NJHMFA-certified counseling agency directly.

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If you have any questions concerning this matter, do not hesitate to call me.

Very truly yours,

Diane A. Bettino KAL

Diane A. Bettino

cc: Superior Court Clerk's Office (Via Regular Mail)
The Honorable Mary Margaret McVeigh, J.S.C. (Via Regular Mail)