

# ReedSmith

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September 20, 2012

## Via Regular Mail

Ms. Ana M. Santos  
105 Lakeland Drive  
Brick, NJ 08723

**Re: In re application of Wells Fargo Bank, N.A.  
Docket No. F-9564-12  
Foreclosure Docket No. F-49186-09, Ocean County**

Dear Ms. Santos:

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](http://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](http://www.lsnj.org/index.aspx) and complete the online form or contact a HUD/NJHMFA-certified counseling agency directly.

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

Very truly yours,

*Diane A. Bettino*  
Diane A. Bettino

**RECEIVED**

SEP 24 2012

SUPERIOR COURT  
CLERK'S OFFICE

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