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SUPERIOR COURT
CLERK'S OFFICE

Docket Number F-009564-12

To whom it may concern,

I Matthew Berdel reside at 9 Holland Lane Colts Neck, NJ 07722 would like to object to the Notice of Foreclose at stated address.

The address stated in NOI to Foreclose is 9 Holland Rd, Colts Neck, NJ 07722

I Have been trying for the past (4) years to have my loan modified . It was my understanding that we the people of The United States of America helped bail out many banks with TAX PAYER dollars which I am. Wells Fargo was one of those Banks. Now that I am having a problem with paying my mortgage because of the HIGH interest rate. They ( Wells Fargo ) which I repeat was given TAXPAYER dollars to get them out from under will not help or even give a trial basis of lowering the interest rate.

I have sent them numerous paperwork showing that if my interest rate was lowered I could make payments on a regular monthly basis. All I get from them is I don't qualify.

With the state of the economy caused by big banks and many other factors the little people get hurt. My wife has been trying to willfully gain employment. She has gone on numerous interviews with no success . Filled out HUNDREDS of applications and was only employed for Temporary work for a short time in 2010. It only lasted a few months. Im wondering if this foreclosure has anything to do with my wife not being hired. She did try to get a job at a Wells Fargo Bank in the Monmouth County area and had no success.

During this time I had hired an attorney, Brad Spiller who tried to help with a Loan Modification. This also didn't work either. Also was told did not qualify.

I have three children living in this home who are a constant help to the community. Working for a local business, donating time for good causes. They all respect others and do so without looking for anything in return.

I have been honest through this whole process and would only like to be given a fair shot at repairing what has happened.

Respectfully Yours,

Matthew Berdel