

RECEIVED

August 19, 2012

SEP 24 2012

Docket Number F-009564-12

SUPERIOR COURT
CLERK'S OFFICE

To Whom It May Concern:

Back in 2009, just as the real estate market turned upside down my tenants moved because they needed a larger property. I contacted ASC of my dilemma. We discussed my options, and they sent me the "deed in lieu of" package which I completed and sent back to them. About a month had passed, I did not hear from them, so I called and they claimed they did not receive the package. I faxed the entire package to ASC to begin the process.

Periodically, I would call and check on the progress. With each phone call they claimed there was always something missing. I sent parts of the package on numerous occasions. I listed the house twice with the realtor, while I used my savings to keep the mortgage current for a couple of months.

One day about six months from the start of the process, I called and a representative told me, since the loan was current there was not much that could be done however, I was asked to resubmit documents that had either expired or were not received. I received letters requesting duplicate documents.

I finally gave up reaching out and resending the same information at the end of 2011.

I retained all of the paperwork, fax sheets and telephone call notes that are available upon request.

I object to the foreclosure because I notified ASC in advance so this would not be the future problem it has become. I am asking is that ASC complete the deed in lieu of process.

Thank you for your time;

Pauline Holt

*Pauline Holt
628 Washel Ave
Orange, NJ 07050*