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September 24, 2012

Superior Court Clerk's Office
Foreclosure Processing Services
P.O. Box 971
Trenton, New Jersey 08625

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**SUPERIOR COURT
CLERK'S OFFICE**

Re: In re Application by Wells Fargo Bank, N.A. to Issue Corrected Notices of Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs in Uncontested Cases
Docket No.: F-009654-12

Dear Sir or Madam:

Please be advised our office represents the Defendant, Virginia Salerno, in the above referenced matter. Please accept this as a formal objection to Plaintiff's Notice of Intention to Foreclose relative to this matter.

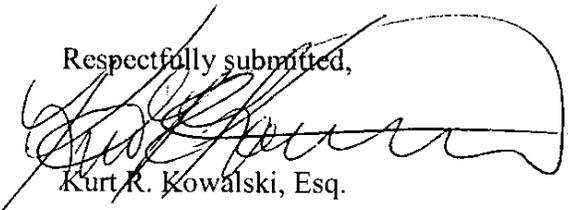
Plaintiff contends Wells Fargo Bank, N.A. is the proper holder of the subject mortgage and note despite not producing an executed copy of either. There is no proffer of evidence showing the mortgage and/or the note was endorsed. Defendant requests production of a fully executed mortgage and note to substantiate the claims of ownership, as none has been produced and without which Wells Fargo would fail to be a proper plaintiff in the case at hand.

If Plaintiff is allowed to continue the foreclosure where it stands, by going back and correcting the Notice of Intent, which was originally incorrectly issued in 2008 or 2009 showing the servicer as the holder of the Note, it would put the Defendant at a great disadvantage. It has now come to light that the true owner of the Note is Deutsche Bank Trust Company Americas as trustee, not Wells Fargo Bank, N.A. as trustee. This is a definite securitized note, which lends

Defendant to many defenses in the foreclosure. One defense being "Does the Plaintiff lack standing in the foreclosure process?"

Correcting the Notice of Intent is the first step in Plaintiff securing final judgment and writ of execution and final sale. If Defendant was aware that the note was securitized she may have proffered that defense in an answer to the complaint. However, because the Notice of Intent was deficient, this precluded and biased the defenses of the Defendant. In any case, allowing this action at this point late in the juncture is severely prejudicial to the Defendant.

Respectfully submitted,



Kurt R. Kowalski, Esq.

KRK:cj

Cc: Judge Margaret Mary McVeigh (Via Facsimile 973.523.4284)
Mark Melodia, Esq. (Via Facsimile 609.951.0824)