

Anthony L Cologna
September 24, 2012

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SUPERIOR COURT
CLERK'S OFFICE

Superior Court Clerk's Office, Foreclosure Processing Services

Attention: Objection to notice of intent to Foreclose

P.O. Box 971

Trenton NJ 08625

Case# F-009564-12

Anthony L Cologna "Pro Se"
49 Amherst DR Bayville NJ 08721
VS.

Wells Fargo Bank N.A.

I Anthony L Cologna wish to file an objection to the order show cause dated September 17, 2012. Reason being that I believe that I was tricked into taking this loan and was told that I could streamline refinance at a later date when things went down and now I have had several attempts on finalizing a loan modification threw the Plaintiff and every time they have been more then unreasonable with the terms and conditions.

I purchased the home in January, 26, 2004 for the amount of \$290,000.00 financed with Argent Mortgage and then I refinanced with WMC on 11/23/2005 for the amount of \$318,750.00 to receive a better interest rate and pay off some credit card debt, and then my business started to decline rapidly due to the fact that it was deemed unsafe to use and had new government restrictions "Tanning salons"

That's when I received this option arm loan from Wells Fargo on 6/30/2006 for the amount of \$296,000.00 on the first mortgage with a second mortgage of \$37,000.00 "written all at once with Wells Fargo "which has now put the home upside down being the homes current value is about \$250,000.00 and left me with a interest rate of 6.25% interest only loan with the interest rate due to change in 2013, and since my Bankruptcy in 02/09 I have tried several times to work out a loan modification and have only been offered balloon type loans from Wells Fargo that increase over time.

Prior to my bankruptcy Wells Fargo made a loan modification agreement with me that lowered the interest rate and brought the payment to something I could afford, but after the four temporary payments I received the finalized loan agreement which brought the payments much higher than the offer that I started paying the first four payments leaving me no choice but to start all over again trying to find a workable solution with Wells Fargo, and leaving me no option but bankruptcy , I just received my fifth loan modification package today and I will do everything I can to hold on to my home.

CC: Mark S. Melodia, Judge McVeigh