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SUPERIOR COURT
CLERK'S OFFICE

October 3, 2012

Docket No F-009564-12

Superior Court Clerk's Office
Foreclosure Processing Service
ATTN: Objection to Notice of Intention to Foreclose
P.O. Box 971
Trenton, NJ 08625

Subject: Objection to Notice of Intention to Foreclose -
Docket No. F-009564-12

Dear Sirs,

I am the defendant in the above captioned subject in the Superior Court of New Jersey. I object to the Notice of Intention to Foreclose on the following reasons:

-I am a victim of a fraudulent banking practice. I was given a high interest rate of 7.490% adjustable rate for the first mortgage and 11.650% for the second mortgage (Balloon). At the time of the closing, we were made to sign documents 6 inches thick without giving us time to read and understand the content of such document we were signing. No explanation on each document was given us.

-The loan terms unfair. The loan or mortgage payments were solely based on the value of the property instead of our ability to pay. Since the beginning, the loan payments were not affordable since at the time of the loan. I have no sufficient knowledge that the amount demanded as amount due is accurate.

-Complaint is not attached. I believe that in every court action the defendant must be served a copy of the complaint. The Notice is confusing and imperfect in referring to a Complaint that is not attached. It is the fundamental right of an accused to due process to require a copy to a complaint that has not been served.

-I applied for a loan modification many times for the past 2 or more years. I have had several attempts to have my loan modified but follow ups seem very difficult. I have been assigned a home preservation specialist to 5 different people but communication seems one sided. Wells Fargo asked to fax documents many times which I complied. We are not faxing 10 pages here; it's 40 to 50 pages. This happened so many times! I feel I did my part trying to comply with the entire requirement for the loan modification but I don't understand why it became a very difficult process with Wells Fargo when it could have been done in 3-6 months with some banks!

-I have re-applied for loan modification and got the confirmation on Oct 2, 2012 that they have received all paperwork/documents from me.

-We have every intention to continue to pay the mortgage but it should be at the level that we can enjoy owning it. I therefore request this Honorable Court to dismiss or suspend the foreclosure proceedings against my property. I should be allowed to pursue a loan modification/loss mitigation activity to preserve my ownership to the property.

Sincerely,



Concordia Felisa Makaraeng
298 Virginia Ave, Jersey City NJ 07304

CC Judge McVeigh
Superior Court of New Jersey
Passaic County Courthouse, Chambers 100
71 Hamilton Street, Paterson NJ 07505

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