Dear Judge, McVeigh Oct 2, 2012

My name is Joan Germinaro, my husband is Sergio. We live at 157 Comanche Dr. Oceanport, NJ.

For 2 yrs. we have been in contact with Wells Fargo Thinking they would help up with our Morgage. Either lower the Interest rate or lower the Payments from $3500. a month my husband is 74 yrs old his Pension is $2000. a month & his Social Security is $1526. My Social is $636. he's a crossing guard in Fair-haven NJ.

Gretta Hood works for Wells Fargo & She led us to believe for 2 yrs. we had a chance to save our home.

We have no where to go your honor, no money saved — nothing. We don't want to loose our home. Can you Please Convince Wells Fargo to at least let us stay until the holidays are over in January.

Then we will have to give up the deed to our home in lieu of forclosure.

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F009564-12

Sincerely
Joan & Sergio Germinaro
908 216-8059 S
732 861-4846 J

RECEIVED & FILED
SUPERIOR COURT OF NEW JERSEY
OCT 10 2012
PASSAIC COUNTY

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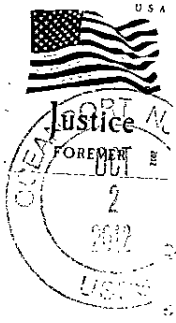

Superior Court Clerk's office
Foreclosure Processing Section
attention: objection to notice of
Intention to foreclose

P.O Box 971
Paterson [redacted] 07509-0971