

October 6, 2012

FILED  
OCT 16 2012  
Chancery/General Equity

Re: Filing an Objection to NOI's

Docket Number: F-009564-12

Per the above docket number, the purpose of this letter is to file a written objection to the Notice of Intent to Foreclose (NOI's) action in my case. Specifically, my objection is based on my attempt over the last 2+ years to obtain the government's Home Affordable Modification Program Loan, due to loss of income related to the state of the economy. Specifically, the business I ran, a service gas station/mechanic shop suffered greatly. I have been working closely with the New Jersey Citizen Action Program which is an HUD certified housing counseling agency since the process began. My counselor's name is Mr. Wade Wheeler who can be reached at (973) 643-8800. I have religiously submitted all of the required paperwork to America's Servicing Company, loan number 113-4034103, over the last several years in my quest to keep my house which continues to be my main goal at this time. I also am diligently working at improving my financial stability. Please see my enclosed most recent hardship letter for further clarification.

Regarding a recent notification of a court date for October 18, 2012 with Honorable Judge McVeigh, I would like to know where and what time I need to appear, if necessary. Thank you for your attention to this matter.

Respectfully yours,



Zenia Isabel Zambrano  
990 South Shore Drive  
Basking Ridge, NJ 07920  
908 240-7058

cc: Honorable Judge McVeigh  
Mr. Mark S. Melodia, Esquire

Zenia Isabel Zambrano  
990 South Shore Drive  
Basking Ridge, NJ 07920

August 8, 2012

America's Servicing Company  
Pre-Qualification Loan  
RE: Loan Number 1134034103

Dear Pre-Qualification Loan:

I am contacting you today to request **the government's Home Affordable Modification Program** for my property located at 990 South Shore Drive, Basking Ridge NJ. I appreciate the opportunity to explain the circumstances which has caused me to fall behind on my mortgage payments. Although I have done everything possible to improve my financial situation, I am still short on the money owed to you.

The reason I have become delinquent in my mortgage payments is **loss of income due to the economy**. At this time I do not have enough income to pay my regular monthly mortgage payment. I am a single parent of a very young child and a sole manage/owner of a service gas station/mechanic business. Due to the state of the economy, my business have declined significantly in the past three years. I have enlisted the services of New Jersey Citizen Action, a HUD certified housing counseling agency to assist me with this matter. My counselor's name is Wade Wheeler and he can be reached at 973-643-8800.

**The Government Home Affordable Loan Modificaiton Program** would enable me to regain my ability to get back in track financially. My home means a great deal to me and I wish to work with you to keep the house. Please advise at your earliest convenience. I am anxious to reach an agreement and appreciate your prompt response.

Respectfully yours,



Zenia Isabel Zambrano  
990 South Shore Drive  
Basking Ridge NJ 07920  
908 240-7058 cell  
908 864-4025 work  
Loan 1134034103