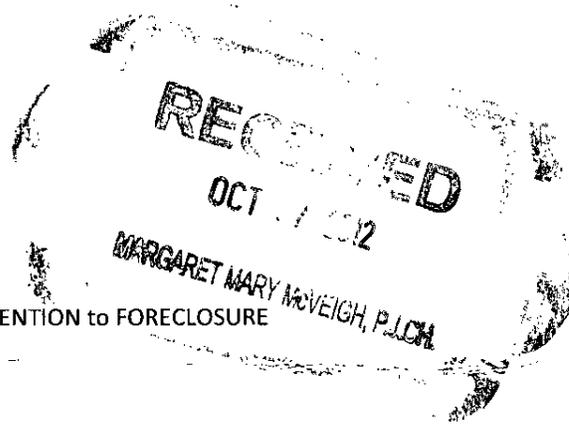


Rony Romero
74 Woodland Avenue
Little Ferry, NJ 07643
Tel: (201) 734-1286

SUPERIOR COURT CLERK'S OFFICE
FORECLOSURE PROCESSING SERVICES
ATTENTION: OBJECTION to NOTICE OF INTENTION to FORECLOSURE
P.O. BOX 971
TRENTON, NEW JERSEY 08625



**SUPERIOR COURT OF NEW JERSEY
PASSAIC COUNTY
CHANCERY DIVISION**

DOCKET NO.: F-009564-12

Plaintiff: WELLS FARGO BANK N.A.
vs
Defendant: Rony Romero, ET AL

Re: 74 WOODLAND AVENUE
LITTLE FERRY, NJ 07643

DEFENDANT'S ANSWER AND AFFIRMATIVE DEFENSES

I, the Defendant, as and for my Answer to the Complaint, state as follows:

1. I admit that I signed a note and mortgage.
2. I am without knowledge as to whether the Plaintiff is the lawful holder of the Note or the Mortgage. Therefore, I deny the allegation.
3. I am without sufficient knowledge as to whether the amounts demanded as amounts due are accurate. Therefore, I deny the allegation.
4. I admit receiving a default notice. I am without knowledge as to whether the default notice is lawful. Therefore, I deny that the notice is lawful.

AFFIRMATIVE DEFENSES

I deny that the Plaintiff should be able to foreclose on my home for the following reasons:

I have requested a loan modification on at least three separate occasions in the past.

I have requested that the lender allow me to participate in the borrower assistance programs currently available to me, specifically short sale of the referenced property. As part of these negotiations, I have obtained a New Jersey licensed real estate agent and have placed the property for sale.

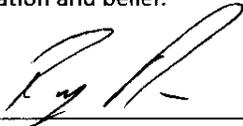
The value of the property is now significantly less than the balance of my unpaid mortgage.

I believe a short sale will be a better and faster solution, thereby benefiting the Plaintiff, as compared to the time and expenses involved in completing foreclosures. While the Plaintiff will take a loss in either a short sale or foreclosure, a short sale will result in faster possession of the property by the Plaintiff and faster sale thereby allowing greater recovery of losses.

REQUEST FOR MEDIATION

I, the Defendant, respectfully request the Court dismiss the Complaint or in the alternative, order mediation in the above referenced case and or allow me the opportunity to further pursue a loan work out with the lender as an alternative to a final judgment of Foreclosure Sale of the property located at 74 WOODLAND AVENUE, LITTLE FERRY, NEW JERSEY 07643.

I swear that the information contained in this foregoing Answer and Objection is true and correct to the best of my information and belief.



Rony Romero

CERFITICATE OF SERVICE

A copy of this Answer & Objection was served upon Plaintiff's attorney at the following address: Reed Smith LLP, Princeton Forrestal Village, 136 Main Street, Princeton, New Jersey 08540 and a copy mailed to Judge McVeigh, J.S.C., Superior Court of New Jersey, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505 by ordinary U.S. Mail, this 11th day of October 2012.