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OCT 18 2012

SUPERIOR COURT
CLERK'S OFFICE
Superior Court of New Jersey
Chancery Division
General Equity

ROBERTO R. ADLAWAN

MANNETTE A. ADLAWAN

(Your Name(s))

19 Country Terrace, Columbus, NJ 08022

(Your Mailing Address)

201-951-9515

(Your Daytime Telephone Number)

Wells Fargo Bank

(Name of company or bank that filed the foreclosure complaint)

Plaintiff(s),

Burlington

County

County where the property is located or "Mercer" for an objection to the Order to Show Cause

Docket No F- 60 9564-12

Vs.

CIVIL ACTION

OBJECTION TO: (select one)

- Order to Show Cause
- Corrected Notice of Intention to Foreclose

Manette A. Adlawan

(Name of first defendant listed on the complaint)

Defendant(s),

I/We Manette & Roberto Adlawan

(filing party or parties)

, the defendant(s) in the foreclosure matter

F-23960-10

hereby object

(caption and docket number if different from above)

to the Plaintiff's filing of the (select one)

Order to Show Cause Corrected Notice of Intention to Foreclose for the following specific reasons:

(Describe specific objections in numbered paragraphs. Please attach additional pages if necessary.)

please see attached 2 pages of explanation of objections

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

10/18/2012

Date

Manette A. Adlawan

Signature

MANNETTE A. ADLAWAN

Print or Type Name

ROBERTO R. ADLAWAN

10/17/2012

Superior Court Clerk's Office, Foreclosure Processing Services
Attention : Objection to Notice of Intention to Foreclosure
25 Market Street, P.O. Box 971
Trenton, NJ 08625-0971
Re : F - 009564 - 12

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SUPERIOR COURT
CLERK'S OFFICE

Dear Sir /Madam,

We , Nannette and Roberto Adlawan , defendants at 19 Coventry Terrace, Columbus, NJ 08022 -F- 23960-10 . America's Servicing Company Loan Number 1115008602 object to the Corrected Notice of Intention to Foreclose due to the lack of assistance America's Servicing Company and Wells Fargo Bank. We had underwent tremendous frustrations , how we were handled and treated by ASC and Wells Fargo representatives.

Due to the economic downturn , our monthly income started to be lessen so we foresee financial hardships and our mortgage rate will adjust August 1, 2008 . A phone call we received from Nationwide Modification Agency , based on Hauppauge , New York and we did go ahead avail their services for loan modification , August 8 , 2008 and paid them \$ 4,500 - installments plan. We work with them closely and with constant follow-up and cooperating with all documents required , our loan modification was approved by ASC October 20, 2009 . Where in a loan modification agreement signed and completed was returned to Ashley Griffin with Wells Fargo .Letter dated December 1, 2009 was received from ASC , the letter states " America's Servicing Company has received your signed agreement and has completed the modification process .**You will received monthly billing statements outlining your new monthly payment plan and instructions where to send the payments.** We been waiting for for the new billing statements, nothing arrived , so we decided to call on 2/11/2010 we spoke with Treistine ID # F24 and made an inquiry , Treistine indicate that our loan modification is not updated in the system and **it is not settled yet.** Treistine did e-mailed her supervisor Marla and the Loss Mitigation Department. Inspite of the information we got - to verify our status we mailed a check in the amount of \$ 3,341.00 that day 2/11/2010 to ASC. Numerous phone calls made from that point, I got the dates , names and ID number of the reps from ASC that we spoke with . Their responses were our loan modification is not settled yet

and we referred to Loss Mitigation Department and Escalation Department . The check of \$ 3,341.00 dated Feb. 11, 2010 was returned , with the letter stating the amount is not enough.

The phone calls and follow-up to the Loss Mitigation Department have been dragged for months . This had cause a tremendous set back of our health. Both of us were diagnosed in 2008 of Diabetes Type 2 . The lack of proper guidance and inadequate assistance from the very people from the Loss Mitigation Dept. attribute a severe frustrations and stress and our diabetes got worst.

By August 2010 , ASC advised to seek another remedy of our situation , since the approved loan modification we had is no longer valid. Once again we restarted reprocessing our application for the Home Affordable Modification Program with ASC itself , we been dealing with different person , and everytime we call , we got different answers . and by May 2011 we have an assigned person Angela Byers ID 85U HPS- ASC. Months and months passed and more current documents submitted , and by December 2011 , Angela Byers told us that we can't be qualified for another loan modification since we had a previous one approved . For our complete disbelief -for ALL THIS TIME ASC AND WELLS FARGO ARE NOT COMMUNICATING IN EACH OTHER Angela Byers state we should have told her we have a previous loan modification , and we answer we laid out everything about us , the hardship letters , all communications , documents are proof that we had a previous loan modification. Finally we decided to go on shortsale of our house , signed the documents and submitted to ASC . Our ERA realtor showed our house to couple of people . Finally got a contract but after 2 weeks was aborted since the husband loss his job. Also we got competition going in our street - 2 more house is on sale.

The amount of total delinquency asked is \$ 111,123.23 - which is impossible for us to come since we completely depleted our financial resources . We strongly feel we we're not guided and assisted properly .Therefore our plea to stop going forward for the foreclosure to give us ample time to sell our house by shortsale or an avenue for us for another opportunity of another kind or relief , like the Home Loan Modification.

Sincerely,

Nannette A. Adlawan

NANNETTE A. ADLAWAN

10/17/2012


ROBERTO R. ADLAWAN
10/17/2012

ROBERTO RAMAS ADLAWAN
NANNETTE A ADLAWAN
19 COVENTRY TERRACE
COLUMBUS, NJ 08022

55-7011-2212
E-Z-DEPOSIT PLUS Check Fraud
Protection & ID Registration

6057

2/11 2010

MICROFILM

PAY TO THE ORDER OF America's Sewing Co \$ 3,341.00
Three thousand three hundred forty one/100 DOLLARS

PAMRAPO SAVINGS BANK
611 AVENUE C
BAYONNE, NJ 07002

FEB 19 2010

FOR 111500802

CASH RETURN

Nannette A. Adlawan

⑆ 221270114⑆

50 004527 3⑆6057

3001 00 15 10 073 000 0000

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE
TELEPHONE NUMBER INSTITUTION CALLS

UNDEPOSITED