

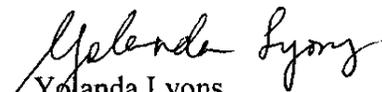
Oct 15 2012

Dear Judge McVeigh,

I am writing to you to object the foreclosure on my property locate at 8 Mackenzie lane. I am currently working and communicating with my home preservation specialist Kathleen Daugherty from Wells Fargo on reviewing options or workout program so I can n stay in my home of fifteen years. I submitted documents to Kathleen Daugherty to review my documents and submit to underwriting to get me to a work out program. I am currently self employed and doing well as a baby nurse for very affluent families. I have been working as baby nurse for the last two years.

It took two years and three home preservation analyst to review my account that's why my arrears are so high. All I am asking is for Wells Fargo to approve me on a three percent interest rate fix for thirty years instead of six percent that I currently have. Please give me time to get a work out program from Wells Fargo and if they do not approve me for any loan modification then I will do a short sale instead of having a forelosure on my record.

Sincerely yours


Yolanda Lyons

609 5773693

RECEIVED
OCT 18 2012
MARGARET MARY McVEIGH, P.J. CH.