

RECEIVED

OCT 19 2012

SUPERIOR COURT
CLERK'S OFFICE

DEAR SIR OR MAAM:

I'M WRITING THIS LETTER OF OBJECTION

UNDER DOCKET # F-009564-12 ON BEHALF

OF MY WIFE (WANDA) AND 2 DAUGHTERS (SARAH) - (SAVANNAH),

AND MYSELF. I WILL NOT BE LONG WRITTEN

BECAUSE I UNDERSTAND HOW BUSY YOU ARE.

FIRSTLY, WE HAVE MADE A LIFE HERE FOR OURSELVES.

JUST A BIT OF BACKGROUND. WHEN WE RECEIVED

OUR MORTGAGE IT WAS AN 80-20 WITH VERY

HIGH INTEREST RATES. WE FIGURED WITH HARD

WORK WE COULD KEEP UP AND REFINANCE

TO A MUCH BETTER RATE THAT NEXT YEAR.

UNFORTUNATELY MY WIFE LOST HER JOB DUE

TO DOWNSIZING AT HER JOB. EVERY SINCE THEN

WE HAVE BEEN BEHIND THE EIGHT BALL SO TO SPEAK.

I'VE WRITTEN NUMEROUS LETTES TO WELLS FARGO

ASKING FOR ASSISTANCE THROUGH THE (LOSS MITAGATION UNIT)

TO NO AVAIL. (I'M SURE MY FILE WILL REFLECT THOUGHAS LETTERS)

IN THOUGHAS LETTERS I EXPLAINED THAT MY WIFE

WANDA, LOST HER JOB AND THAT WE NEEDED SOME HELP.

IN THOSE LETTERS I EXPLAINED THAT WE WERE

LOOKING, NOT FOR A "HANDOUT" JUST A "HAND". AND

I DONT FEEL AS THOUGH WE WERE GIVEN THAT.

THERE WAS A DESCREPENCY REGARDING A "LOAN

MODIFICATION" I NEVER RECIEVED ANY PAPERWORK

ON THAT. (THE LETTERS AND CONVERSATION ABOUT

IT SHOULD ALSO BE IN MY FILE WITH WELLS FARGO.)

AS I EXPLAINED IN THOUGHTS LETTERS AND PHONE
CALLS. I SAID I "DESPERATELY" NEEDED A LOAN
MOD. SO IF I RECEIVED ONE WHY WOULDN'T I HAVE
RESPONDED. I WAS BASICALLY TOLD THAT "THAT IS MY
PROBLEM". IF I HAD RECEIVED A LOAN MODIFICATION
WE MAY NOT BE IN THIS VERY DIFFICULT PREDICAMENT
THAT WE ARE CURRENTLY IN.

IN CLOSING, I WOULD LIKE TO REITERATE THAT
MY FAMILY AND I ARE LOOKING FOR HELP.

SINCERELY & RESPECTFULLY

DUANE F. JOHNSON

