

October 16, 2012

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**SUPERIOR COURT
CLERK'S OFFICE**

Superior Court of New Jersey
Chancery Division
PO Box 971
Trenton, NJ 08625

DOCKET NO: F-099564-12
Wells Fargo NA v. Carmelina Mastalia

OBJECTION TO THE NOTICE OF INTENT TO FORECLOSE

YOUR HONOR,

I formally object to the notice of intent to foreclose. Since my loan was originated on 05/12/2004, the servicing rights have changed hands on numerous occasions. During each transfer, there were always payments (partial and whole) that were misapplied. These payment misapplications have caused a downward spiral leading me to foreclosure status. Moreover, the escrow balances never transferred the correct amounts to the new servicer. These incorrect escrow transfers have led to severe escrow shortages and ultimately led to severe payment increases. I have requested proper payment ledgers from the current and all prior mortgage servicers. I have also requested full escrow analysis ledgers from all current and prior mortgage servicers. My requests have been ignored. The plaintiff, Wells Fargo NA, has agreed to work out a loan modification due to the complex issues tied to this case. However, the overall loan modification processing has been very slow. I do not feel that any judgment should be granted on this case until all levels of disputes are resolved.

Respectfully submitted,



Carmelina Mastalia