

Oct. 15, 2012

Superior County Clerk's Office, Foreclosure Processing Services

Attention: Objection of Notice to Foreclose

P.O. Box 971

Trenton, New Jersey 08625

RECEIVED

OCT 22 2012

SUPERIOR COURT
CLERK'S OFFICE

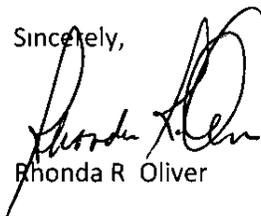
Re: OBJECTION to NOI to Foreclose-Docket Number F-0095464-12 (for Docket #-24565)

Name of Lender: Wells Fargo Mortgage. Represented by U.S. Bank, N.A. Trustee for Structural Asset Securities Corp Trust 2006-WF2

Dear Sir/Madam:

I am writing to object to the NOI issued by Wells Fargo Mortgage and the 34 affiliates named in the deposition in your courts I've received due to being rejected and victimized when I attempted to reorganize and restructure my mortgage through the Obama Hamp Program between the periods of Dec. 2009-June 2010. I contacted Wells Fargo during these periods while being in foreclosure to remedy my loan arrears. I was told by a Wells Fargo Representative that Wells Fargo wanted to help me and I would be placed "in house" in the Obama Hamp Program. I was evaluated for the ability to pay the mortgage by a representative over the phone and told I was being considered. I was given a probationary period in writing, to pay \$1,600 each month for 3 months, at which time, I would qualify if payments were paid on time. It was promised that the mortgage would be restructured. I paid on time, reported earnings and all of my financial information each month to Wells Fargo. After 3 months had gone by, nothing was done to help me rectify my mortgage problems, as promised by Wells Fargo. I continued to pay \$1,600 each month for another 3 months, resulting in a total of 6 months of payments with the hopes of getting help. I was notified in writing by Wells Fargo that they could not help me with my mortgage issues and that they intended to foreclose. I felt lied to, at that point. I demonstrated my ability to pay and was turned down by Wells Fargo. There was no explanation as to why this decision had been made. An additional reason is that my foreclosure is under investigation by The Federal Trade Commission due to fraud with foreclosure from Wells Fargo and its 34 Affiliates. I have additional complaints under investigation of being a victim of mortgage fraud by Wells Fargo. I received my mortgage from Wells Fargo in New Jersey in 2005. I have enclosed a copy of my investigation letter from the Federal Trade Commission.

Sincerely,



Rhonda R. Oliver

Independent Foreclosure Review

September 28, 2012



***** SINGLE PIECE
77419-00-V029-0009409-SIP-M3074
Rhonda Oliver
4 Chapel Cir
Sicklerville NJ 08081-3903



This letter is confirming your Request for Review has been received and is being reviewed.

Reference Number 1406585498

Property Address:

4 Chapel Circle
Sicklerville NJ 08081

Si usted habla español, tenemos representantes que pueden asistirle en su idioma

Dear Rhonda Oliver,

Many homeowners are concerned about the pace of the Independent Foreclosure Review. This letter is intended to let you know that the review you requested of your mortgage foreclosure as part of the Independent Foreclosure Review is in process.

STATUS

More than 220,000 people to date have asked for reviews. Each review has many steps and takes time—so it may be several more months before the results of your file review are available.

PROCESS

Independent consultants will carefully review your request and you will receive a letter about the findings when the review is finished. If the review shows an error by the servicer in your foreclosure that resulted in financial injury to you, the servicer will be required to compensate you for that financial injury, which may involve a payment or other remedy to you and any necessary correction of your record. General information about the review process is available by calling 1-888-952-9105.

COMPENSATION

The compensation or other remedy a homeowner may receive will depend on the type of error found in their file. You can find information about possible compensation at IndependentForeclosureReview.com/Remediation.aspx.

OTHER HELP

If you need help with your mortgage now, you may talk to your loan servicer or contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at <http://www.makinghomeaffordable.gov/get-started/housing-expert> or by calling 1-888-995-HOPE (4673).

Your patience is appreciated as the independent consultants are working to review your request.

Sincerely,

Independent Review Administrator - Rust Consulting, Inc