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**RECEIVED**

October 22, 2012

**OCT 23 2012**

The Honorable Margaret Mary McVeigh JSC  
Superior Court of New Jersey  
71 Hamilton Street  
Patterson, NJ 07505

**SUPERIOR COURT  
CLERK'S OFFICE**

**In re Application by Wells Fargo Bank, N.A. to issue Corrected Notices of  
Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs in  
Uncontested cases  
Docket: F- 009564-12**

Dear Judge McVeigh:

*F-009564-12*

Sadly, I am one of the 3790 homeowners (Docket # ) on the list of uncontested foreclosures currently before the Court as part of the effort to short cut the road to a judgment on behalf of the mortgage servicers and foreclosure mills operating in our state.

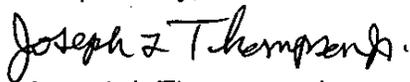
While on the surface this looks and sounds like a win-win scenario for the courts as well, as it removes a large number of cases off their calendars, I wonder if the those same courts are considering if New Jersey homeowners should, at the very least, have the opportunity to save their homes and their life savings. Should they be permitted to take advantage of facts now known and available to them as opposed to those fraud-filled years of massive foreclosures where they were virtually swept from their homes?

There is no question that the mortgage crisis in this country was created by one of the most horrendous frauds ever perpetrated on the American public. At no time during the most vicious period of this fraud, were homeowners aware that their note was being traded over and over again; that assignments of those notes were being "robo signed"; that the securitization of mortgages was the new wall street ticket for investors looking for a high rate of return; that the business of mortgage servicing was being turned over to entities with no connection whatsoever to the original lender; that modifications under the HAMP program were apparitions intended to keep the homeowners in line while foreclosures were completed; that so-called mediation conferences were also part of the delaying process and in some cases did not even involve the lender – the Plaintiff in their foreclosure suit.

If you then add in the fact that well over 95% of the homeowners could not afford to retain legal counsel, it does create a situation where those same homeowners were possibly out of work and believed there were no remedies available to help them. Now, however, they have information about the fraud, about the predatory nature of their loan, about the possibility they were sued by an entity that did not own their loan. Every single case on that list deserves the opportunity to have their circumstances and facts reviewed. And if those same homeowners cannot afford legal representation, they can respond pro se. They deserve that right to their day in Court, even if initially they did not contest the foreclosure.

As the old saying goes: "I wish I knew then what I know now". I think I speak for some of the families on that list when I urge this Court to permit us to have our case examined under the reality of what we now know took place. It also seems to me that this government and our courts have done more than enough to help the banks get through this crisis. While it may be burdensome to the courts to deal with these cases, it does seem that courts of equity can and should see to it that it is the operative word in their decision on the order to show cause.

Respectfully,



Joseph L. Thompson Jr

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