

Honorable Judge McVeigh
J.S.C., Superior Court of New Jersey, Chambers 100
Hamilton Street,
Paterson, NJ 07505

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SUPERIOR COURT
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Wells Fargo Home Mortgages
Docket F-009564-12

I the beginning of 2010, when the banks were offering stimulus packages offered by the US Government to adjust mortgage rates. I contacted Wells Fargo Home Mortgage and requested a restructuring of the current mortgage on the home. I was sent papers to be filed out and sent back to Wells Fargo Home Mortgage.

Months went by and I re-contacted Wells Fargo and was told the approval process is still moving forward. I might have been now four months into the process and I lost my job, I re-contacted Wells Fargo to explain my circumstances and spoke about a short-sale of the house. They re-sent me paperwork to fill out.

Don't you know it was the same document that I had already completed. I called back and didn't get anywhere with a representative. The forms were again sent to Wells Fargo and through many attempts to contact and getting the run around through the system, the last contact was that the process is backlogged and we will get in-touch with the homeowners when the stimulus money was alloc

I now almost 2 years into this process, have received no notifications from Wells Fargo Home Mortgage, nor statements on a monthly basis, it was like I didn't exist.
I would like to still be able to stay and take care of my home, however I do need the mortgage restructured to afford the payments.

On October 9, 2012, the US Government filed a suit against Wells Fargo.

"The complaint said the "extremely poor quality of Wells Fargo's loans was a function of management's nearly singular focus on increasing the volume of FHA originations -- and the bank's profits -- rather than on the quality of the loans." The bank made the violations worse by "hiring temporary staff to churn out" those loans".

Please take the correct steps to allow me to stay in our home.

Sincerely,



Pat Colletti
4 Johnson Circle
Morganville, NJ 07751