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ADMITTED: N.J., N.Y. & PA.

September 13, 2013

VIA OVERNIGHT DELIVERY

Superior Court Clerk's Office  
Foreclosure Processing Services  
P.O. Box 971  
Trenton, New Jersey 08625

RECEIVED

SEP 16 2013

SUPERIOR COURT  
CLERK'S OFFICE

RE: In Re Application of JPMorgan Chase Bank, N.A. v. DiDario, Margaret  
Docket No.: F-40985-10  
Loan No.: 5900667832

Dear Clerk:

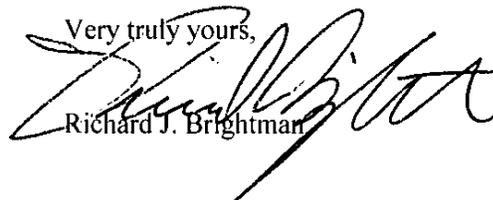
I represent the Defendant, Margaret DiDario in the above captioned foreclosure action. I enclose an original and one (1) copy of Defendant's Letter of Objection. Please return the copy in the enclosed envelope. Defendant hereby objects to Notice of Intention to Foreclose based on the following reasons.

First, the property securing the mortgage is the Defendant's home. Defendant is in the process of negotiating a modification with the Plaintiff. The Defendant has submitted all the documents requested by Plaintiff and the file is currently being reviewed by Plaintiff's underwriting department.

Second, the loan in questions was the product of predatory lending practices. This loan arose from a refinance. Defendant did not original qualify for the loan. An agent of the original lender, Sears Mortgage Corp., suggested to Defendant that she use a co-borrower to qualify. Plaintiff used Terry Newlon as a co-borrower to qualify for the loan. The lender knew at the time that Mr. Newlon had no interest in the property and did not reside in the property. None the less, the lender accepted Mr. Newlon as a co-borrower in order to close the loan and insisted as a term of the loan to have Mr. Newlon placed on the deed.

For the foregoing reasons, Defendant Margaret DiDario objects to the Notice of Intention to Foreclose.

Very truly yours,



Richard J. Brightman

C: Kristofor T. Henning, Esq., via overnight delivery  
The Honorable Margaret M. McVeigh  
Margaret DiDario