



County Search Services

Phone: 800.432.8384 Option 7
Fax: 877.289.7724
www.charlesjones.com

JEFF RICKENBACH

Reference: NS-213-10276
Account Number: 631774185
Product Type: PRESENT OWNER SEARCH

Please See Attached Findings

Date:	05/08/2025
Search #:	9513167
Search Fee:	\$53.38
Copy Fee:	\$11.20
Misc Fee:	\$0.00
Tax:	\$0.00
Total:	\$64.58



Phone: 800-432-8384 Option 7
Fax: 877-289-7724

TITLE NO. NS-213-10276

SEARCH NO. 9513167

CLIENT JEFF RICKENBACH

NEW JERSEY COUNTY SEARCH - INFORMATIONAL SUMMARY REPORT									
COUNTY	ESSEX		STREET ADDRESS			144 PARKER AVENUE			
LOT	116	BLOCK	33.35		MUNICIPALITY		MAPLEWOOD		
TITLE VESTED IN		ASHLEY DENIS & LINDA DENIS, H/W							
BY DEED BOOK	12020		PAGE	7315	DATED	01/08/2007		RECORDED	01/18/2007

and subject to the following:

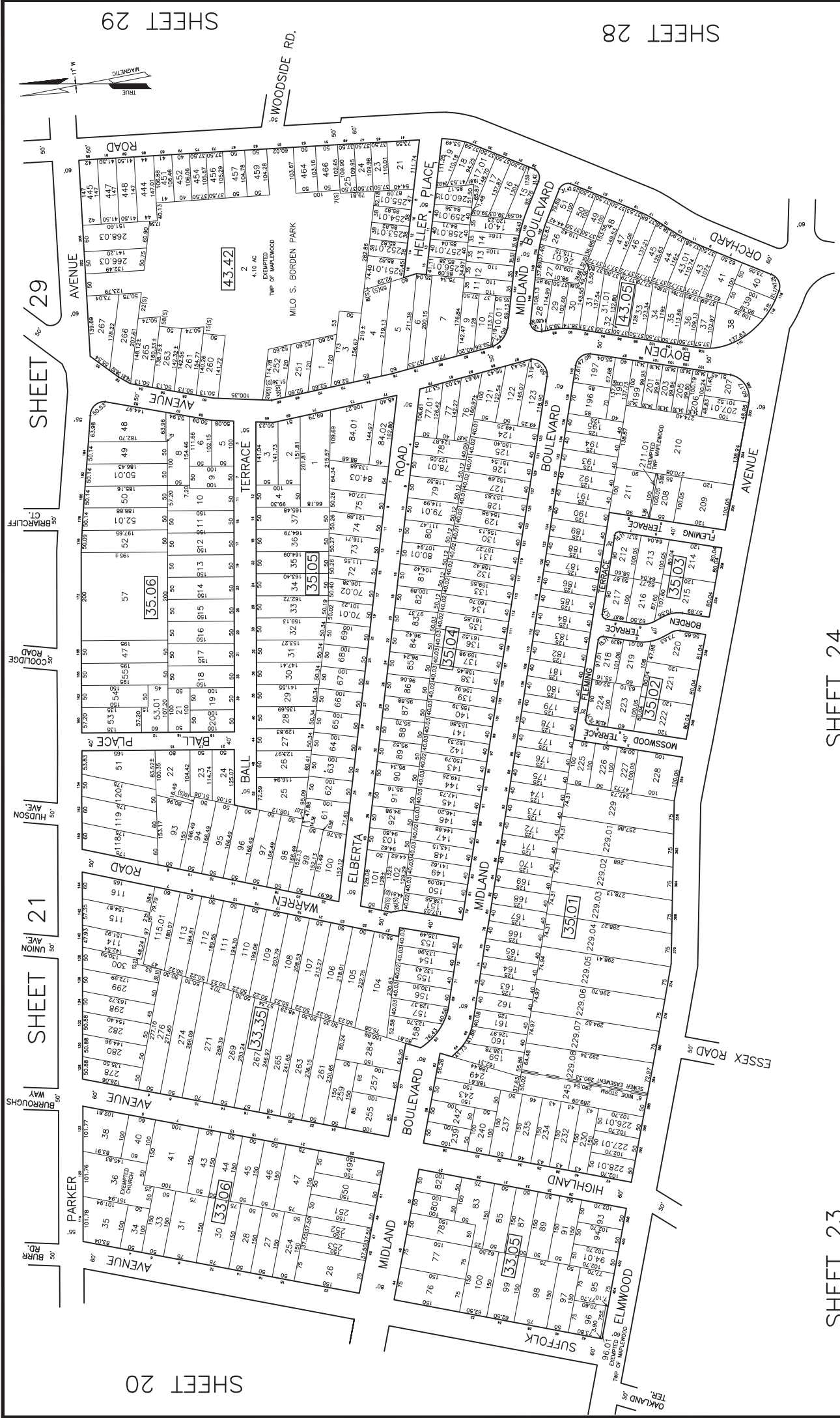
1	MTG BOOK	<u>12541</u>	PAGE	<u>4875</u>	RECORDED	<u>03/06/2015</u>	AMOUNT	<u>\$378,200.00</u>
MARGINAL NOTATIONS								
2	MTG BOOK	<u>2018</u>	PAGE	<u>090852</u>	RECORDED	<u>10/18/2018</u>	AMOUNT	<u>\$100,000.00</u>
MARGINAL NOTATIONS								
3	MTG BOOK	<u>12540</u>	PAGE	<u>1882</u>	RECORDED	<u>02/27/2015</u>	AMOUNT	<u>\$378,200.00</u>
MARGINAL NOTATIONS								
RESTRICTIONS		<u>NONE FOUND PERIOD SEARCHED</u>						
EASEMENTS		<u>NONE FOUND PERIOD SEARCHED</u>						
SETBACK LINE of		<u> </u> feet on MAP NO.			<u>833</u>	FILED	<u>11/21/1924</u>	
JUDGMENTS		BOOK	<u>CLEAR</u>	PAGE	<u> </u>			

EFFECTIVE DATE 04/17/2025

TODAY'S DATE 05/07/2025

LEGAL DESCRIPTION : Taken Mortgage from book 12541 and page 4875 All the real property located in the Township of Maplewood, County of Essex, State of New Jersey and more particularly described as follows: BEGINNING at a capped iron pin set in the southerly sideline of Parker Avenue at the point of intersection with the westerly sideline of Warren Road, said beginning point being also distant 221.05 feet measured westerly along said sideline of Parker Avenue from the westerly line of lands now or formerly of John G. Ball and from said point of beginning, running; thence (1) Along the southerly sideline of Parker Avenue, North 70 degrees 17 minutes 00 seconds West, a distance of 60.00 feet to a capped iron pin set; thence (2) South 31 degrees 23 minutes 00 seconds West, a distance of 154.87 feet to a capped iron pin set; thence (3) South 60 degrees 34 minutes 00 seconds East, a distance of 58.79 feet to a capped iron pin set in the westerly sideline of Warren Road; thence (4) Along the westerly sideline of Warren Road, North 31 degrees 23 minutes 00 seconds East, a distance of 165.00 feet to the point and place of BEGINNING. Note: For Informational Purposes Only: BEING Lot 116 Block 33.35 on a Tax Map of the Township of Maplewood County of Essex. Said Property being located in Township of Maplewood, County of Essex. State of New Jersey APN: Lot 116, Block 33.35

IMPORTANT NOTICE ABOUT SEARCH INFORMATION HEREIN
CHARLES JONES LLC DISCLAIMS ANY AND ALL LIABILITY TO ANY PERSON OR ENTITY FOR THE PROPER PERFORMANCE OF SERVICES RELECTING THE CONDITION OF TITLE TO REAL PROPERTY. THIS SEARCH WAS COMPILED FROM PUBLIC RECORDS MADE AVAILABLE FROM VARIOUS COUNTY AND MUNICIPAL OFFICES, AGENCIES AND DEPARTMENTS. THE SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, OR WARRANTIES BASED ON COURSE OF DEALING OR USAGE IN TRADE OR ERRORS OR OMISSIONS RESULTING FROM NEGLIGENCE, MIS-INDEXING, MIS-POSTING OR ITEMS THAT ARE AFTER THE EFFECTIVE DATE OF THE SEARCH. THIS IS NOT AN INSURED SERVICE OR A REPORT OF TITLE. EVEN IF THIS SEARCH INCLUDES A "READING" OR EXAMINATION, CUSTOMER MUST EXAMINE THE PRODUCT PRIOR TO ISSUING A COMMITMENT. IT IS CUSTOMER'S SOLE OBLIGATION TO COMPLY WITH APPLICABLE FEDERAL AND STATE LAWS AND REGULATIONS IN THE USE OF CHARLES JONES' PRODUCTS AND SERVICES, INCLUDING BUT NOT LIMITED TO, THE UNITED STATES DEPARTMENT OF THE TREASURY, FINANCIAL CRIMES ENFORCEMENT NETWORK, GEOGRAPHIC TARGETING ORDER. THIS DISCLAIMER SUPERSEDES ALL PRIOR AND CONTEMPORANEOUS UNDERSTANDINGS. NOTWITHSTANDING THE FOREGOING, IN NO EVENT SHALL THE LIABILITY OF CHARLES JONES LLC EXCEED THE SUM OF \$1,000. THE SERVICES ARE EXCLUSIVELY FOR THE CHARLES JONES CLIENT AND NOT FOR THE BENEFIT OF ANY THIRD PARTIES.

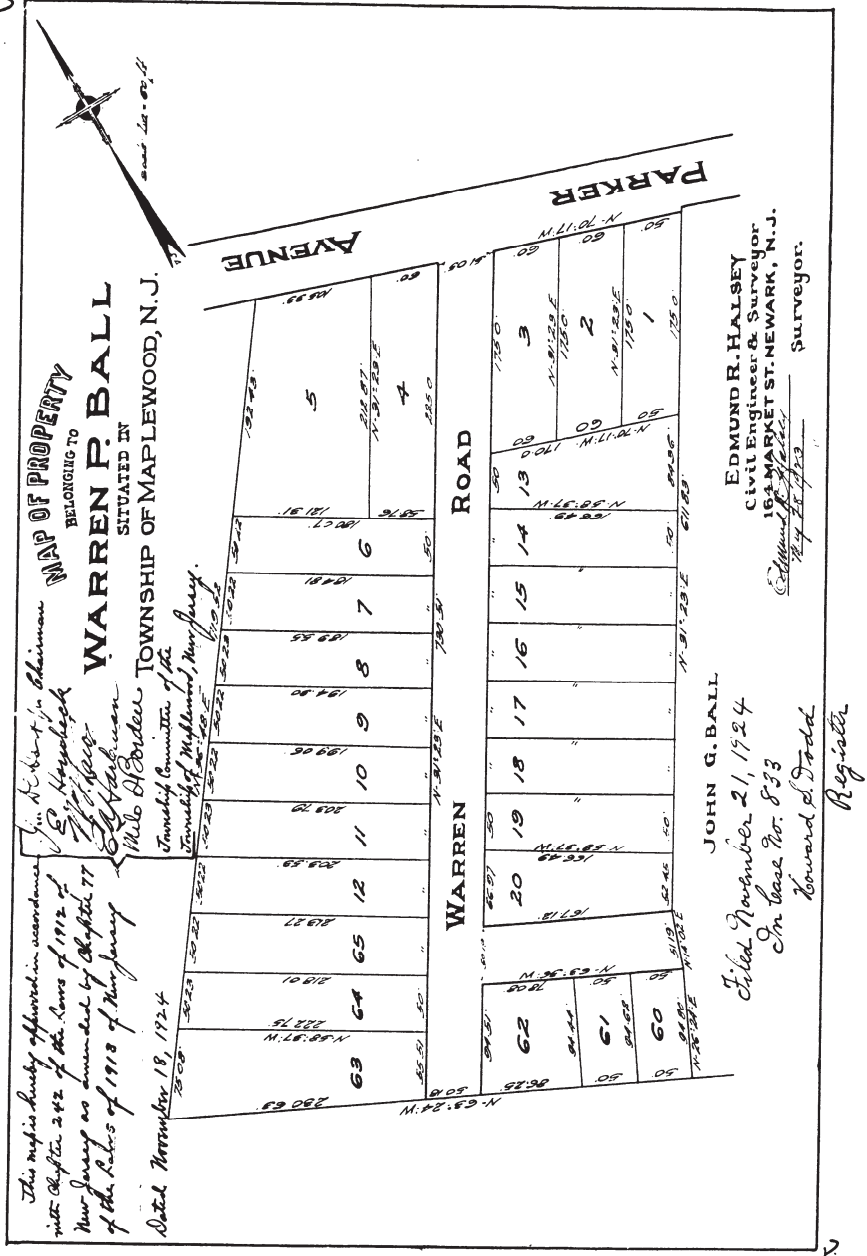


REVISIONS			
DATE	NAME	LIC. NO.	REVISION
02/08	VERNEA WALK P.L.S.	37201	BLK 2010 LOT 70, SUBDIVISION
02/08	VERNEA WALK P.L.S.	37201	SOUTH PARKWAY, P.C.E. AND DRAIN, UPDATE EXEMPTS
11/02/21	KEVIN ROGERMAN P.L.S.	43179	PER 2021 COMMENTS

TAX MAP
TOWNSHIP OF MAPLEWOOD
ESSEX COUNTY,
NEW JERSEY
SCALE: 1"=100'
LARRY K. STRAIGHT, P.L.S.
ADR ASSOCIATES
9285 COMMERCE HWY.
PENNSAUKEN, N.J.
OCTOBER, 1995

THIS MAP HAS BEEN GIVEN A FORMAL
CERTIFICATION BY THE DIVISION OF
TAXATION ON JUNE 28, 2009, SIGNED BY
C. DI DONATO, C.T.A., SUPERVISOR AND
ASSIGNED SERIAL NUMBER 938.

THIS MAP IS A DIGITIZED COPY OF THE TAX MAP
PREPARED BY LARRY K. STRAIGHT, P.L.S., DATED OCTOBER 1995.



RECORDING INFORMATION SHEET

ESSEX COUNTY REGISTER'S OFFICE
HALL OF RECORDS , ROOM 130
465 MARTIN LUTHER KING Jr. Blvd
NEWARK NJ 07102

INSTRUMENT NUMBER: 7008496		DOCUMENT TYPE : DEED	
Official Use Only CAROLE A. GRAVES, REGISTER ESSEX COUNTY, NJ INSTRUMENT NUMBER 7008496 RECORDED ON January 18, 2007 02:01 pm BOOK:12020 PAGE:7315 BB CONSIDERATION (R) <u>\$409,000.00</u> MAIL COPY _____ NO COPY _____ ENVELOPE _____ ADDITIONAL STAMPINGS _____		Return Address (for recorded documents) DEMPSEY, DEMPSEY & SHEEHAN 387 SPRINGFIELD AVE. P O BOX 830 SUMMIT NJ 07902-0830	
		No. Of Pages (excluding Summary Sheet) 4	
		Recording Fee (excluding Transfer Tax) \$70.00	
		Realty Transfer Tax \$3,301.40	
		Amount Charged (Check # 4918) \$3,371.40	
		Parcel Information Block 33.35 Lot 116	
		First Party Name JEFFREY KIM	
		Second Party Name ASHLEY DENIS	
		Additional Information (Official Use Only)	
		***** DO NOT REMOVE THIS PAGE. ***** COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF ESSEXCOUNTY FILING RECORD ***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****	

DEED

This Deed is made on January 4, 2007,

BETWEEN

JEFFREY KIM and JUDY LIN, husband and wife

whose address is 144 Parker Avenue, Maplewood, New Jersey 07040,

referred to as the Grantors,

AND

ASHLEY DENIS and LINDA DENIS, husband and wife,

whose address is 1862 Manor Drive, Apt. A, Union, New Jersey 07083,

referred to as the Grantees.

The words "**GRANTOR**" and "**GRANTEE**" shall mean all **GRANTORS** and **GRANTEES** listed above.

TRANSFER OF OWNERSHIP. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of FOUR HUNDRED NINE THOUSAND and no/100 (\$409,000.00) DOLLARS.

The Grantor acknowledges receipt of this money.

TAX MAP REFERENCE. (N.J.S.A. 46:15-2.1) Township of Maplewood, Block No. 33.35, Lot No. 116.

_____ No property tax identification number is available on the date of this Deed. (Mark an "X" if applicable.)

PROPERTY. The property consists of the land and all the buildings and structures on the land in the Township of Maplewood, County of Essex and State of New Jersey. The legal description is:

See attached Schedule A.

BEING commonly known as 144 Parker Avenue, Maplewood, New Jersey.

BEING the same premises which were conveyed to Jeffrey Kim and Judy Lin, husband and wife, by Deed from James J. Mazzucco and Wendi W. Mazzucco, husband and wife, dated November 18, 2002, and recorded in the Office of the Clerk of the County of Essex on January 18, 2003, in Deed Book 5942, Page 823.

SCHEDULE A

DESCRIPTION

All the real property located in the Township of Maplewood, County of Essex, State of New Jersey and more particularly described as follows:

Beginning at a capped iron pin set in the southerly sideline of Parker Avenue at the point of intersection with the westerly sideline of Warren Road, said beginning point being also distant 221.05 feet measured westerly along said sideline of Parker Avenue from the westerly line of lands now or formerly of John G. Ball, and from said point of beginning, running; thence

- (1) Along the southerly sideline of Parker Avenue, North 70 degrees 17 minutes 00 seconds West, a distance of 60.00 feet to a capped iron pin set; thence
- (2) South 31 degrees 23 minutes 00 seconds West, a distance of 154.87 feet to a capped iron pin set; thence
- (3) South 60 degrees 34 minutes 00 seconds East, a distance of 58.79 feet to a capped iron pin set in the westerly sideline of Warren Road; thence
- (4) Along the westerly sideline of Warren Road, North 31 degrees 23 minutes 00 seconds East, a distance of 165.00 feet to the point and place of Beginning.

NOTE FOR INFORMATION ONLY: Being Lot(s) 116, Block 33.35, Tax Map of the Township of Maplewood.

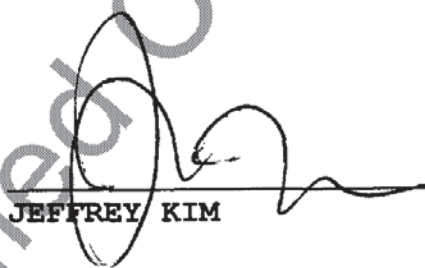
Subject to restrictions and easements, of record, if any, and such state of facts as an accurate survey would show.

PROMISES BY GRANTOR. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

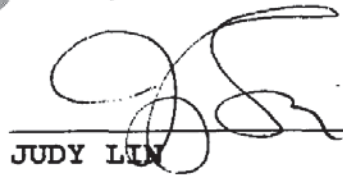
SIGNATURES. The Grantor signs this Deed as of the date at the top of the first page.

WITNESSED BY:


CATHY J. POLLAK


JEFFREY KIM


CATHY J. POLLAK


JUDY LIN

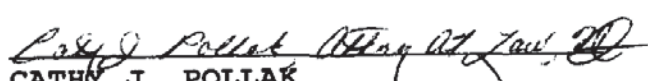
STATE OF NEW JERSEY, COUNTY OF UNION SS:

I CERTIFY that on January 7, 2007,

JEFFREY KIM and **JUDY LIN**, personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person):

(a) is named in and personally signed this Deed;
(b) signed, sealed and delivered this Deed as his or her act and deed; and

(c) made this Deed for \$409,000.00 as full and actual consideration paid or to be paid for the transfer of title.
(Such consideration is defined in N.J.S.A. 46:15-5.)


CATHY J. POLLAK

ATTORNEY AT LAW STATE OF NJ



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION
(C.55, P.L. 2004)

GIT/REP-3
(6-05)

(Please Print or Type)

SELLER(S) INFORMATION (See Instructions, Page 2)

Name(s)

Jeffrey Kim and Judy Lin, husband & wife

Current Resident Address:

Street: 144 Parker Avenue

City, Town, Post Office

Maplewood,

State

NJ

Zip Code

07040

PROPERTY INFORMATION (Brief Property Description)

Block(s)

33.35

Lot(s)

116

Qualifier

Street Address:

144 Parker Avenue

City, Town, Post Office

Maplewood

State

NJ

Zip Code

07040

Seller's Percentage of Ownership

100%

Consideration

\$409,000.00

Closing Date

1/8/07

SELLER ASSURANCES (Check the Appropriate Box)

- ☒ I am a resident taxpayer (individual, estate, or trust) of the State of New Jersey pursuant to N.J.S.A. 54A:1-1 et seq. and will file a resident gross income tax return and pay any applicable taxes on any gain or income from the disposition of this property.
- ☒ The real property being sold or transferred is used exclusively as my principal residence within the meaning of section 121 of the federal Internal Revenue Code of 1986, 26 U.S.C. s. 121.
- ☐ I am a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
- ☐ Seller, transferor or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
- ☐ Seller is not an individual, estate or trust and as such not required to make an estimated payment pursuant to N.J.S.A.54A:1-1 et seq.
- ☐ The total consideration for the property is \$1,000 or less and as such, the seller is not required to make an estimated payment pursuant to N.J.S.A. 54A:5-1-1 et seq.
- ☐ The gain from the sale will not be recognized for Federal income tax purposes under I.R.C. Section 721, 1031, 1033 or is a cemetery plot. (CIRCLE THE APPLICABLE SECTION). If such section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey income tax return for the year of the sale.
- ☐ Transfer by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this state.

SELLER(S) DECLARATION

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein could be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete.

1/8/07

Date

1/8/07

Date

Signature

(Seller) Please indicate if Power of Attorney or Attorney in Fact

Signature

(Seller) Please indicate if Power of Attorney or Attorney in Fact

RECORDING INFORMATION SHEET		ESSEX COUNTY REGISTER'S OFFICE HALL OF RECORDS , ROOM 130 465 MARTIN LUTHER KING Jr. Blvd NEWARK NJ 07102	
INSTRUMENT NUMBER: 15013616		DOCUMENT TYPE : MORTGAGE	
Official Use Only DANA RONE REGISTER ESSEX COUNTY, NJ INSTRUMENT NUMBER 15013616 RECORDED ON February 27, 2015 10:10 am BOOK:12540 PAGE:1882 SH MAIL COPY _____ ADDITIONAL STAMPINGS _____	Return Address (for recorded documents) ELITE TITLE & ESCROW - AGENCY 301 W BAY ST JACKSONVILLE FL 32202		
	No. Of Pages (excluding Summary Sheet)		11
	Recording Fee (excluding Transfer Tax)		\$130.00
	Realty Transfer Tax		\$0.00
	Amount Charged (ACH)		\$130.00
	Municipality	MAPLEWOOD	
	Parcel Information	Block Lot	
	First Party Name	ASHLEY DENIS	
	Second Party Name	EVERBANK	
	Additional Information (Official Use Only)		
***** DO NOT REMOVE THIS PAGE. ***** COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF ESSEX COUNTY FILING RECORD ***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****			

 Essex County Register Document Summary Sheet			
ESSEX COUNTY REGISTER OF DEEDS & MORTGAGES HALL OF RECORDS - ROOM 130 465 DR. MARTIN LUTHER KING BLVD NEWARK NJ 07102	Transaction Identification Number	23671461613551	
	Return Address (for recorded documents) ELITE TITLE & ESCROW - AGENCY 301 W BAY ST JACKSONVILLE, FL 32202		
Official Use Only	Submission Date (mm/dd/yyyy)		02/17/2015
	No. of Pages (excluding Summary Sheet)		11
	Recording Fee (excluding transfer tax)		\$130.00
	Realty Transfer Tax		\$0.00
	Total Amount		\$130.00
	Document Type	MORTGAGE	
	Electronic Recordation Level L2 - Level 2 (With Images)		
	Municipal Codes ESSEX COUNTY99		
	Bar Code(s)  130195		
Additional Information (Official Use Only)			
* DO NOT REMOVE THIS PAGE. COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD. RETAIN THIS PAGE FOR FUTURE REFERENCE.			

 Essex County Register Document Summary Sheet						
MORTGAGE	Type	MORTGAGE				
	Consideration	\$378,200.00				
	Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)				
	Document Date	02/07/2015				
	Reference Info					
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
	MORTGAGOR	Name			Address	
		ASHLEY DENIS				
		LINDA DENIS				
	MORTGAGEE	Name			Address	
		EVERBANK				
		MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC				
	Parcel Info					
	Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality
* DO NOT REMOVE THIS PAGE. COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD. RETAIN THIS PAGE FOR FUTURE REFERENCE.						

Return To:
EVERBANK
301 W. Bay St.
Jacksonville, FLORIDA 32202

This instrument was prepared by:
EVERBANK
301 W. Bay St.
Jacksonville, FLORIDA 32202

Preparer: 
Jesse Cardenas

Loan Number: 1222526423

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100063420001253006
SIS Telephone #: (888) 679-MERS

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **February 7, 2015**, together with all Riders to this document.

(B) "Borrower" is **ASHLEY DENIS AND LINDA DENIS, HUSBAND AND WIFE**. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is EverBank. Lender is **A Federal Savings Association**, organized and existing under the laws of United States of America.
Lender's address is **301 W. Bay Street, Jacksonville, FLORIDA 32202**.

(E) "Note" means the promissory note signed by Borrower and dated **February 7, 2015**. The Note states that Borrower owes Lender **THREE HUNDRED SEVENTY-EIGHT THOUSAND TWO HUNDRED AND NO/100 Dollars (U.S. \$378,200.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **March 1, 2035**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.



(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|--|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Second Home Rider |
| ☐ Balloon Rider | ☐ Planned Unit Development Rider | ☐ VA Rider |
| ☐ 1-4 Family Rider | ☐ Biweekly Payment Rider | |
| ☐ Other [Specify] | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County of **Essex**:

See Exhibit A attached hereto and made a part hereof

which currently has the address of **144 Parker Ave**
Maplewood, NEW JERSEY 07040 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.



IDS-1222526423-30229-002-010

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Ashley Denis (Seal)
-Borrower

Linda Denis (Seal)
-Borrower

STATE OF NEW JERSEY, Essex County ss:

On this 7th day of February, 2015, before me, the subscriber, personally appeared **Ashley Denis and Linda Denis** who, I am satisfied, is/are the person(s) named in and who executed the within instrument, and thereupon acknowledged that he/she/they signed, sealed and delivered the same as his/her/their act and deed, for the purposes therein expressed.

Gail D Bell-Akbar
Notary Public

Loan originator (organization): **EverBank**; NMLS #: **399805**
Loan originator (individual): **Darrell Devan Taylor**; NMLS #: **889718**

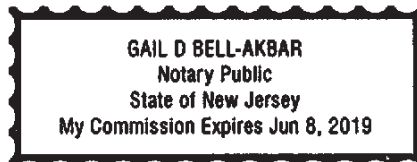


Exhibit "A"

ALL the real property located in the Township of Maplewood, County of Essex, State of New Jersey and more particularly described as follows:

BEGINNING at a capped iron pin set in the southerly sideline of Parker Avenue at the point of intersection with the westerly sideline of Warren Road, said beginning point being also distant 221.05 feet measured westerly along said sideline of Parker Avenue from the westerly line of lands now or formerly of John G. Ball and from said point of beginning, running; thence

(1) Along the southerly sideline of Parker Avenue, North 70 degrees 17 minutes 00 seconds West, a distance of 60.00 feet to a capped iron pin set; thence

(2) South 31 degrees 23 minutes 00 seconds West, a distance of 154.87 feet to a capped iron pin set; thence

(3) South 60 degrees 34 minutes 00 seconds East, a distance of 58.79 feet to a capped iron pin set in the westerly sideline of Warren Road; thence

(4) Along the westerly sideline of Warren Road, North 31 degrees 23 minutes 00 seconds East, a distance of 165.00 feet to the point and place of BEGINNING.

Note: For Informational Purposes Only: BEING Lot 116 Block 33.35 on a Tax Map of the Township of Maplewood County of Essex.

BEING the same premises which Jeffrey Kim and Judy Lin, husband and wife, by Deed dated 01/08/2007 and recorded 01/18/2007 in the Essex County Clerk's Office in Deed Book 12020 Page 7315, granted and conveyed unto Ashley Denis and Linda Denis, husband and wife.

Said Property being located in Township of Maplewood, County of Essex, State of New Jersey

APN: Lot 116, Block 33.35

File Number: 1222526423

RECORDING INFORMATION SHEET		ESSEX COUNTY REGISTER'S OFFICE HALL OF RECORDS , ROOM 130 465 MARTIN LUTHER KING Jr. Blvd NEWARK NJ 07102	
INSTRUMENT NUMBER: 15015835		DOCUMENT TYPE : MORTGAGE	
Official Use Only DANA RONE REGISTER ESSEX COUNTY, NJ INSTRUMENT NUMBER 15015835 RECORDED ON March 6, 2015 02:40 pm BOOK:12541 PAGE:4875 SH MAIL COPY _____ ADDITIONAL STAMPINGS _____	Return Address (for recorded documents) ELITE TITLE & ESCROW - AGENCY 301 W BAY ST JACKSONVILLE FL 32202		
	No. Of Pages (excluding Summary Sheet)		11
	Recording Fee (excluding Transfer Tax)		\$130.00
	Realty Transfer Tax		\$0.00
	Amount Charged (ACH)		\$130.00
	Municipality	MAPLEWOOD	
	Parcel Information	Block Lot	
	First Party Name	ASHLEY DENIS	
	Second Party Name	EVERBANK	
	Additional Information (Official Use Only)		
***** DO NOT REMOVE THIS PAGE. ***** COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF ESSEX COUNTY FILING RECORD ***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****			

 Essex County Register Document Summary Sheet		
ESSEX COUNTY REGISTER OF DEEDS & MORTGAGES HALL OF RECORDS - ROOM 130 465 DR. MARTIN LUTHER KING BLVD NEWARK NJ 07102	Transaction Identification Number	23746751622035
	Return Address (for recorded documents) ELITE TITLE & ESCROW - AGENCY 301 W BAY ST JACKSONVILLE, FL 32202	
Official Use Only	Submission Date (mm/dd/yyyy)02/27/2015	
	No. of Pages (excluding Summary Sheet)11	
	Recording Fee (excluding transfer tax)\$130.00	
	Realty Transfer Tax\$0.00	
	Total Amount\$130.00	
	Document Type	MORTGAGE
	Electronic Recordation Level L2 - Level 2 (With Images)	
	Municipal Codes ESSEX COUNTY99	
	Bar Code(s)  131019	
Additional Information (Official Use Only)		
* DO NOT REMOVE THIS PAGE. COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD. RETAIN THIS PAGE FOR FUTURE REFERENCE.		

 Essex County Register Document Summary Sheet						
MORTGAGE	Type	MORTGAGE				
	Consideration	\$378,200.00				
	Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)				
	Document Date	02/07/2015				
	Reference Info					
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
	MORTGAGOR	Name			Address	
		ASHLEY DENIS				
		LINDA DENIS				
	MORTGAGEE	Name			Address	
		EVERBANK				
		MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC				
	Parcel Info					
	Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality
* DO NOT REMOVE THIS PAGE. COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD. RETAIN THIS PAGE FOR FUTURE REFERENCE.						

Return To:
EVERBANK
301 W. Bay St.
Jacksonville, FLORIDA 32202

This instrument was prepared by:
EVERBANK
301 W. Bay St.
Jacksonville, FLORIDA 32202

Preparer:


Jesse Cardenas

Loan Number: 1222526423

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100063420001253006
SIS Telephone #: (888) 679-MERS

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **February 7, 2015**, together with all Riders to this document.

(B) "Borrower" is **ASHLEY DENIS AND LINDA DENIS, HUSBAND AND WIFE**. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is **Mortgage Electronic Registration Systems, Inc.** MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of **Delaware**, and has an address and telephone number of **P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.**

(D) "Lender" is **EverBank**. Lender is **A Federal Savings Association**, organized and existing under the laws of **United States of America**.

Lender's address is **301 W. Bay Street, Jacksonville, FLORIDA 32202.**

(E) "Note" means the promissory note signed by Borrower and dated **February 7, 2015**. The Note states that Borrower owes Lender **THREE HUNDRED SEVENTY-EIGHT THOUSAND TWO HUNDRED AND NO/100 Dollars (U.S. \$378,200.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **March 1, 2035**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.



IDS-1222526423-30229-001-010

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- ☐ Adjustable Rate Rider
 ☐ Condominium Rider
 ☐ Second Home Rider
- ☐ Balloon Rider
 ☐ Planned Unit Development Rider
 ☐ VA Rider
- ☐ 1-4 Family Rider
 ☐ Biweekly Payment Rider
- ☐ Other [Specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County of Essex:

See Exhibit A attached hereto and made a part hereof

which currently has the address of

144 Parker Ave
 Maplewood, NEW JERSEY 07040

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Ashley Denis (Seal)
-Borrower

Linda Denis (Seal)
-Borrower

STATE OF NEW JERSEY, Essex County ss:

On this 7th day of February, 2015, before me, the subscriber, personally appeared **Ashley Denis and Linda Denis** who, I am satisfied, is/are the person(s) named in and who executed the within instrument, and thereupon acknowledged that he/she/they signed, sealed and delivered the same as his/her/their act and deed, for the purposes therein expressed.

Gail D Bell-Akbar
Notary Public

Loan originator (organization): **EverBank**; NMLS #: **399805**
Loan originator (individual): **Darrell Devan Taylor**; NMLS #: **889718**

GAIL D BELL-AKBAR
Notary Public
State of New Jersey
My Commission Expires Jun 8, 2019



IDS-1222526423-30229-010-010

Exhibit "A"

ALL the real property located in the Township of Maplewood, County of Essex, State of New Jersey and more particularly described as follows:

BEGINNING at a capped iron pin set in the southerly sideline of Parker Avenue at the point of intersection with the westerly sideline of Warren Road, said beginning point being also distant 221.05 feet measured westerly along said sideline of Parker Avenue from the westerly line of lands now or formerly of John G. Ball and from said point of beginning, running; thence

(1) Along the southerly sideline of Parker Avenue, North 70 degrees 17 minutes 00 seconds West, a distance of 60.00 feet to a capped iron pin set; thence

(2) South 31 degrees 23 minutes 00 seconds West, a distance of 154.87 feet to a capped iron pin set; thence

(3) South 60 degrees 34 minutes 00 seconds East, a distance of 58.79 feet to a capped iron pin set in the westerly sideline of Warren Road; thence

(4) Along the westerly sideline of Warren Road, North 31 degrees 23 minutes 00 seconds East, a distance of 165.00 feet to the point and place of BEGINNING.

Note: For Informational Purposes Only: BEING Lot 116 Block 33.35 on a Tax Map of the Township of Maplewood County of Essex.

BEING the same premises which Jeffrey Kim and Judy Lin, husband and wife, by Deed dated 01/08/2007 and recorded 01/18/2007 in the Essex County Clerk's Office in Deed Book 12020 Page 7315, granted and conveyed unto Ashley Denis and Linda Denis, husband and wife.

Said Property being located in Township of Maplewood, County of Essex, State of New Jersey

APN: Lot 116, Block 33.35

File Number: 1222526423



Essex County Register Document Summary Sheet

ESSEX COUNTY REGISTER OF DEEDS & MORTGAGES HALL OF RECORDS - ROOM 130 465 DR. MARTIN LUTHER KING BLVD NEWARK NJ 07102	Transaction Identification Number		3609638	3095087	
	Recorded Document to be Returned by Submitter to: WFG LENDER SERVICES-RESWARE 2625 TOWNSGATE ROAD, STE. 101 WESTLAKE VILLAGE, CA 91361				
Official Use Only DANA RONE REG. OF DEEDS & MORTGAGES ESSEX COUNTY New Jersey DOCUMENT TYPE 2 INSTRUMENT NUMBER 2018090852 RECORDED ON Oct 18, 2018 2:34:39 PM Total Pages: 16 NJ PRESERVATION ACCOUNT \$75.00 REGISTER RECORDING FEE \$85.00 EFILING CONVENIENCE FEES \$3.00 HOMELESSNESS TRUST FUND \$3.00 TOTAL PAID \$166.00 INV: 238461 USER: KWG	Submission Date (mm/dd/yyyy)		10/17/2018		
	No. of Pages (excluding Summary Sheet)		14		
	Recording Fee (excluding transfer tax) <i>(Convenience Charge of \$3.00 included)</i>		\$166.00		
	Realty Transfer Tax		\$0.00		
	Total Amount		\$166.00		
	Document Type	MORTGAGE			
	Electronic Recordation Level		L2 - Level 2 (With Images)		
	Municipal Codes ESSEX COUNTY 99				
	Bar Code(s) 268342				

Additional Information (Official Use Only)

** DO NOT REMOVE THIS PAGE.
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.*



Essex County Register Document Summary Sheet

MORTGAGE	Type	MORTGAGE				
	Consideration	\$100,000.00				
	Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)				
	Document Date	10/06/2018				
	Reference Info					
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
	MORTGAGOR	Name			Address	
		ASHLEY DENIS				
		LINDA J DENIS				
	MORTGAGEE	Name			Address	
		BANK OF AMERICA NA				
	Parcel Info					
	Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality

** DO NOT REMOVE THIS PAGE.*

COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD.

RETAIN THIS PAGE FOR FUTURE REFERENCE.

After Recording Return To:
BANK OF AMERICA, NA
Enterprise Document Processing
4909 Savarese Circle
Tampa, Florida 33634
Mailcode: FL1-908-01-66

This Instrument Prepared By: Cathy Villarreal
BANK OF AMERICA, NA
Enterprise Document Processing
4909 Savarese Circle
Tampa, Florida 33634
Mailcode: FL1-908-01-66

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

- (A) "Security Instrument" means this document, which is dated OCTOBER 6, 2018, together with all Riders to this document.
- (B) "Borrower" is ASHLEY DENIS, LINDA J DENIS

the party or parties who have signed this Security Instrument.
Borrower is the Mortgagor under this Security Instrument.

- (C) "Lender" is Bank of America, NA

Lender is a National Banking Association organized
and existing under the laws of THE UNITED STATES OF AMERICA
Lender's address is 100 North Tryon Street, Charlotte, North Carolina 28255

Lender is the Mortgagee under this Security Instrument.

- (D) "Agreement" means the Home Equity Line of Credit Agreement signed by the Borrower.
- (E) "Account" means the Home Equity Line of Credit Account pursuant to which the Lender makes Advances to the Borrower at the Borrower's direction, allowing the Borrower to repay those Advances and take additional Advances, subject to the terms of the Agreement.
- (F) "Credit Limit" means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$100,000.00. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, finance charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

ASHLEY DENIS/995182471836430

NEW JERSEY HOME EQUITY LINE OF CREDIT MORTGAGE
NJHESI.BOA 01/08/18

Page 1 of 13

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(G) "Account Balance" is the total unpaid principal of the Account, plus earned but unpaid finance charges, outstanding fees, charges, and costs

(H) "Maturity Date" is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and this Security Instrument, is due on OCTOBER 6, 2048

(I) "Property" means the Property that is described below under the heading "Transfer of Rights in the Property."

(J) "Secured Debt" means:

(1) All amounts due under your Account, including principal, interest, finance charges, and other fees, charges, and costs incurred under the terms of this Security Instrument and all extensions, modifications, substitutions or renewals thereof.

(2) Any advances made and expenses incurred by Lender under the terms of this Security Instrument.

(K) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]

- ☐ 1-4 Family
☐ Second Home
☐ Other(s)

- ☐ Condominium Rider
☐ Planned Unit Development Rider

- ☐ Escrow Rider
☐ Mortgage Insurance Rider

(L) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(M) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization

(N) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers

(O) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Agreement and/or this Security Instrument

(Q) "Approved Prior Loan" means a lien which is and which lender acknowledges and agrees will continue to have priority over the lien created by this Security Instrument

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the

COUNTY
[Type of Recording Jurisdiction]

of

ESSEX
[Name of Recording Jurisdiction]

ASHLEY DENIS/995182471836430

NEW JERSEY HOME EQUITY LINE OF CREDIT MORTGAGE
NJHESI/BOA 01/08/18

Page 2 of 13

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SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

which currently has the address of

		144 PARKER AVE	
		[Street]	
MAPLEWOOD	NEW JERSEY	07040	("Property Address"):
[City]	[State]	[Zip Code]	

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ADVANCES. During the Draw Period described in the Agreement, the Borrower may repeatedly take and repay any advances that Lender makes to Borrower under the terms of the Agreement and this Security Instrument, subject to the terms that the Agreement and this Security Instrument impose. The Agreement and this Security Instrument will remain in full force and effect notwithstanding that the Account Balance under the Agreement may occasionally be reduced to an amount of equal to or less than zero.

Any amounts that Lender advances to Borrower in excess of the Credit Limit will be secured by the terms of this Security Instrument unless applicable law prohibits the same. Lender shall not be obligated to increase the Credit Limit formally or to make additional Advances in excess of the Credit Limit stated in the Agreement even though the Credit Limit has been exceeded one or more times. The Draw Period may or may not be followed by a Repayment Period, as described in the Agreement, during which additional Advances are not available. During both the Draw Period and the Repayment Period the Lender may, at its option, make Advances from the Account to pay fees, charges, or credit insurance premiums due under the Agreement or this Security Instrument, or make other Advances as allowed by this Security Instrument.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

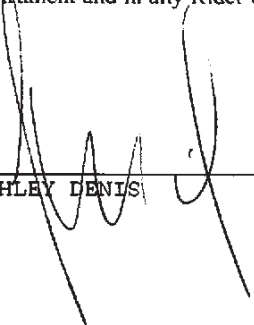
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Secured Debt. Borrower shall pay when due all Secured Debt in accordance with the Agreement and this Security Instrument. All payments shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Agreement or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Agreement or Security Instrument be by a method of Lender's choosing. These methods include, but are not limited to: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Billing Statement or at such other location as may be designated by Lender in accordance with the notice provisions provided in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Account current. Lender may accept any payment or partial payment insufficient to bring the Account current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the

**MORTGAGEE REQUESTS NOTICE OF ANY ADVERSE ACTION
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.



ASHLEY DENIS (Seal)
-Borrower



LINDA J. DENIS (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

ASHLEY DENIS/995182471836430

NEW JERSEY HOME EQUITY LINE OF CREDIT MORTGAGE
NJHESI.BOA 01/08/18

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STATE OF NEW JERSEY

COUNTY OF ESSEX

I CERTIFY that on OCTOBER 6, 2018

before me, Cristal S. Dash

Notary Public in and for said county, personally appeared ASHLEY DENIS, LINDA J DENIS

who has/have satisfactorily identified him/her/themselves as the maker(s) of the above-referenced instrument, and that he/she/they executed this instrument as his/her/their own act.

[Signature]
Notary Public

My Commission Expires: 10/25/22

Recording Requested by:
WFG Lender Services Resware
2625 Townsgate Rd, Suite 101
Westlake village, CA 91361

CRISTAL S DASH
Notary Public - State of New Jersey
My Commission Expires Oct 25, 2022

ASHLEY DENIS/995182471836430

NEW JERSEY HOME EQUITY LINE OF CREDIT MORTGAGE
NJHESI.BOA 01/08/18

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Schedule A

ALL THE REAL PROPERTY LOCATED IN THE TOWNSHIP OF MAPLEWOOD, COUNTY OF ESSEX, STATE OF NEW JERSEY AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CAPPED IRON PIN SET IN THE SOUTHERLY SIDELINE OF PARKER AVENUE AT THE POINT OF INTERSECTION WITH THE WESTERLY SIDELINE OF WARREN ROAD, SAID BEGINNING POINT BEING ALSO DISTANT 221.05 FEET MEASURED WESTERLY ALONG SAID SIDELINE OF PARKER AVENUE FROM THE WESTERLY LINE OF LANDS NOW OR FORMERLY OF JOHN G. BALL, AND FROM SAID POINT OF BEGINNING, RUNNING; THENCE

(1) ALONG THE SOUTHERLY SIDELINE OF PARKER AVENUE, NORTH 70 DEGREES 17 MINUTES 00 SECONDS WEST, A DISTANCE OF 60.00 FEET TO A CAPPED IRON PIN SET; THENCE

(2) SOUTH 31 DEGREES 23 MINUTES 00 SECONDS WEST, A DISTANCE OF 154.87 FEET TO A CAPPED IRON PIN SET; THENCE

(3) SOUTH 60 DEGREES 34 MINUTES 00 SECONDS EAST, A DISTANCE OF 58.79 FEET TO A CAPPED IRON PIN SET IN THE WESTERLY SIDELINE OF WARREN ROAD; THENCE

(4) ALONG THE WESTERLY SIDELINE OF WARREN ROAD, NORTH 31 DEGREES 23 MINUTES 00 SECONDS EAST, A DISTANCE OF 165.00 FEET TO THE POINT AND PLACE OF BEGINNING.

SUBJECT TO RESTRICTIONS AND EASEMENTS, OF RECORD, IF ANY, AND SUCH STATE OF FACTS AS AN ACCURATE SURVEY WOULD SHOW.

TAX ID: B: 33.35 L: 116

THIS BEING THE SAME PROPERTY CONVEYED TO ASHLEY DENIS AND LINDA DENIS, HUSBAND AND WIFE BY DEED FROM JEFFREY KIM AND JUDY LIN, HUSBAND AND WIFE DATED JANUARY 8, 2007 AND RECORDED JANUARY 18, 2007 UNDER INSTRUMENT NO.7008496 OF THE ESSEX COUNTY, NJ RECORDER'S OFFICE.



ORDER SEARCH RESULTS

ORDER: 9513167

TO: SIS

COMMENT:

ESSEX, NJ

APR 17, 2025 (Full)

SEARCHED BY:

- DATA TRACE
ABSTRACTORS,WOR,KWAG

PLANT THRU DATE:

APR 17, 2025 - 04 :07 PM

SEARCHED DATE:

05/07/2025 01:40 PM PDT,YABX

PLANT THRU INST:

2025-24771

GEO COVERAGE:

MAY 01, 2001 - APR 17, 2025

ASSESSOR INFORMATION FOR APN: 11-3335-116

No Assessor Information available

SEARCH CRITERIA:

ARB

MUNICIPALITY:MAPLEWOOD TOWNSHIP
BLOCK: 33 35 LOT: 116

BACK TO STARTER:

PLANT_BEGINNING

FROM/THROUGH:

00/00/0000-99/99/9999

AUTO CHAIN:

ENTIRE

PARTY NAME:

EXTENDED NAME:

YES

DOC TYPE FILTER:

NO

PERMIT DATEDOWN:

YES

CREATE STARTER:

NO

TITLE SEARCH RESULTS

PARAMETER ENTERED:				
MUNICIPALITY	BLOCK	LOT	QUALIFIER	TIMESHARE
MAPLEWOOD TOWNSHIP	33.35	116		

AUTO CHAIN :

✓ C

11/21/1924

PLAT 833

BLOCK

LOT

0000

CREATED BLK/LT

MAPLEWOOD TOWNSHIP

Block 33.35

Lot 116

Qualifier

Timeshare

GENERATED PARAMETER:			
LOT	HI LOT	BLOCK	RECEPTION NO
			833

NO OPEN ORDERS FOUND

NO INSTRUMENTS/CASES FOUND

SEARCHED PARAMETER:				
MUNICIPALITY	BLOCK	LOT	QUALIFIER	TIMESHARE
MAPLEWOOD TOWNSHIP	33.35	116		

NO OPEN ORDERS FOUND				
MUNICIPALITY	BLOCK	LOT	QUALIFIER	TIMESHARE
MAPLEWOOD TOWNSHIP	33.35	116		
RECORDED INST	BOOK PAGE	YEAR FEE	COMP	PORTION
	DOLLAR AMOUNT	LOAN	REMARKS	
ORIG INST NO.	ORIG BK PAGE	PARTY BUSINESS NAME/LAST, FIRST MIDDLE		
07/19/1990 MTG	MB5859 - 262	144 PARKER AVE		
	\$75,000	PARTY1 SILVESTRO, ANTONINO		

- DATA TRACE ABSTRACTORS, WOR, KWAG			PAGE 2 OF 4
05/07/2025 01:40PM YABX	ORDER SEARCH RESULTS		ESSEX, NJ
ORDER: 9513167	TOF: SIS	COMMENT:	

			PARTY1 SILVESTRO, TINDARA V
			PARTY2 HOWARD SAVINGS BANK
05/19/1994	MTG CAN	MB5859 - 262	
		MB5859 - 262	PARTY1 SILVESTRO, ANTONINO
			PARTY1 SILVESTRO, TINDARA V
04/27/1998	STARTER	TC-48077	TCT
	OWNER POLICY		
04/27/1998	DED	DB5533 - 215	
		\$183,000	
			PARTY1 SILVESTRO, ANTONINO
			PARTY1 SILVESTRO, TINDARA V
			PARTY2 MAZZUCCO, JAMES J
			PARTY2 MAZZUCCO, WENDY W
04/27/1998	MTG	MB7001 - 747	144 PARKER AVE
		\$168,000	
			PARTY1 MAZZUCCO, JAMES J
			PARTY1 MAZZUCCO, WENDI W
			PARTY2 FT MORTGAGE COMPANIES
			PARTY2 MNC MORTGAGE
08/31/2000	MTG ASN	AS864 - 250	330155
		MB7001 - 747	PARTY1 MAZZUCCO, JAMES J
			PARTY1 MAZZUCCO, WENDI W
			PARTY2 CHASE MORTGAGE COMPANY
01/22/2003	MTG DIS	DM315 - 180	717548
	County Grantor Grantee In		
		MB7001 - 747	PARTY1 CHASE MTG CO
			PARTY2 MAZZUCCO, JAMES J
09/23/2002	STARTER	30609	DTA
	REPORT SHEET		
10/25/2002	NOT SET	NS506 - 256	680389 ?
			PARTY2 MAZUCCO, WENDI
			PARTY2 MAZZUCCO, JAMES
			PARTY3 WEICHERT FINANCIAL SERVICES
11/01/2002	MTG	MB8530 - 516	684564 144 PARKER AVE
		\$100,000	
	ADDL PROP OOC		
			PARTY1 MAZZUCCO, JAMES J
			PARTY1 MAZZUCCO, WENDI W
			PARTY2 WEICHERT FINANCIAL SERVICES
01/18/2003	DED BRG	DB5942 - 823	716517 ?
		\$350,000	
			PARTY1 MAZZUCCO, JAMES J
			PARTY1 MAZZUCCO, WENDI W
			PARTY2 KIM, JEFFREY
			PARTY2 LIN, JUDY

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05/07/2025 01:40PM YABX		ORDER SEARCH RESULTS	ESSEX, NJ
ORDER: 9513167		TOF: SIS	COMMENT:

01/18/2003	MTG	MB8652 - 15	716518	? 144 PARKER AVE
		\$280,000		
			PARTY1 KIM, JEFFREY	
			PARTY1 LIN, JUDY	
			PARTY2 REAL ESTATE MORTGAGE NETWORK INC	
01/18/2003	MTG ASN	AS918 - 193	716519	
		716518 MB8652 - 15		
			PARTY1 KIM, JEFFREY	
			PARTY1 LIN, JUDY	
			PARTY2 PRINCIPAL RESIDENTIAL MORTGAGE INC	
01/25/2007	MTG REL	12023 - 2569	7012517	
		716518 MB8652 - 15		
			PARTY1 KIM, JEFFREY	
			PARTY1 LIN, JUDY	
			PARTY2 CITIMORTGAGE INC	
			PARTY2 PRINCIPAL RESIDENTIAL MORTGAGE INC	
01/03/2007	NOT SET	12015 - 5586	7000882	
			PARTY1 KIM, JEFFREY	
			PARTY1 LIN, JUDY	
			PARTY2 DENIS, ASHLEY	
			PARTY2 DENIS, LINDA	
01/03/2007	NOT SET	12015 - 5589	7000883	
			PARTY2 DENIS, ASHLEY	
			PARTY2 DENIS, LINDA	
			PARTY3 BANK OF AMERICA N A	
✓ 01/18/2007	DED	12020 - 7315	7008496	
		\$409,000		
			PARTY1 KIM, JEFFREY	
			PARTY1 LIN, JUDY	
			PARTY2 DENIS, ASHLEY	
			PARTY2 DENIS, LINDA	
01/18/2007	MTG	12020 - 7338	7008501	144 PARKER AVE
		\$409,000		
			PARTY1 DENIS, ASHLEY	
			PARTY1 DENIS, LINDA	
			PARTY2 BANK OF AMERICA N A	
✓ 05/08/2009	MTG DIS	12192 - 7881	9035557	
		7008501 12020 - 7338		
			PARTY1 DENIS, ASHLEY	
			PARTY1 DENIS, LINDA	
			PARTY2 BANK OF AMERICA N A	
05/06/2009	NOT SET	12192 - 3945	9034901	
			PARTY2 DENIS, ASHLEY	
			PARTY2 DENIS, LINDA	
			PARTY3 EVER BANK ATIMA	
05/11/2009	MTG	12193 - 2117	9036154	144 PARKER AVE
		\$416,000		
			PARTY1 DENIS, ASHLEY	

- DATA TRACE ABSTRACTORS, WOR, KWAG			PAGE 4 OF 4
05/07/2025 01:40PM YABX	ORDER SEARCH RESULTS		ESSEX, NJ
ORDER: 9513167	TOF: SIS	COMMENT:	

			PARTY1 DENIS, LINDA	
			PARTY2 EVERBANK	
			PARTY2 MORTGAGE ELECTRONIC REGISTRATION SYSTE	
✓ 03/12/2015	MTG DIS	12542 - 6164	15017796	
	9036154	12193 - 2117	PARTY1 DENIS, ASHLEY	
			PARTY1 DENIS, LINDA	
			PARTY2 EVERBANK	
			PARTY2 MORTGAGE ELECTRONIC REGISTRATION SYSTE	
02/13/2015	NOT SET	12537 - 8020	15009467	
			PARTY2 DENIS, ASHLEY	
			PARTY2 DENIS, LINDA	
			PARTY3 EVERBANK	
02/27/2015	MTG	12540 - 1882	15013616	144 PARKER AVE
		\$378,200	PARTY1 DENIS, ASHLEY	
			PARTY1 DENIS, LINDA	
			PARTY2 EVERBANK	
			PARTY2 MORTGAGE ELECTRONIC REGISTRATION SYSTE	
✓ 03/06/2015	MTG	12541 - 4875	15015835	144 PARKER AVE
		\$378,200	PARTY1 DENIS, ASHLEY	
			PARTY1 DENIS, LINDA	
			PARTY2 EVERBANK	
			PARTY2 MORTGAGE ELECTRONIC REGISTRATION SYSTE	
04/28/2017	NOT SET	2017 - 37496		
			PRNCPL DENIS, ASHLEY /	
			PRNCPL DENIS, LINDA /	
			UNDRSN ETHOS LENDING LLC	
✓ 10/18/2018	MTG	2018 - 90852		
	R		BOROWR DENIS, ASHLEY /	
			BOROWR DENIS, LINDA J /	
			LENDER BANK OF AMERICA NA	

END SEARCH