



County Search Services

Phone: 800.432.8384 Option 7

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FOUNDATION TITLE

Reference: 515-241161
Account Number: 549674073
Product Type: SURROGATES SEARCH

Please See Attached Findings

Date:	12/10/2024
Search #:	9389079
Search Fee:	\$0.00
Copy Fee:	\$8.05
Misc Fee:	\$0.00
Tax:	\$0.00
Total:	\$8.05



County Search

Search Type: **SURROGATES SEARCH**

of Pages : 1

Charles Jones LLC • P.O. Box 8488, Trenton, NJ 08650-0488

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

Client Name: **FOUNDATION TITLE**

Reference: **515-241161**

Search #: **9389079**

Due to Charles Jones LLC: **12/10/2024**

Copy Preference: **FIRST PAGE, LEGAL, SIGNATURE COPIES**

County of: **MIDDLESEX**

Municipality: **WOODBIDGE**

TASS Information -- Y	Client/Supplemental Property Information
Street Address: 355 FORD AVE	Street Address: 355 FORD AVE
Block: 346.04 Lot: 140 Qualifier:	Block: 346.04 Lot: 140 Qualifier:
Additional Lots :	Additional Lots:
Assessed Owner: ECHEVERRY, JOHANA	Provided Owner:
Deed Book/Page: 06232 / 00478	

Owner/Seller

Ind/Corp: **Ind** Last: **KUBOW** First: **STEPHEN** MI: **A**

Buyer

Prior Orders: None Found

System Back Title Information: None Found

Back Title

Prior Search Date: Prior Search Number:

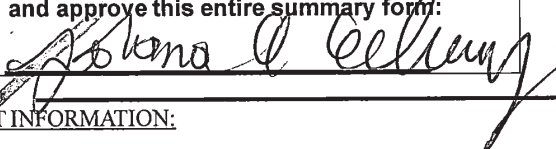
Special Instructions: ****DESKTOP CLIENT**** I AM DOING A RECORD OWNER SEARCH ON DTS AND OWNER TAKES TITLE VIA FAMILY ESTATE NEED ESTATE WORK OF STEPHEN A. KUBOW

Search Fee _____ Copy Fee _____ Total _____

State of New Jersey
County of Middlesex, Surrogate Court
Data Entry Review: Probate

Certs: 10

I have read and approve this entire summary form:

Signature: 

DECEDENT INFORMATION:

DOCKET: 273838.

LAST :Kubow

FIRST: Stephen

MN: A.

MARITAL STATUS: Married

ALIASES:

ADDRESS: 355 Ford Avenue Woodbridge, NJ, 08863

AGE: 54 DEATH CERT.:

WILL PAGES: 4

BOND:

IMPORTANT DATES:

DOB: January 13, 1967

APPLICATION DATE: May 21, 2021

AMENDED DATE:

ISSUE DATE: 6/1/2021

DATE OF DEATH: May 3, 2021

WILL DATE: March 30, 2021

CODICILS:

ATTORNEY INFORMATION:

ATTORNEY: Pro Se
STREET:

FIRM:
CITY:

FAX:
STATE:

PHONE:
ZIP:

PARTY INFORMATION:

<u>NAME:</u>	<u>STATUS:</u>	<u>TYPE</u>	<u>RESIDENCE</u>	<u>AGE</u>	<u>RELATION</u>
Johana A. Echeverry	Accept	Executor	355 Ford Avenue, Fords, NJ 08863,		Spouse
Johana A. Echeverry	N/A	Legatee	, Fords, NJ ,		Spouse
Helene M. Kubow	N/A	None	, Long Island, NY ,		Mother
Alexander Kubow	Deceased	None	, , ,		Father

REMARKS:



State of New Jersey Middlesex County Surrogate's Court

In the Matter of the Estate of
Stephen A. Kubow, Deceased
(aka:)

APPLICATION FOR
PROBATE OF WILL
DOCKET No. 273838.

Johana A. Echeverry residing at **355 Ford Avenue, Fords, NJ 08863** respectfully shows that:

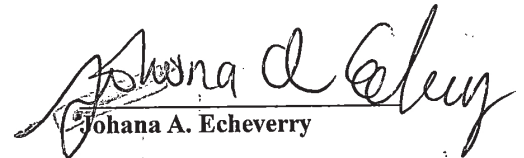
1. On **May 3, 2021**, **Stephen A. Kubow** died leaving a Will dated **March 30, 2021**, and no codicils, wherein applicant was appointed EXECUTOR.
2. The said decedent was domiciled in the County of **Middlesex** and the State of **NJ**, at the time of death, having a residence at **355 Ford Avenue, Woodbridge**.
3. The said decedent left surviving as spouse, heirs at law and next of kin, the following persons:

Name	Relation	Residence	Age
Johana A. Echeverry	Spouse	355 Ford Avenue, Fords, NJ 08863	
Helene M. Kubow	Mother	, Long Island, NY	

4. There are no other heirs or next of kin known to the applicant.

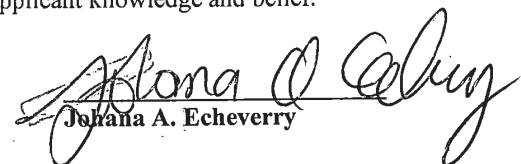
5. No Beneficiaries receive services from D.D.D. beyond three levels of consanguinity.

Wherefore, the applicant demands judgment admitting to probate the said Will and directing that Letters Testamentary be granted to applicant.


Johana A. Echeverry

STATE OF NEW JERSEY)
 ss: (subscribed & sworn)
COUNTY OF MIDDLESEX)

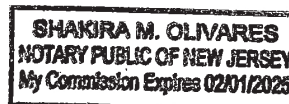
Applicant being duly sworn, according to law, upon oath deposes and says that as the applicant in the foregoing complaint that the matters and things therein contained are true to the best of applicant knowledge and belief.


Johana A. Echeverry

Subscribed and sworn to before me
this 28 day of May, 2021.



NOTARY



State of New Jersey Middlesex County Surrogate's Court

In the Matter of the Estate of
Stephen A. Kubow, Deceased
(aka:)

LETTERS TESTAMENTARY
DOCKET No. **273838**.

I, **Claribel Cortes**, Surrogate, of the County of **Middlesex**, State of **NJ**, do hereby certify the annexed to be a true copy of the Last Will and Testament dated **March 30, 2021**, and **no codicils** of **Stephen A. Kubow** decedent, late of the County of **Middlesex**, State of **NJ**, admitted to probate by me, and that **Johana A. Echeverry** therein named, is duly authorized to administer the estate of the decedent agreeably to said Will.

WITNESS my hand and seal of office, on
June 1, 2021.



Claribel Cortes

Claribel Cortes, Surrogate

273838

**CERTIFIED TO BE
TRUE COPY**

In The Name of God, Amen

LAST WILL AND TESTAMENT

STEPHEN A. KUBOW

I, STEPHEN A. KUBOW, residing at 355 Ford Avenue, Fords, Township of Woodbridge, County of Middlesex, and State of New Jersey, being of sound and disposing mind, memory and understanding, do hereby revoke any and all Wills and Codicils heretofore made by me and do hereby make, publish and declare this to be my Last Will and Testament, in manner and form following:

FIRST: I direct that all my just debts, including but not limited to expense for support, last illness and funeral and burial, be paid by my Executrix as an expense of the administration of my Estate.

SECOND: I hereby give and devise all the rest, residue and remainder of my Estate, real, personal and mixed, wheresoever situate, to my wife, JOHANA A. ECHEVERRY, residing at 355 Ford Avenue, Fords, Township of Woodbridge, County of Middlesex and State of New Jersey. Nothing contained herein shall be taken to have limited the otherwise absolute nature and character of the gifts to her. However, in the event my wife, JOHANA A. ECHEVERRY, shall predecease me, or in the event of our deaths as a result of a common accident or disaster, I hereby give and devise the remainder of my Estate to any after born or adopted children of my wife and myself. If we both die leaving no issue, I hereby give and devise all the rest, residue and remainder of my Estate my nephews, KYLE CAPRUSO and RYAN CAPRUSO, and to my wife's nephews, JOSEPH TASCAN and ANDRES FELIPE TASCAN, or to the survivors, in equal shares.

THIRD: In the event that Paragraph Second of this Will is in effect at the time of my death and either of my nephews, KYLE CAPRUSO and RYAN CAPRUSO are then under the age of twenty-two (22) years, I then appoint my sister, STEPHANIE KUBOW, as Trustee of the property of said minor beneficiary then under the age of twenty-two (22) years. In the event that Paragraph Second of this Will is in effect at the time of my death and either of my wife's nephews, JOSEPH TASCAN and ANDRES FELIPE TASCAN, are then under the age of twenty-two (22) years, I then appoint

273838

**CERTIFIED TO BE
TRUE COPY**

sister, STEPHANIE KUBOW, as Trustee of the property of said minor beneficiary then under the age of twenty-two years. My Trustees shall have full power in their uncontrolled discretion to (a) sell, mortgage or lease the real and personal property without securing the approval of any Court, (b) to invest said trustee estate in such stocks, bonds or other investments, even though they are not of the character required by law for the investment of trustee funds, and (c) to pay or apply so much of the income and/or principal of such estate as he deems necessary or appropriate for the comfortable support, maintenance, health, education and welfare of the minor beneficiaries. When my minor beneficiaries attain the age of twenty-two (22) years, if the said Trustee deems it advisable, my Trustee shall distribute to the minor beneficiary whatever remains of the principal and income, if any, of his trust. No bond or other security shall be required in any jurisdiction of said Trustee.

FOURTH: I appoint my wife, JOHANA A. ECHEVERRY, as Executrix of this my Last Will and Testament. However, in the event she dies or should not qualify or renounce as said Executor, I then appoint sister, STEPHANIE KUBOW, as Executrix in her place with all the same powers, duties and freedom from bond. My Executrix shall have full power to mortgage, retain, sell, lease and/or convey any and all real estate and/or personal property of which I may die seized or in which I may have an interest at the time of my death. I further direct that my Executrix shall not be required to give bond or other security in this or any other jurisdiction.

FIFTH: I further direct that all estate, inheritances and other taxes, imposed by reason of my death, upon property (whether disposed of by this Will or otherwise), and interest and penalties thereon, shall be paid by my Executrix, as an expense of the administration of my estate.

SIXTH: My Executrix (including any substitute or successor Executrix) shall have the following powers, in addition to, and not in limitation of, all powers conferred by N.J.S.A. 3B:14-23, or similar or subsequent law:

- (A) Invest, reinvest, retain, and abandon assets as long as such action shall seem prudent, without restriction to investments authorized by law;

273838

**CERTIFIED TO BE
TRUE COPY**

- (B) Sell, convey, exchange, mortgage, lease or otherwise dispose of all or any part of my property, real or personal, at public or private sale, for such prices and upon such terms and in such manner as such fiduciary may deem advisable;
- (C) Receive the proceeds, rents, issues, incomes, and profits therefrom;
- (D) Borrow money from themselves or others;
- (E) Employ and compensate custodians, accountants, attorneys, and other agents;
- (F) Register securities or other property, real or personal, in nominee or bearer form;
- (G) Liquidate or compromise any and all claims due to or by my estate;
- (H) Make distributions of such property in cash or in kind or partly in each, in divided or undivided interests;
- (I) Exercise federal tax elections under the Internal Revenue Code, with or without making compensation among beneficiaries;
- (J) Retain and manage any business;
- (K) Account to adults;
- (L) Pay Executor and Trustee commissions and attorney fees on account; and
- (M) Execute and deliver necessary instruments and give full receipts and discharges.

SEVENTH: Although my wife and I are executing our Wills at or about the same time, they are not intended to be and shall not be construed to be contractual, even though certain provisions are reciprocal. Each Will shall be subject to revocation by its maker.

IN WITNESS WHEREOF, I have subscribed my name this 30th day of

March, 2021.


STEPHEN A. KUBOW

273838

**CERTIFIED TO BE
TRUE COPY**

I, STEPHEN A. KUBOW, the Testator, sign my name to this instrument this 30th day of March, 2021, and being duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument as my Last Will; that I sign it willingly; that I execute it as my free and voluntary act for the purposes therein expressed; and that I am 18 years of age or older, of sound mind and under no constraint or undue influence.

Stephen A. Kubow
STEPHEN A. KUBOW, Testator

We, Nancy Riley and Patricia D. Neach the witnesses, sign our names to this instrument, and, being duly sworn, do hereby declare to the undersigned authority that the Testator signed and executed this instrument as his Last Will and that he signed it willingly; that each of us, in the presence and hearing of the Testator, hereby signs this Will as witness to the signing thereof by the Testator, and that to the best of our knowledge the Testator is 18 years of age or older, of sound mind and under no constraint or undue influence.

Nancy Riley of 517 Amboy Avenue, Woodbridge, NJ 07095
Patricia D. Neach of 517 Amboy Avenue, Woodbridge, NJ 07095

STATE OF NEW JERSEY
SS
COUNTY OF MIDDLESEX

Subscribed, sworn to and acknowledged before me by STEPHEN A. KUBOW, the Testator,
and subscribed and sworn to before me by Nancy Riley and
Patricia D. Neach, the witnesses, this 30th day of March, 2021.

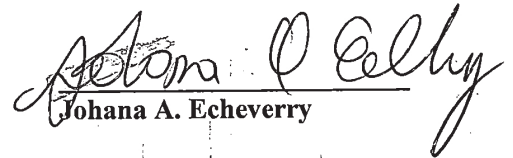
Timothy J. Little
TIMOTHY J. LITTLE, ESQ.
Attorney at Law of the State of New Jersey

State of New Jersey Middlesex County Surrogate's Court

In the Matter of the Estate of
Stephen A. Kubow, Deceased
(aka:)

EXECUTOR QUALIFICATION
DOCKET No. 273838.

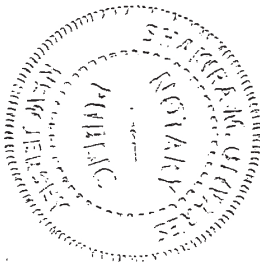
Johana A. Echeverry, the **Executor** in the annexed writing named, being duly sworn, says, the annexed writing contains the true last Will and Testament, **and no codicils** of **Stephen A. Kubow**, the testator therein named, deceased, as far as he knows and verily believes; that **Johana A. Echeverry**, the **Executor** thereof, will and truly perform the same first by paying the debts of said deceased, and then the legacies therein specified, as far as the goods, tangible property and credits of said deceased will thereunto extend, and the law charges; that **Johana A. Echeverry** will, when lawfully required, make and exhibit unto the Surrogate's Court of the County of **Middlesex**, a true and perfect inventory of all and singular the said goods, chattels and credits as far as the same have or shall come to said possession or knowledge, or to **Johana A. Echeverry** will well and truly account when thereunto lawfully required, and that said testator died on **May 3, 2021**.


Johana A. Echeverry

Subscribed and sworn to before me
this 28 day of May, 2021.


NOTARY

SHAKIRA M. OLIVARES
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 02/01/2025



State of New Jersey Middlesex County Surrogate's Court

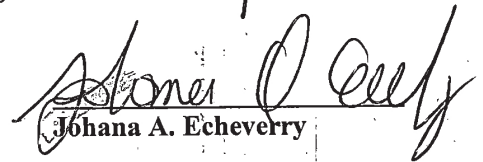
In the Matter of the Estate of
Stephen A. Kubow, Deceased
(aka:)

AUTHORIZATION TO
ACCEPT SERVICE
OF PROCESS
DOCKET No. 273838.

KNOW ALL MEN BY THESE PRESENTS, that I, **Johana A. Echeverry** residing at **355 Ford Avenue, Fords, NJ 08863** pursuant to the provisions of Revised Statutes 3B:14-47 do hereby make, constitute and appoint **Claribel Cortes**, Surrogate of the County of **Middlesex** in the State of **New Jersey** and his/her successors in office, my true and lawful attorney upon whom may be served any and all process affecting the aforesaid estate, or any interest therein, whereof I am the **Executor**.

And I do further agree that any process against the aforesaid estate, so served, shall be of the same force and effect as if duly served upon me within this State.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 28 day of May, 2021.


Johana A. Echeverry

STATE OF NEW JERSEY

)

ss:(subscribed & sworn)

COUNTY OF MIDDLESEX

)

BE IT REMEMBERED, That on this 28 day of May, 2021 before me, the subscriber, personally appeared **Johana A. Echeverry** who I am satisfied is the person in the foregoing power of attorney named, and I having first made known to her the contents thereof, she did thereupon acknowledged that her signed, sealed and delivered the said power of attorney as his/her/their voluntary act and deed for the uses and purposes therein expressed.


NOTARY



SHAKIRA M. OLIVARES
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 02/01/2025

State of New Jersey Middlesex County Surrogate's Court

In the Matter of the Estate of
Stephen A. Kubow, Deceased
(aka:)

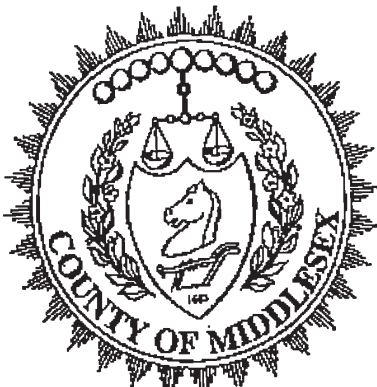
JUDGMENT ADMITTING WILL
TO PROBATE
DOCKET No. **273838**.

On reading and filing the application of **Johana A. Echeverry** demanding probate of the last Will dated **March 30, 2021 and no codicils** of decedent, and applying for letters testamentary thereon; and the Surrogate having inquired into the circumstances and taken proof, and being satisfied as of the genuineness of the Will produced, the validity of its execution; and it appearing that the testator **Stephen A. Kubow**, died on **May 3, 2021**, more than ten days ago, and that no caveat has been filed against the probate of the Will dated **March 30, 2021 and no codicils** ;

It is thereupon on **June 1, 2021 ADJUDGED** that the instrument(s) offered for probate be and it hereby is established as the last Will of the said decedent and the same be and hereby is admitted to probate.

It is further **ADJUDGED** that Letters Testamentary thereon be issued to **Johana A. Echeverry** the executor named in the said Will .

WITNESS my hand and seal of office, on
June 1, 2021.



Claribel Cortes

Claribel Cortes, Surrogate

FILED
MIDDLESEX CO. SURROGATE
2021 JUN -9 AM 9:00

State of New Jersey Middlesex County Surrogate's Court

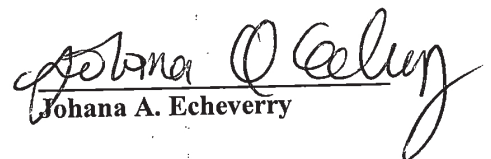
In the Matter of the Estate of
Stephen A. Kubow, Deceased
(aka:)

PROOF OF MAILING
Docket No. 273838.

STATE OF NEW JERSEY)
COUNTY OF MIDDLESEX)

I, **Johana A. Echeverry**, do hereby certify to the following:

1. I am the **Executor** under the Will of **Stephen A. Kubow**, deceased.
2. On 6/7 20 21, I Mailed to all next of kin and to all beneficiaries named in the Will of **Stephen A. Kubow** a copy of the notice attached hereto, sending them to their last known addresses.


Johana A. Echeverry

In the Matter of the Estate of
Stephen A. Kubow, Deceased
(aka:)

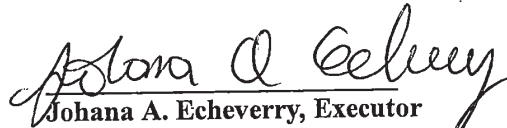
**NOTICE OF
PROBATE OF WILL**
Docket No. 273838.

TO: (List names and addresses of next of kin and beneficiaries named in the will and mail copy to each.)
(Attach additional sheets if necessary)

Name	Address	Relation
Stephanie Kubow	13 Travers st Manhasset NY 11030	Sister
Kyle Capruso	13 Travers st Manhasset NY 11030	Nephews
Ryan Capruso	13 Travers st Manhasset NY 11030	Nephew
Joseph Tascion	11086 Longboat Dr. Hollywood, FL 33026	Nephew
Andres Felipe Tascion	11086 Longboat Dr. Hollywood, FL 33026	Nephew

PLEASE TAKE NOTICE that the Will of **Stephen A. Kubow** was probated by **Claribel Cortes**,
Surrogate of **Middlesex** County, New Brunswick, New Jersey on **June 1, 2021**.

The undersigned executor will furnish you with a copy of said Will upon request.


Johana A. Echeverry, Executor
355 Ford Avenue
Fords, NJ 08863

Filed: _____ Recorded: _____ Claribel Cortes, Surrogate

STATE of New Jersey Surrogate's Court Middlesex COUNTY	STATEMENT AND PROOF OF CLAIM	FILE NO. 273838 MIDDLESEX CO. SURROGATE 2021 SEP 21 PM 6:42
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Estate of Stephen Kubow

I, EnerBank USA of 1245 East Brickyard Road, Suite 600
 Creditor's name Address
Salt Lake City, Utah 84106 submit the following claim against the estate for the sum set forth.*

DESCRIPTION OF CLAIM	AMOUNT
Home improvement loan obtained for sewer lines.	\$9,429.69
There is now due on the claim, above all legal set-offs, the sum of:	\$9,429.69

☐ Notice to interested persons: This is a claim by a creditor for an obligation that arose before the death of the decedent. A hearing may be held to determine whether to allow the claim. You may object to the claim before or at the hearing.

I declare under penalties of perjury that this statement and proof of claim has been examined by me and that its contents are true to the best of my information, knowledge, and belief.

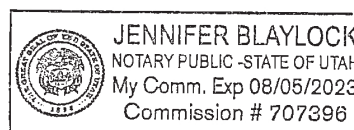
Attorney signature _____ Date 09/07/2021
 Name (type or print) _____ Bar no. Trenna Farr - V.P. Director of Collections
 Address _____
 City, state, zip _____ Telephone no. 1245 East Brickyard Road, Suite 600
Salt Lake City, Utah 84106 (888)321-6390
 City, state, zip Telephone no.

State of Utah
 County of Salt Lake

Subscribed and sworn before me on this the 7th day of September, 2021 by Trenna Farr.

Notary Public Jennifer Blaylock

STATEMENT AND PROOF OF CLAIM



PROOF OF SERVICE

I served upon executor, Johanna A. Echeverry
Name

a copy of this statement and proof of claim on 09/07/2021 by mail,

355 Ford Av., Fords, NJ 08863

I declare under the penalties of perjury that this proof of service has been examined by me and that its contents are true to the best of my information, knowledge and belief.

09/07/2021
Date

Signature _____

ACKNOWLEDGMENT OF SERVICE

Service of the attached statement and proof of claim is acknowledged.

Date _____

CONSUMER NOTE & DISCLOSURE STATEMENT

(Including Arbitration Clause)

This is a Consumer Credit Transaction and a Nonnegotiable Consumer Note

Principal Amount of Loan: \$12,836.50	Date Note Sent to Borrower: January 14, 2019	Estimated Date of Loan: January 21, 2019	Loan Number: 0756
Name & Address of Lender: EnerBank USA 1245 Brickyard Road, Suite 600 Salt Lake City, UT 84106		Name & Installation Address of Borrower(s): Stephen Kubow 355 Ford Ave Fords, NJ 08863	

Truth in Lending Disclosure Statement

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of my credit as a yearly rate. 6.99 %	The dollar amount the credit will cost me. \$ 5,041.10 (e)*	The amount of credit provided to me or on my behalf. \$ 12,836.50	The amount I will have paid after I have made all scheduled payments. \$ 17,877.60 (e)*
Payment Schedule: My payment schedule will be:			
Number of Payments 120	Amount of Payments \$ 148.98	When Payments are Due: 30 days after the loan proceeds are disbursed by Lender to Contractor and on the same day of each month thereafter.	
Prepayment: If I pay this loan early in part or in full, I will not have to pay a penalty. Late Charges: If a payment is not made within 10 days of the date it is due, I will be charged a late charge of \$30 or in an amount equal to 5% of the unpaid amount of the payment, whichever is greater. Other Terms: I should read the remainder of this Note for additional information on nonpayment, default, any required repayment in full before the scheduled maturity date, and prepayment rebates and penalties.			
*(e) means an estimate			
Itemization of Amount Financed			
Amount paid to Contractor on my behalf:		\$ 12,836.50	
Total Amount Financed:		\$ 12,836.50	

In this Consumer Note & Disclosure Statement (this "Note"), the words "I", "my", "me", "we" and "debtor" refer to Borrower(s) identified above; and, the words "you" and "your" refer to Lender identified above or, upon assignment of this Note, Lender's assignee.

1. **Loan.** I have applied to you for the loan evidenced by this Note to purchase certain goods, equipment and/or services from **American Residential Services LLC** ("Contractor"). In order to induce you to make this loan, I represent and warrant that I will use the loan proceeds only for the purpose stated and only for the home improvement project at the address (the "Installation Address") set forth above. I further represent that I either own the property at the Installation Address or reside at the Installation Address which is owned by the co-Borrower under this Note. By signing the Payment Authorization Form bearing the same Loan Number referenced at the top of this Note, I am agreeing to the terms and conditions of this Note and I am acknowledging that the goods, equipment and/or services purchased from Contractor are acceptable and, if applicable, have been installed to my satisfaction. Furthermore, by signing the Payment Authorization Form, I am instructing you to disburse the proceeds of the loan to Contractor. **THE PAYMENT AUTHORIZATION FORM MUST BE SIGNED BY BORROWER(S) AND CONTRACTOR. IF THE SIGNED PAYMENT AUTHORIZATION FORM IS NOT RECEIVED BY LENDER ON OR BEFORE 05/13/19, THE PAYMENT AUTHORIZATION FORM WILL BE VOID AND THIS NOTE WILL HAVE NO FORCE AND EFFECT.**

2. **Promise to Pay.** By signing the Payment Authorization Form, I, Borrower, promise to pay U.S. \$ 12,836.50 (the "Principal"), plus interest, to your order according to the payment schedule above.
3. **Interest.** Beginning on the date the loan proceeds are disbursed by Lender to Contractor and continuing until the amount I owe you has been paid in full, I will pay interest at the simple interest rate of 6.99 % per annum. This interest rate is the rate I will pay both before and after any default described in paragraph 7 of this Note. Interest will accrue daily on that part of the Principal which has not been paid.
4. **Payments.** The payment schedule above assumes that I will pay all amounts when due. The exact amount and due date of the first monthly payment will appear on the initial monthly statement that you will provide to me. My monthly payments will be applied in the following order if I am not in default: interest, principal and other non-default fees and charges. If I have paid late or have been otherwise in default, my monthly payments may be applied in a different order at your discretion. Because interest accrues daily on the unpaid principal balance, the amount of the last payment may decrease or increase if I pay early or late. If, on the final scheduled payment date (the "Maturity Date"), I still owe amounts under this Note, I will pay those amounts in full on the Maturity Date. I will make my monthly payments to you at such location as you shall designate.
5. **Right To Prepay.** I may make a full prepayment or a partial prepayment at any time without paying any penalty. Notwithstanding the foregoing, I understand that if I prepay more than 3 monthly payments, but do not pay my loan in full, my next payment due date will be moved forward a maximum of 3 months, and my regular monthly payments will recommence monthly thereafter.
6. **Other Charges.** If you have not received the full amount of my monthly payment within 10 days of the date it is due, I will pay you a late charge of \$30 or in an amount equal to 5% of the unpaid amount of the payment, whichever is greater. I will pay this late charge only once on any late payment. Additionally, I shall pay you a fee of \$30 for any check or any other form of payment I give you that is dishonored or returned to you unpaid. Any overpayment in excess of \$1.00 shall be refunded at final payoff of the loan.
7. **Default.** I will be in default if any one or more of the following should occur: any payment or any other sum is not paid when due; receivership or insolvency proceedings or any assignment for the benefit of creditors shall be instituted by or against me; I die; or, I fail to keep any promise or meet any other obligation in this Note.
8. **Your Remedies Upon Default.** If this Note is in default, following any notices required by law, you may require that my unpaid balance, including interest and other charges and fees due under this Note (and not just amounts in default), be paid immediately. If this Note is in default and you are not immediately paid all amounts due under this Note, you may: set off my liability on this Note against any of my deposits or property you hold; or pursue any other remedy you have under applicable law and following any notice to me required by applicable law. I will pay all collection costs and expenses, including your actual and reasonable costs of enforcement and collection of any amount due and payable under this Note, to the extent permitted by law. Such collection costs and expenses shall also include reasonable attorneys' fees to the extent permitted by applicable law, including any and all such fees arising due to a bankruptcy filing by or against me.
9. **Obligations of Persons Under This Note.** If more than one person signs the Payment Authorization Form as Borrower, each such person shall be fully and personally obligated to keep all promises in this Note, including the promise to pay the full amount owed. You may enforce your rights under this Note against each such person individually or against all Borrowers together. This means that any one of the Borrowers may be required to pay all of the amounts owed under this Note. You may give one Borrower extensions to pay or change or release his or her responsibility without releasing any co-Borrower in the same way.
10. **Time Is of the Essence.** Time is of the essence. This means that all required payments must be made on the day due and all other obligations must be performed on time. If I require additional time to make a payment or perform any other obligation, I understand that I must obtain your approval in writing in advance for making a late payment or rendering any other late performance, and that you are not required to give such approval.
11. **Invalid Provision.** If any provision of this Note cannot be enforced, the rest of this Note will stay in effect.
12. **Waivers.** NOTICE: THE PROVISIONS OF THIS SECTION ARE NOT APPLICABLE TO BORROWERS WHO ARE COVERED BORROWERS UNDER THE MILITARY LENDING ACT (SEE MILITARY LENDING ACT DISCLOSURE BELOW FOR DEFINITION OF COVERED BORROWER). You may delay enforcing any of your rights or elect not to enforce your rights without losing any of them. I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require you to demand payment of amounts due. "Notice of dishonor" means the right to require you to give notice that amounts due have not been paid.
13. **Governing Law.** This Note, and any claim, dispute or controversy arising out of or relating to this Note or my loan, whether based on contract, tort, fraud and other intentional torts, statute, regulation, constitution, common law and/or equity, are governed by and construed in accordance with the laws of the State of Utah (without regard to internal principles of conflicts of law) and applicable Federal law. The legality, enforceability and interpretation of this Note and the amounts contracted for, charged and received under this Note will be governed by such laws. This Note is entered into by Lender and Borrower in Utah. Lender makes decisions about granting credit to Borrower and extending credit to Borrower under this Note from Utah. NOTICE: THE FOLLOWING PROVISIONS OF THIS SECTION ARE NOT APPLICABLE TO BORROWERS WHO ARE COVERED BORROWERS UNDER THE MILITARY LENDING ACT (SEE MILITARY LENDING ACT DISCLOSURE BELOW FOR DEFINITION OF COVERED BORROWER). Lender and Borrower irrevocably and unconditionally agree and consent that any arbitration, proceeding relating to or arising out of

this Note (or, to the extent applicable, any suit, action or other proceeding relating to or arising out of this Note) shall be brought exclusively in an arbitration tribunal (or state or federal court or other tribunal), sitting in the State of Utah, Salt Lake County. Lender and Borrower hereby irrevocably waive, to the fullest extent permitted by law, any objection to such venue and further waive any claim that such venue is in an inconvenient forum. In the event of any conflict between the foregoing choice of governing law and venue provisions and the rules of the National Arbitration Forum, J.A.M.S./Endispute, or the American Arbitration Association, then these governing law and venue provisions shall control.

14. Negative Credit Reports. As required by Utah law, I am hereby notified that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligation.

15. Entire Agreement. This Note is the final expression of the credit agreement between Borrower and Lender and it may not be contradicted by evidence of an alleged oral agreement.

16. Assignment. Lender may assign this Note and may do so without my permission. I may not assign my obligations under this Note.

17. Credit Report Authorization. Any person individually liable pursuant to this Note authorizes you or any of your affiliates to obtain credit bureau reports regarding such person's personal credit and make other credit inquiries that Lender determines are necessary.

18. Contractor Not an Agent. I understand and acknowledge that Contractor is not an agent of Lender, that Contractor has no authority to act on behalf of Lender, and that Lender is not bound by anything the Contractor does or says with respect to this Note. If I have authorized Lender to have Contractor deliver this Note to me, I acknowledge that Contractor is doing so only as a courier and for my convenience. I also understand and acknowledge that Lender, not Contractor, has prepared this Note and that any questions I have regarding the Note or loan process should be directed to Lender.

Military Lending Act Disclosure:

(a) This disclosure is applicable to all covered borrowers under the Military Lending Act. A covered borrower is a consumer with the following status at the time he or she becomes obligated on this Note: (i) a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard serving on active duty or under a call or order that does not specify a period of 30 days or fewer, (ii) such a member serving on Active Guard and Reserve Duty as that term is defined in 10 USC 101(d)(6), or (iii) a dependent of a covered borrower as defined in subparagraph (A), (D), (E), or (I) of 10 U.S.C. 1072(2).

(b) Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

(c) The information contained in the preceding paragraph and a description of the payment obligation under this Note may be obtained verbally by calling the following toll-free telephone number: (866) 618-1041.

Notice for California Residents: California law requires that Lender inform customers that should they fail to fulfill the terms of their credit obligation, a negative report reflecting on their credit record may be submitted to a credit reporting agency. If Borrower is married, Borrower may apply for credit in Borrower's own name.

Notice for Connecticut Residents: THIS INSTRUMENT IS BASED UPON A HOME SOLICITATION SALE, WHICH IS SUBJECT TO THE HOME SOLICITATION SALES ACT. THIS INSTRUMENT IS NOT NEGOTIABLE.

Notice for Florida Residents: Borrower agrees that, should Lender obtain a judgment against Borrower, a portion of Borrower's disposable earnings may be attached or garnished (paid to Lender by Borrower's employer), as provided by Florida and Federal law.

Notice for Iowa Residents: IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. BORROWER MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

Notice for Iowa and Kansas Residents: NOTICE TO CONSUMER: 1. Do not sign the Payment Authorization Form before reading it and this Note. 2. I am entitled to a copy of this Note. 3. I may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

Notice for Maine Residents: Lender may request a consumer report in connection with Borrower's application for credit. Borrower may ask whether a consumer report was obtained by Lender and Lender will tell Borrower the name and address of the consumer reporting agency, if a report was obtained.

Notice for New Hampshire Residents: Borrower is entitled to recover reasonable attorney's fees from Lender if Borrower prevails in any action, suit or proceeding brought by the Lender or in an action brought by the Borrower. If Borrower successfully asserts a partial defense or set-off, recoupment or counterclaim to an action brought by Lender, the court may withhold from the Lender the entire amount or such portion of the attorney fees as the court considers equitable.

Notice for New Jersey Residents: This Note is fully enforceable with respect to New Jersey residents, except that collection costs will not exceed 20% of the first \$500.00 of the unpaid balance of the loan, 10% of the amount over \$500.00 up to \$2,000.00, and 5% of any amount in excess of \$2,000.00.

Notice for New York Residents: Consumer reports may be requested in connection with the processing of the application and any resulting Note. If my application is granted, subsequent consumer reports may be obtained in connection with any update, extension or renewal of credit. Upon Borrower's request, Lender will tell Borrower whether or not a consumer report was requested and the names and addresses of any consumer reporting agencies that have provided Lender with such reports.

Notice for Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy consumers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice for Vermont Residents: A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon Borrower's request, Borrower will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Wisconsin Residents: Wisconsin law provides that no provision of any marital property agreement, unilateral statement, or court decree applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time credit is granted, is furnished with a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **NOTICE TO CUSTOMER:** (a) DO NOT SIGN THE PAYMENT AUTHORIZATION FORM BEFORE READING THE WRITING ON THE REVERSE SIDE OF THIS NOTE AND THE PAYMENT AUTHORIZATION FORM, IF ANY, EVEN IF OTHERWISE ADVISED, (b) DO NOT SIGN THE PAYMENT AUTHORIZATION FORM IF THIS NOTE CONTAINS ANY BLANK SPACES, (c) BORROWER IS ENTITLED TO AN EXACT COPY OF ANY AGREEMENT SIGNED BY BORROWER, (d) BORROWER HAS THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS NOTE AND MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

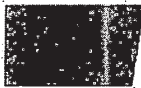
NOTICE: THE FOLLOWING ARBITRATION AND WAIVER OF THE RIGHT TO A JURY TRIAL PROVISION IS NOT APPLICABLE TO BORROWERS WHO ARE COVERED BORROWERS UNDER THE MILITARY LENDING ACT OR RESIDENTS OF THE DISTRICT OF COLUMBIA.

ARBITRATION: All disputes, claims, or controversies arising from or relating to this Note or the relationships which result from this Note and/or any guaranty of this Note, or the validity of this arbitration clause or the entire Agreement, shall, at the election of either party, be resolved by binding arbitration by one arbitrator selected by me with your consent, or appointed by a court if I fail to select an arbitrator or we cannot agree upon an arbitrator. Any arbitration under this provision shall be conducted according to the rules of either the National Arbitration Forum, J.A.M.S./Endispute, or the American Arbitration Association. I have the right to select which of these arbitration forums to use; but if I do not make a timely selection, you may choose one. This arbitration agreement is made pursuant to a transaction in interstate commerce, and shall be governed by the Federal Arbitration Act at 9 U.S.C. Section 1, *et seq.* Judgment upon the award rendered may be entered in any court having jurisdiction. The parties agree and understand that they choose arbitration instead of litigation to resolve disputes. The parties understand that they have a right or opportunity to litigate disputes through a court, but that they prefer to resolve their disputes through arbitration, except as provided herein. **THE PARTIES VOLUNTARILY AND KNOWINGLY WAIVE ANY RIGHT THEY HAVE TO A JURY TRIAL EITHER PURSUANT TO ARBITRATION UNDER THIS CLAUSE OR PURSUANT TO A COURT ACTION BY YOU (AS PROVIDED HEREIN).** The parties agree and understand that all disputes arising under case law, statutory law, and all other laws including, but not limited to, all contract, tort, and property disputes, will be subject to binding arbitration in accord with this Note. The parties agree and understand that the arbitrator shall have all powers provided by the law and this Note. These powers shall include all legal and equitable remedies, including, but not limited to, money damages, declaratory relief, and injunctive relief. The institution and maintenance of any action for judicial relief in a court to obtain a monetary judgment or to enforce this Note, shall not constitute a waiver of the right of any party to compel arbitration regarding any dispute or remedy subject to arbitration in this Note.

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

BY SIGNING THE PAYMENT AUTHORIZATION FORM BEARING THE SAME LOAN NUMBER REFERENCED AT THE TOP OF THIS NOTE, I/WE, THE ABOVE-NAMED BORROWER(S), ACKNOWLEDGE THAT I/WE HAVE READ AND UNDERSTAND ALL TERMS AND CONDITIONS OF THIS CONSUMER NOTE & DISCLOSURE STATEMENT, INCLUDING THE ARBITRATION CLAUSE, AND I/WE ACKNOWLEDGE RECEIPT OF A COMPLETELY FILLED-IN COPY OF THIS NOTE. I/WE FURTHER ACKNOWLEDGE THAT THE LOAN PROCEEDS WILL BE USED ONLY AS SET FORTH IN SECTION 1 ABOVE.

*SIGN THE PAYMENT AUTHORIZATION FORM AFTER
PROJECT IS SATISFACTORILY COMPLETED.*



EnerBank USA®
America's home improvement lender of choice

1245 Brickyard Rd | Suite 600
Salt Lake City, UT 84106
enerbank.com

198010

PAYMENT AUTHORIZATION FORM

LOAN AMOUNT: **\$12,836.50**

LOAN NUMBER: [REDACTED] 0756

DATE: January 14, 2019

NOT VALID AFTER: May 13, 2019

BY SIGNING BELOW, I/WE [THE BORROWER(S)]:

1. Acknowledge receipt of the Consumer Note & Disclosure Statement (the "Note") bearing the same loan number referenced at the top of this form for my loan with EnerBank USA and agree to be legally bound by the terms and conditions of the Note.
2. Acknowledge receipt of the EnerBank USA Privacy Notice.
3. Confirm that there has been satisfactory delivery of all equipment, goods and/or services by the Contractor, and if any installation was included in the contract, there has been satisfactory completion of such installation.
4. Represent and warrant that the loan proceeds will be used only as set forth in the Note.
5. Instruct EnerBank USA to disburse to Contractor the proceeds of this loan in the amount of Twelve Thousand Eight Hundred Thirty Six Dollars & Fifty Cents.

THE NOTE IS INCORPORATED HEREIN BY REFERENCE IN ITS ENTIRETY. CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE NOTE BEFORE YOU SIGN THIS PAYMENT AUTHORIZATION FORM.

Stephen A. Kell Borrower 1/15/19 Date
Stephen Kubow

____ Borrower _____ Date

AUTHORIZATION NUMBER: 13780643

BY SIGNING BELOW, CONTRACTOR REPRESENTS AND WARRANTS TO ENERBANK USA:

1. Contractor has delivered all equipment, goods and/or services and completed any installation included in the contract to the satisfaction of the Borrower(s).
2. Contractor has positively identified each Borrower whose signature appears above.
3. This Payment Authorization Form has been signed by a duly authorized representative of Contractor.

A.J. Perri Contractor 1/18/2019 Date
American Residential Services LLC
d/b/a A.J. Perri

6.99% 10-Yr Loan

1-3000-1 Rev. 2/28/17

EnerBankUSA®

America's home improvement lender of choice

1245 Brickyard Road, Suite 600
Salt Lake City, UT 84106

Stephen Kubow
355 Ford Ave
Fords NJ, 08863

Loan Number : 0756

Original Loan Amt : \$12,836.50

Transaction History Report as of: 09/06/21									
Transaction Date	Effective Date	Payment Description	Transaction Amt	Principal Amt	Interest Amt	Fee Amount	Late Charges Amount	Overpayment Amount	Misc
2/11/19	2/11/19	Payment	\$148.98	\$89.98	\$59.00	\$0.00	\$0.00	\$0.00	\$0.00
3/11/19	3/11/19	Payment	\$148.98	\$80.63	\$68.35	\$0.00	\$0.00	\$0.00	\$0.00
4/1/19	4/1/19	Payment	\$148.98	\$98.04	\$50.94	\$0.00	\$0.00	\$0.00	\$0.00
5/10/19	5/10/19	Payment	\$148.98	\$55.11	\$93.87	\$0.00	\$0.00	\$0.00	\$0.00
6/11/19	6/11/19	Payment	\$148.98	\$72.30	\$76.68	\$0.00	\$0.00	\$0.00	\$0.00
7/19/19	7/19/19	Payment	\$148.98	\$58.45	\$90.53	\$0.00	\$0.00	\$0.00	\$0.00
8/28/19	8/28/19	Payment	\$148.98	\$54.13	\$94.85	\$0.00	\$0.00	\$0.00	\$0.00
9/16/19	9/16/19	Payment	\$148.98	\$104.12	\$44.86	\$0.00	\$0.00	\$0.00	\$0.00
9/23/19	9/22/19	Payment	\$30.00	\$15.95	\$14.05	\$0.00	\$0.00	\$0.00	\$0.00
10/16/19	10/16/19	Payment	\$148.98	\$62.87	\$56.11	\$0.00	\$30.00	\$0.00	\$0.00
11/18/19	11/16/19	Payment	\$148.98	\$76.88	\$72.10	\$0.00	\$0.00	\$0.00	\$0.00
12/16/19	12/16/19	Payment	\$148.98	\$79.65	\$69.33	\$0.00	\$0.00	\$0.00	\$0.00
1/16/20	1/16/20	Payment	\$148.98	\$77.90	\$71.08	\$0.00	\$0.00	\$0.00	\$0.00
2/17/20	2/16/20	Payment	\$148.98	\$78.46	\$70.52	\$0.00	\$0.00	\$0.00	\$0.00
3/16/20	3/16/20	Payment	\$148.98	\$83.45	\$65.53	\$0.00	\$0.00	\$0.00	\$0.00
4/16/20	4/16/20	Payment	\$148.98	\$79.42	\$69.56	\$0.00	\$0.00	\$0.00	\$0.00
5/18/20	5/16/20	Payment	\$148.98	\$82.12	\$66.86	\$0.00	\$0.00	\$0.00	\$0.00
6/16/20	6/16/20	Payment	\$148.98	\$80.38	\$68.60	\$0.00	\$0.00	\$0.00	\$0.00
7/16/20	7/16/20	Payment	\$148.98	\$83.05	\$65.93	\$0.00	\$0.00	\$0.00	\$0.00
8/17/20	8/16/20	Payment	\$148.98	\$81.35	\$67.63	\$0.00	\$0.00	\$0.00	\$0.00
9/16/20	9/16/20	Payment	\$148.98	\$81.83	\$67.15	\$0.00	\$0.00	\$0.00	\$0.00
10/16/20	10/16/20	Payment	\$148.98	\$84.46	\$64.52	\$0.00	\$0.00	\$0.00	\$0.00
11/16/20	11/16/20	Payment	\$148.98	\$82.81	\$66.17	\$0.00	\$0.00	\$0.00	\$0.00
12/16/20	12/16/20	Payment	\$148.98	\$85.42	\$63.56	\$0.00	\$0.00	\$0.00	\$0.00
1/18/21	1/16/21	Payment	\$148.98	\$83.72	\$65.26	\$0.00	\$0.00	\$0.00	\$0.00
2/15/21	2/15/21	Payment	\$165.00	\$102.24	\$62.76	\$0.00	\$0.00	\$0.00	\$0.00
3/15/21	3/15/21	Payment	\$165.00	\$106.97	\$58.03	\$0.00	\$0.00	\$0.00	\$0.00
4/13/21	4/13/21	Payment	\$1,000.00	\$940.49	\$59.51	\$0.00	\$0.00	\$0.00	\$0.00
4/15/21	4/15/21	Payment	\$165.00	\$161.26	\$3.74	\$0.00	\$0.00	\$0.00	\$0.00
5/17/21	5/15/21	Payment	\$165.00	\$109.77	\$55.23	\$0.00	\$0.00	\$0.00	\$0.00
6/15/21	6/15/21	Payment	\$165.00	\$108.58	\$56.42	\$0.00	\$0.00	\$0.00	\$0.00
7/15/21	7/15/21	Payment	\$165.00	\$111.03	\$53.97	\$0.00	\$0.00	\$0.00	\$0.00
9/3/21	9/3/21	Fee	\$50.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00





STEPHEN KUBOW
355 FORD AVE
FORDS, NJ 08863

2010



HOME IMPROVEMENT LOAN SUMMARY

Statement Date	AUG 17, 2021
Loan Number	3450440756
Loan Start Date	JAN 18, 2019
Principal Balance*	\$9,283.68
Interest Rate	6.99%
Regular Monthly Payment	\$148.98

*This is not a payoff amount. For a payoff amount contact Customer Service.

HOME IMPROVEMENT LOAN PAYMENT SUMMARY

Monthly Payment	\$148.98
Unpaid Fees & Charges	\$0.00
Past Due Amount	\$0.00
Total Amount Due	\$148.98
Payment Due Date	NOV 17, 2021

CONTACT INFORMATION

CALL US
1-866-644-3662

EMAIL US
enerbank.com/feedback

PAY ONLINE
payments.enerbank.com

TRANSACTION ACTIVITY

Transaction Date	Effective Date	Transaction Description	Transaction Amount	Amount to Principal	Amount to Interest	Amount to Fees/Late Charges	Amount to Misc	Paid to Date
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NO ACTIVITY

Thank you for your business

IMPORTANT MESSAGES

REMINDER

Interest accrues daily. You may be able to reduce the amount of interest that you pay by making additional payments.

Keep upper portion for your records

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

STEPHEN KUBOW
355 FORD AVE
FORDS, NJ 08863



Check here if your address has changed, or to set up a recurring payment. Complete form on reverse side.

Loan Number	3450440756
Monthly Payment	\$148.98
Unpaid Fees & Charges	\$0.00
Past Due Amount	\$0.00
Total Amount Due	\$148.98
Payment Due Date	NOV 17, 2021

EnerBank USA
PO Box 26856
Salt Lake City, UT 84126-0856

AMOUNT ENCLOSED \$

3450440756 0000014898 0000000000 9



PHILLIPS & COHEN

ASSOCIATES LTD.

FILED
MIDDLESEX CO. SURROGATE

2021 NOV 29 AM 10:52

**STATE OF NJ
PROBATE COURT
MIDDLESEX COUNTY**

**STATEMENT AND PROOF OF
CLAIM**

**FILE NO:
273838**

ESTATE OF STEPHEN KUBOW

Surrogate's Court of Middlesex County
P.O. Box 790
New Brunswick, NJ 08903

Phillips & Cohen Associates, Ltd., with offices at 1002 Justison Street, Wilmington, Delaware 19801 on behalf of SoFi Lending Corp submits the following claim to the estate for the sum set forth.

DESCRIPTION	Amount due
Account #: XXXXXXXXXXXXX1460	\$32,208.45
Open date: 03/29/2018	
PCA File #: 25430709	
Regarding: Stone Ridge BNP Paribas	
Total:	\$32,208.45

This is a claim for a loan agreement. I declare that this claim has been examined by a representative of Phillips & Cohen Associates, Ltd. Claimant has made diligent inquiry and based upon the information reviewed, believes the claim is just and all legal offsets, payments and credits made known to the claimant have been allowed.

I forwarded to the Estate of STEPHEN KUBOW, a copy of this claim on 11/17/2021 via United States Postal Service to:

Johana A. Echeverry, 355 Ford Ave, Fords, NJ 08863
Surrogate's Court of Middlesex County, P.O. Box 790, New Brunswick, NJ 08903

Authorized Signature
Ross Enders, Esq.
Phillips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, Delaware 19801
Telephone: (866) 342-4270; TTY Dial 711
PCAclaimfiling@phillips-cohen.com

RECEIVED
MIDDLESEX CO. SURROGATE
2021 NOV 29 PM 7:40

Fee \$5 Notarize

November 17, 2021

Commonwealth of Pennsylvania - Notary Seal
BRYAN W. SCHULTZ, Notary Public
Delaware County
My Commission Expires June 10, 2022
Commission Number 1147283