



Docket# 30848 Type: CAN Pages: 1
James N. Hogan, Gloucester County Clerk
Receipt#: 27426 10:50:03 A.M. 06/18/2008
Recording Fee: \$20.00

GLOUCESTER COUNTY RECORDING DATA PAGE

PLEASE DO NOT DETACH THIS PAGE FROM THE ORIGINAL
DOCUMENT AS IT CONTAINS IMPORTANT INFORMATION AND
IS PART OF THE PERMANENT RECORD.

20

RECORD & RETURN TO:

Frank Gambino
18 S. Woodbury Rd
Pitman, NJ. 08071

GLOUCESTER COUNTY RECORDING DATA PAGE
JAMES N. HOGAN, COUNTY CLERK

DOCKET# 49134

Type: MTG
PAGES: 7

JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 33831 09:39:43 A.M.

06/13/2003
MB 6519 287

GLOUCESTER COUNTY RECORDING DATA PAGE

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DOCUMENT AS IT CONTAINS IMPORTANT INFORMATION AND
IS PART OF THE PERMANENT RECORD.

ORIGINAL MORTGAGE CANCELLED

DATE: 6-18-08

[Signature]
SP DEP. CLK. County Clerk

RECORD & RETURN TO:

~~SBI LOAN CENTER Pitman NJ 08071-1649
PO Box 639
MAUGANSVILLE MD 21767~~

The within mortgage has been satisfied in full and
the Register of Deeds and mortgage is hereby
authorized to cancel same of record:

Susquehanna Bank DV FIA Equity Bank

Tammy Sigler, Agent for
Susquehanna Bank DV Tammy Sigler

Tina Canfield, Paid Out Processor
After recording, return to: Tina Canfield

Frank Gambino
Alice H. Lisa Gambino
18 South Woodbury Rd.

GLOUCESTER COUNTY RECORDING DATA PAGE
JAMES N. HOGAN, COUNTY CLERK

RECORDATION REQUESTED BY:

DOCKET# 49134

MB 6519 P 288

Equity Bank
 Richwood
 638 Mullica Hill Road
 Richwood, NJ 08074

WHEN RECORDED MAIL TO:

Equity Bank c/o SBI Loan Center
 P.O. Box 639
 Maugansville, MD 21767



FOR RECORDER'S USE ONLY

This Mortgage prepared by: X

Laura Cunard
 Name of Signer: Laura Cunard
 Equity Bank

MORTGAGE

INDEX. The following index is for convenience purposes only and is not to be used to interpret or to define any provisions of this Security Instrument.

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1. **DEFINITIONS.** The following words are used often in this document. When they are used, they will have the

following meanings:

(A) **Borrower.** Frank Gambino AKA Frank C. Gambino and Alice H. Gambino and all other persons and entities signing the Note will sometimes be called "Borrower".

(B) **Lender.** Equity Bank will be called "Lender."

(C) **Note.** The word "Note" means the promissory note signed by Borrower and dated May 28, 2003 in the original amount of \$21,400.00. This amount is called "principal." The word "Note" includes all renewals of, extensions of, modifications of and substitutions for the promissory note or credit agreement. The interest rate on the Note is 4.990%.

(D) **Owner.** Frank Gambino AKA Frank C. Gambino and Alice H. Gambino sometimes will be called "Owner" and sometimes simply "I" or "me."

(E) **Property.** The property that is described in the section titled "DESCRIPTION OF THE PROPERTY" will be called the "Property".

(F) **Related Documents.** All promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Sums Secured will be called "Related Documents".

(G) **Security Instrument.** This mortgage document will also be called the "Security Instrument."

(H) **Sums Secured.** The amounts described below in the section titled "OWNER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY" sometimes will be called the "Sums Secured."

THIS MORTGAGE IS DATED May 28, 2003, BETWEEN Frank Gambino AKA Frank C. Gambino and Alice H. Gambino (sometimes below will be called "Owner," "Borrower," "I," or "me"); and Equity Bank, whose address is Richwood, 638 Mullica Hill Road, Richwood, NJ 08074 (sometimes below will be called "Lender").

2. OWNER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY. I mortgage, grant and convey to Lender the Property, subject to the terms of this Security Instrument, to have and to hold all of the Property to Lender, and to its successors and assigns, forever. This means that, by signing this Security Instrument, I am giving Lender those rights that are stated in this Security Instrument and also those rights that the law gives to lenders who hold mortgages on real property. Those rights that the law gives to lenders who hold mortgages on real property include those rights known as "Mortgage Covenants." I am giving Lender these rights to protect Lender from possible losses that might result if I fail to do any of the following:

(A) Pay all the amounts that I owe Lender as stated in the Note;

(B) Pay, with interest, any amounts that Lender spends under this Security Instrument to protect the value of the Property and Lender's rights in the Property; and

(C) Keep all of my other promises and agreements under this Security Instrument.

3. DESCRIPTION OF THE PROPERTY. I mortgage, grant and convey to Lender the Property described in (A) through (I) below.

(A) This Property is located in **Gloucester County, State of New Jersey:**

All that certain tract or parcel of land, together with improvements thereon, situated at Lot 13; Block 81.01, commonly known as 18 South Woodbury Road, Pitman, Pitman Borough, Gloucester County, New Jersey, being more particularly described in the deed dated December 07, 1985 and recorded on the date of December 30, 1985 in the office for the recording of deeds in said County in Deed Book 1534, on page 523.

The Real Property or its address is commonly known as 18 South Woodbury Road, Pitman, NJ 08071.

(B) All buildings and other improvements that are located on the Property described in subparagraph (A) of this section;

(C) All rights in other property that I have as owner of the Property described in subparagraph (A) of this section. These rights are known as "easements, rights and appurtenances attached to the Property;"

(D) All rents and royalties from the Property described in subparagraph (A) of this section;

(E) All mineral, oil and gas rights and profits, water rights and stock that are part of the Property described in subparagraph (A) of this section;

(F) All rights that I have in the land which lies in the streets or roads in front of, or next to, the Property described in subparagraph (A) of this section;

(G) All fixtures that are now or in the future will be on the Property described in subparagraphs (A) and (B) of this section;

(H) All of the rights and property described in subparagraphs (B) through (G) of this section that I acquire in the future; and

(I) All replacements of or additions to the Property described in subparagraphs (B) through (I) of this section.

4. OWNER'S RIGHT TO MORTGAGE THE PROPERTY AND OWNER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY. I promise that: (A) I lawfully own the Property; (B) I have the right to mortgage, grant and convey the Property to Lender; and (C) there are no outstanding claims or charges against the Property, except for those which are of public record.

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I