



DOCKET#:11953 Type:ERX-Mortgage
PAGES:7

E-recorded

HONORABLE JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 1166907 11:10:13 AM

04/26/2024
MB 18337 55

Fee:\$ 80.00

DOCUMENT DATE: 03/21/2024

MUNICIPALITY: WASHINGTON BLOCK: 116.33 LOT: 12

PARTIES:

FIRST PARTY-RIA RESALSINGH

SECOND PARTY-SECRETARY OF HOUSING AND URBAN DEVELOPMENT

RECORD & RETURN TO:
SIMPLIFILE

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

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

After recording please return to:
SERVICELINK
ATTN: LOAN MODIFICATION
SOLUTIONS
320 COMMERCE, SUITE 100
IRVINE, CA 92602

Prepared by:
MEREDITH PRICKETT
SHELLPOINT MORTGAGE
SERVICING
2100 EAST ELLIOT ROAD,
BUILDING 94
TEMPE, AZ 85284

[Space Above This Line For Recording Data]

LOAN NO.: 9760378175

Investor Loan No: 229346234
FHA Case #: 3518064580

240137695 - SP

NEW JERSEY MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **March 21, 2024**. The Mortgagor is **RIA RESALSINGH** Whose address is **220 POPLAR ST, BLACKWOOD, NJ 08012** ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of **Six Thousand Eight Hundred Forty One and 36/100ths** Dollars (U.S. **\$6,841.36**). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **May 1, 2051**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with the power of sale the following described property located in **GLOUCESTER** County, NEW JERSEY:

New Jersey Mortgage-Single Family

Page 1 of 6

14631NJ 09/20



SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

which has the address of **220 POPLAR ST, BLACKWOOD, NJ 08012**, ("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 COVENANTS that Borrower is lawfully seized 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.

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.

Borrower and Lender covenant agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal. Borrower shall pay when due the principal of the debt evidenced by the Note.

2. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

3. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

4. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.



5. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7. Acceleration; Remedies. If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Note, Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Secretary under this paragraph or applicable law.

Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Note or this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (e) the Borrower's right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure; and (f) any other disclosure required under the Fair Foreclosure Act, codified at §§ 2A:50-53 et seq. of the New Jersey Statutes, or other Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

8. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

9. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give Notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.



— NOTICE TO BORROWER —

Read this promissory note or loan agreement before you sign.

Do not sign this promissory note or loan agreement if it contains blank spaces.

The promissory note or loan agreement is secured by a mortgage on your real property.

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.

Borrower

- RIA RESALSINGH

Date:

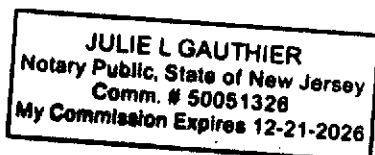
4/4/24

ACKNOWLEDGMENT

State of New JerseyCounty of Camden§
§
§

On this 4th day of April, 2024, before me Julie Gauthier, Notary Public, personally appeared **RIA RESALSINGH**, known or identified to me (or satisfactorily proven), to be the person whose name(s) is/are subscribed to the within instrument, and acknowledged that he (or they) executed the same as his own act for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.



Signature of Officer

Printed Name

Title of Officer

My Commission Expires:

(Seal)

Loan Originator Organization: NewRez LLC d/b/a Shellpoint Mortgage Servicing, NMLSR ID: 3114
Individual Loan Originator's Name NMLSR ID: N/A



EXHIBIT A**BORROWER(S): RIA RESALSINGH****LOAN NUMBER: 9760378175****LEGAL DESCRIPTION:****STATE OF NEW JERSEY, COUNTY OF GLOUCESTER, AND DESCRIBED AS****FOLLOWS:****ALL THAT CERTAIN TRACT OR PARCEL OF LAND, SITUATED, LYING AND BEING IN WASHINGTON TOWNSHIP, COUNTY OF GLOUCESTER, AND STATE OF NEW JERSEY, MORE PARTICULARLY DESCRIBED AS FOLLOWS:****BEGINNING AT A POINT IN THE WESTERLY RIGHT OF WAY LINE OF POPULAR STREET (50 FEET WIDE), SAID POINT BEING THE NORTHEASTERLY TERMINUS OF A CURVE CONNECTING THE WESTERLY RIGHT OF WAY LINE OF SAID POPULAR STREET WITH THE NORTHERLY RIGHT OF WAY LINE OF MEETING HOUSE LANE (50 FEET WIDE) AND EXTENDING FROM SAID BEGINNING POINT; THENCE****1. ALONG SAID CONNECTING CURVE, TURNING TO THE RIGHT IN A SOUTHWESTWARDLY DIRECTION, DESCRIBED BY A RADIUS OF 95.50 FEET AND AN ARC DISTANCE OF 150.01 FEET TO A POINT OF TANGENCY; THENCE****2. ALONG THE NORTHERLY RIGHT OF WAY LINE OF SAID MEETING HOUSE LANE, SOUTH 82 DEGREES 06 MINUTES 40 SECONDS WEST, A DISTANCE OF 12.06 FEET TO A POINT OF CURVATURE; THENCE****3. ALONG A CURVE TURNING TO THE LEFT IN A SOUTHWESTERLY DIRECTION, DESCRIBED BY A RADIUS OF 200.00 FEET AND AN ARC DISTANCE OF 3.39 FEET TO A POINT COMMON TO BLOCK 116.3, LOTS 12 AND 13; THENCE****4. ALONG THE DIVISION LINE COMMON TO LOTS 12 AND 13, BLOCK 116.3, NORTH 13 DEGREES 35 MINUTES 58 SECONDS WEST, A DISTANCE OF 96.01 FEET TO A POINT; THENCE****5. ALONG THE DIVISION LINE COMMON TO LOTS 11 AND 12, BLOCK 116.3 NORTH 82 DEGREES 06 MINUTES 40 SECONDS EAST, A DISTANCE OF 120.50 FEET TO THE POINT AND PLACE OF BEGINNING.****BEING KNOWN AS BLOCK 116.3 LOT 12 AS SHOWN ON MAP ENTITLED "PLAN OF LOTS, LIBERTY FORGE, SECTION 3; DATED OCTOBER 12, 1984 REVISED DECEMBER 1984 AND FILED IN THE GLOUCESTER COUNTY CLERK'S OFFICE ON JANUARY 3, 1985 AS MAP NO. 7-175.****NOTE FOR INFORMATION:****BEING KNOWN AS 220 POPLAR STREET, WASHINGTON TOWNSHIP, GLOUCESTER COUNTY, STATE OF NEW JERSEY, BLOCK 116.33, LOT 12 ON THE TAX MAP OF WASHINGTON TOWNSHIP.****NOTE FOR INFORMATION: THE MAILING ADDRESS OF THE PREMISES IS 220 POPLAR STREET, BLACKWOOD, NJ 08012.**

Parcel ID Number: 116.33 12
ALSO KNOWN AS: 220 POPLAR ST, BLACKWOOD, NJ 08012

