

133-60-0000-547622

MB2461-P229



MORTGAGE INDENTURE

046154

THIS MORTGAGE, dated the 4th day of August, 19 93, is an agreement between
Louis J Camilli Sr and Marie R Camilli
having an address at 237 Crestmont Ave Mantua NJ 08051

and Lender: **NEW JERSEY NATIONAL BANK**, having an office at 370 Scotch Road, Ewing Township, New Jersey 08628.

In this mortgage, the words "I, me and my" refer to each and all of the individuals named above. The words "you and your" refer to the lending institution named above.

MORTGAGED PREMISES: I hereby mortgage to you the premises located at 237 Crestmont Ave
Street
Mantua Twp Gloucester New Jersey
Municipality County State

A legal description of the premises is contained in my deed, which is recorded at the Gloucester County Clerk's or
Register's Office in Book 1536 on Page 13. Also, Lot 2, Block 80 on the tax map
of Mantua Twp
Municipality

LOAN: The mortgage will secure your loan to me in the amount of

Five Thousand Twenty Five and 00/100***** Dollars

(\$ 5,025.), plus interest on the loan, all of which I will repay according to my note dated the same date as this mortgage.
The mortgage will also secure other amounts I may owe you on my note or this mortgage.

OWNERSHIP: I am the sole owner of the premises, and I have the legal right to give you a mortgage on it.

TAXES: I will pay all real estate taxes, assessments, water charges and sewer rents relating to the premises when they
become due. I will not claim any credit on, or make any deduction from, the loan because of my payment of any taxes. I will
provide you with proof of the payment upon your request.

MAINTENANCE: I will keep the building(s) on the premises in good repair. I will not make major changes in the building(s)
(except for repair work) or tear the building(s) down without first getting your consent.

INSURANCE: I will obtain hazard insurance to cover all buildings and other improvements on the Property. I will keep this
insurance in force until this Mortgage is discharged. The insurance must cover loss or damage caused by fire and other
hazards normally included under "extended coverage" insurance. It must also include such other hazard coverage as you
may reasonably require. It is possible the insurance policy will have provisions that limit the insurance company's obligation
to pay claims if the amount of coverage is too low. Those provisions are known as "co-insurance requirements." I will obtain
coverage that is at least the larger of the following two amounts: either (i) my Credit Limit under this Mortgage plus the
amount of all other mortgages on the property; or (ii) the amount necessary to satisfy the co-insurance requirements. If the
Property is in a flood hazard zone, I will obtain flood insurance. This policy will be in the amount of the other policy, or a smaller
amount if that is all the flood insurance that can be obtained.

I understand that I may choose the insurance companies, but my choice is subject to your approval and the policies will be in
a form you require. The policies will name you as mortgagee, which means that (subject to rights of holders of other mortgages
on the Property) you will receive payment on all insurance claims. If you receive payment of a claim, you may choose to let me
use the money to repair the damage, or you may use the money to reduce the loan.

I will pay all insurance premiums when due. I will deliver the policies or other proof of the insurance to you at your request.

PAYMENTS MADE FOR ME: If I do not pay the taxes or insurance or make repairs as agreed in this mortgage, you may do so
for me. The cost of these repairs and payments will be added to the principal due at the same rate of interest and, upon your
demand, will be repaid to you immediately.

DEFAULT: The note describes the acts that will constitute a default under this mortgage. Additionally, if I fail to keep a
promise under this mortgage or I default under any other mortgage covering the premises, this will constitute a default under
this mortgage. If any default occurs, I must immediately pay the full amount of the unpaid principal, interest and other amounts
due on the note and this mortgage, or you can foreclose this mortgage. That means that you can arrange for the premises to be
sold, as provided by law, in order to pay off what I owe you. If the money you receive from the sale is not enough to pay off what I
owe you, I will still owe you the difference.

BINDING EFFECT: Until I have paid in full what I owe you, the provisions of this mortgage will be binding on me and all future
owners and tenants of the premises. This mortgage is for your benefit and for the benefit of anyone to whom you may assign it.

GENERAL: You can delay enforcing any of your rights under this mortgage without losing them. Any waiver by you of any
provision of this mortgage will not be a waiver of the same or any other provision on any other occasion.

RECEIPT OF COPY: I acknowledge receipt of a completely filled in copy of this mortgage.

WITNESSED BY:

KIM SAMMARTINO

LOUIS J CAMILLI SR

Prepared by:

KIM SAMMARTINO

MARIE R CAMILLI

ORIGINAL MORTGAGE CANCELLED

AUG 17 1995

BY SP. DEP. CLK

Joseph Hoffmann
Mantua Clerk

MB2461-P230

(To be used when personal
appearance is required
before Notary to make
acknowledgment)

STATE OF NEW JERSEY
COUNTY OF _____

BE IT REMEMBERED, that on this _____ day of _____, 19____, before me, a Notary Public of the State of New Jersey,
personally appeared _____
who I am satisfied is/are the person(s) named in and who executed the within Mortgage, and thereupon he/she/they acknowledged that
he/she/they signed, sealed and delivered the same as a voluntary act and deed, for the uses and purposes expressed in the Mortgage.

Notary Public of New Jersey

GAIL M. ETRIS
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires May 4, 1997

STATE OF NEW JERSEY
COUNTY OF Gloucester

(To be used when personal
appearance is required
before Notary to make
acknowledgment)

BE IT REMEMBERED, that on this 4th day of August, 1993, before me, a Notary Public of the State of New Jersey,
personally appeared Kim Sammartino, who being of full age and being duly sworn, on oath said (1) that he/she
saw Louis J Camilli Sr and Marie R Camilli sign, seal and deliver
the within Mortgage as a voluntary act and deed, and (2) that he/she at the same time signed the within Mortgage as subscribing witness.

Sworn and subscribed before me on the above date
(Signature of witness)

Notary Public of New Jersey

GAIL M. ETRIS
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires May 4, 1997

(Complete the Following when Mortgage is Fully Paid)

To the County Recording Officer of _____ County.

This Mortgage is fully paid. I authorize you to cancel it of record. Dated: _____, 19____.

Attest:

NEW JERSEY NATIONAL BANK

By: _____

SEAL

HAMILTON BANK
CORPORATION BANK, N.A.
1037 Commercial Avenue
PO Box 4037
Lancaster, PA 17604

RECORDED
GLoucester COUNTY
93 SEP -1 PM 12:33

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