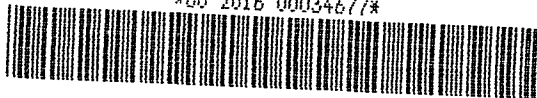


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Docket: 00034677

Type: CAN Pages:

James N. Hogan, Gloucester County Clerk

Receipt #: 568013 01:35:39P Sep 07, 2016

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**

CAN
\$20P

**RECORD & RETURN TO:

FIRSTTRUST BANK
1 WALNUT GROVE DRIVE
HORSHAM, PA 19044-9872**

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



Docket: 00052319
Type: MTG Pages: 5
James N. Hasan, Gloucester County Clerk
Receipt #: 198522 03:20:02P Dec 17, 2012
Recording Fee: 70.00 MB 13347 227

ORIGINAL MORTGAGE CANCELLED

DATE: 9/7/14

[Signature]
SP. DEP. CLK. County Clerk

This instrument was prepared by Terry Crist

____ State of New Jersey _____ *TC178* Space Above This Line For Recording Data _____

MORTGAGE
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is DECEMBER 7, 2012.
The parties and their addresses are:

MORTGAGOR: **CARMELA CIRONE**

**450 SPRUCE Lane
Woodbury, NJ 08096**

☐ If checked, refer to the attached Addendum incorporated in this Security Instrument for additional Mortgagors, their signatures and acknowledgments.

LENDER: **Firsttrust Bank**

**15 East Ridge Pike, Ste 320
Conshohocken, PA 19428
Incorporated in the state of Pennsylvania**

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which are acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

**THIS IS TO CERTIFY THAT THE WITHIN DESCRIBED MORTGAGE HAS
BEEN PAID IN FULL AND MAY BE SATISFIED OF RECORD.**

BY: *[Signature]*
David R Forlini, Vice President

ATTEST: *[Signature]*
Joanne Lamanio, Asst. Vice President

FIRSTTRUST BANK

The property is located in Gloucester at 450 SPRUCE LANE
(County)
Woodbury, New Jersey 08096
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 75,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to 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.

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NEW JERSEY - MORTGAGE (NOT FOR FNMA, FHLMC, FHA OR VA USE)

(page 1 of 5)

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VMP®-C166(NJ) (0702)

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24. **NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

25. **WAIVER OF CLAIM OF CREDIT FOR TAXES.** Mortgagor will not make or claim credit on or deduction from the principal or interest on the Secured Debt by reason of any municipal or governmental taxes, assessments or charges assessed upon the Property, nor claim any deduction from the taxable value of the Property by reason of this Security Agreement.

26. **OTHER TERMS.** If checked, the following are applicable to this Security Instrument:

- ☐ **Line of Credit.** The Secured Debt includes a revolving line of credit provision. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
- ☐ **Construction Loan.** This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
- ☐ **Fixture Filing.** Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the Uniform Commercial Code.
- ☐ **Riders.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]
- ☐ Condominium Rider ☐ Planned Unit Development Rider ☐ Other
- ☐ **Additional Terms.**

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

Carmela Cirone 12/7/2012 (Seal)
(Signature) **CARMELA CIRONE** (Date)

..... (Seal)
(Signature) (Date)

Signed, sealed and delivered in the presence of:

Jacqueline M. Good
(Witness)

.....
(Witness)

ACKNOWLEDGMENT:

STATE OF New Jersey, COUNTY OF Gloucester } ss.
(Individual) On this 7TH day of DECEMBER 2012 before me personally appeared

CARMELA CIRONE

who, I am satisfied, is the maker(s) of the instrument, and acknowledged that the instrument was executed as the maker's own act.

My commission expires:

(Seal)

Jill A. McCann
(Notary Public)

**JILL A. MCCANN
NOTARY PUBLIC OF NEW JERSEY
COMMISSION EXPIRES 3/20/2016**

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