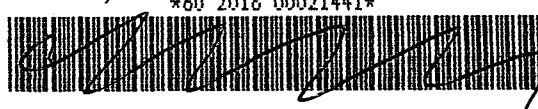
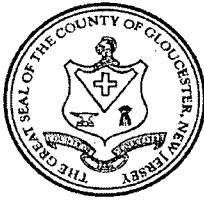


Gloucester County Recording Data Page Honorable James N. Hogan Gloucester County Clerk		Official Use Only – Barcode *60 2023 00016837*  Docket: 00016837 Type: CAN Pages: James N. Hogan, Gloucester County Clerk Receipt#: 1115609 11:31:32A Jun 12, 2023 Recording Fee: 20.00	
Official Use Only – Record & Return CANCEL & RETURN TO: JOSEPH DEAN JULIA DEAN 1 BUNKER HILL RD SEWELL NJ 08080 190133157		Official Use Only – Realty Transfer Fee	
Date of Document: 06/01/2018		Type of Document: Mortgage Cancellation (CAN)	
First Party Name: Dean, Joseph J Dean, Julia		Second Party Name: OCEANFIRST BANK, N.A., formerly OCEANFIRST BANK, formerly OCEAN FEDERAL SAVINGS BANK, formerly OCEAN FEDERAL SAVINGS & LOAN ASSCN	
Additional Parties:			

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block:	Lot:
Municipality:	
Consideration:	
Mailing Address of Grantee:	

THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY	
Original Book: 15467	Original Page: 152

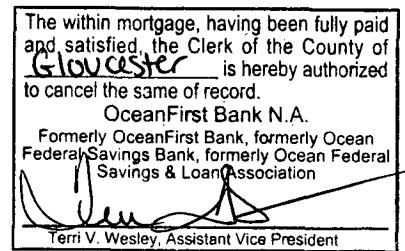
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Gloucester County Recording Data Page Honorable James N. Hogan Gloucester County Clerk		Official Use Only - Barcode *60 2618 00021441*  Docket: 00021441 Type: MTG Pages: 7 James N. Hogan, Gloucester County Clerk Receipt #: 755063 11:31:54A Jun 14, 2018 Recording Fee: 90.00 MB 15467 152	
			
Official Use Only - Record & Return		Official Use Only - Realty Transfer Fee	
		Docket: 00016837 Jun 12, 2023	
Date of Document: June 1, 2018		Type of Document: Mortgage	
First Party Name: Joseph J. Dean Jr. Julia K. Dean		Second Party Name: OceanFirst Bank, N.A.	
Additional Parties:			

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block:	Lot:
Municipality:	
Consideration:	
Mailing Address of Grantee:	

THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY	
Original Book:	Original Page:

GLOUCESTER COUNTY RECORDING DATA PAGE Please do not detach this page from the original document as it contains important recording information and is part of the permanent record.



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ORIGINAL MORTGAGE CANCELLED

LOAN ORIGINATOR COMPANY NAME: OceanFirst Bank N.A.
NMLS COMPANY IDENTIFIER: 409701
LOAN ORIGINATOR NAME: Catherine Galli
NMLS ORIGINATOR IDENTIFIER: 1460399

DATE: 06-12-2023
By: *[Signature]*
SP. CLERK County Clerk

MORTGAGE

THIS MORTGAGE ("Security Instrument") is made on June 1, 2018. The mortgagors are Joseph J Dean Jr, whose address is 1 Bunker Hill Rd, Sewell, New Jersey 08080, and Julia K Dean, whose address is 1 Bunker Hill Rd, Sewell, New Jersey 08080 ("Borrower"). Borrower is not necessarily the same as the Person or Persons who sign the Note. The obligations of Borrowers who did not sign the Note are explained further in the section titled **Successors and Assigns Bound; Joint and Several Liability; Accommodation Signers**. This Security Instrument is given to OceanFirst Bank N.A., which is organized and existing under the laws of the United States of America and whose address is 975 Hooper Avenue, Toms River, New Jersey 08754-2009 ("Lender"). Joseph J Dean Jr and Julia K Dean owe Lender the principal sum of Eighty-five Thousand and 00/100 Dollars (U.S. \$85,000.00), which is evidenced by the note, consumer loan agreement, or similar writing dated the same date as this Security Instrument (the "Note"), which provides for periodic payments ("Periodic Payments"), with the full debt, if not paid earlier, due on June 1, 2023. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced to protect the security of this Security Instrument under the provisions of the section titled **Protection of Lender's Rights in the Property**; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower, in consideration of the debt, does hereby mortgage, grant and convey to Lender the following described property located in the County of Gloucester, State of New Jersey:

Address: 1 Bunker Hill Rd, Sewell, New Jersey 08080

Legal Description: The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage and specifically set forth as the following legal description; Francis G. Miscavage and Marguerite Miscavage, husband and wife, dated August 26, 1986 and recorded September 9, 1986 in the Clerk's Office for the County of Gloucester in Book 1555 of Deeds, Page 728 et seq., being known and designated as Lot 7 in Block 54.10 as shown on the Tax Map for the Township of Washington, NJ.

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 seised 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.

Borrower and Lender covenant and agree as follows:

Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

Applicable Law. As used in this Security Instrument, the term "Applicable Law" shall mean all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

Funds for Taxes and Insurance. At Lender's request and subject to Applicable Law, Borrower shall pay to Lender on the day periodic payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of the paragraph titled **Mortgage Insurance**, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a

a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with the section titled **Notices** and Applicable Law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by Applicable Law.

Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos, or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the state of New Jersey that relate to health, safety or environmental protection.

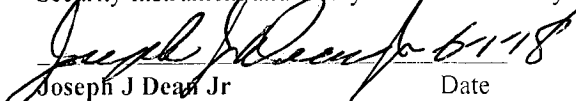
Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under the section titled **Transfer of the Property or a Beneficial Interest in Borrower**, unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than the minimum number of days established by Applicable Law 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. To the extent permitted by law, Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section, including, but not limited to, attorney's fees and costs of title evidence permitted by Rules of Court.

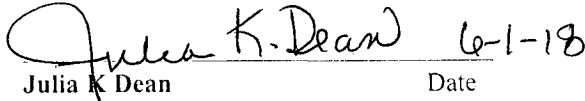
Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and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

Oral Agreements Disclaimer. This Security Instrument represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

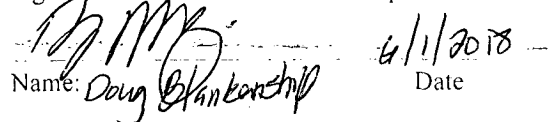
No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this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

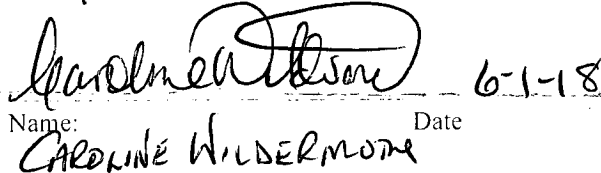
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in all pages of this Security Instrument and in any Rider executed by Borrower and recorded with it.


Joseph J. Dean Jr. Date


Julia K. Dean Date 6-1-18

Signed, sealed and delivered in the presence of:


Name: Doug Blankenship Date 6/1/2018


Name: CAROLINE WILDERMORE Date 6-1-18