

DOCKET# 3587

Type: CAN
PAGES: 1

JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 2695 01:47:47 P.M.
01/16/2004

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.

#11

30.00 PC

5021-101

RECORD & RETURN TO:

Lawrence + Catherine Schwarz
107 Bells Lake Rd
Turnersville, NJ 08012

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

1195021-P102

RECORDED
GLOUCESTER COUNTY

01 45460

2001 NOV 19 PM 12:27

✓
James N. Hogan
COUNTY CLERK

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.

Cancel / Return:
Lawrence & Catherine Schwarz
107 Bells Lake Rd.
Turnersville, NJ 08012

The within mortgage, having been paid and fully
satisfied, the *clerk* of the County of
Gloucester is herewith authorized to
cancel the same of record.

Dated *12/30/03* at Fair Lawn, N.J. ✓

COLUMBIA BANK

* Successor by change of name to First Savings
and Loan Association of Fair Lawn, New Jersey

Linda A. Psota, Loan Accounting Officer

17.000
RECORD & RETURN TO: ⑪

Columbia Savings Bank
19-01 State Rt 208
Fair Lawn, NJ 07410-9906

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

MORTGAGE

M95021-P101

666304711

THIS MORTGAGE, dated the 24th day of October 2001 is an agreement between

LAWRENCE J SCHWARZ AND CATHERINE SCHWARZ husband and wife
(Name of Mortgagor(s))

047825

and Lender: COLUMBIA SAVINGS BANK, having its main office at 19-01 Route 208 North, Fair Lawn, New Jersey 07410.

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 in the Borough, City, Village, or Township of

WASHINGTON

County of

GLOUCESTER

and State of

NEW JERSEY

being known as (Address)

107 BELLS LAKE RD, TURNERSVILLE NJ 08012

DEED BOOK: 1154

DEED PAGE: 865

This mortgage is subject to extension or modification in accordance with the provisions of Chapter 353, P.L. 1985.

This mortgage secures a Revolving Line of Credit or a Home Equity Loan in the maximum amount of:

Eight Thousand, Six Hundred and No/100 Dollars

(\$ 8,600.00), plus interest on the loan, all of which I will repay according to my note dated the same date as this mortgage.

NOTICE: The rate of interest on the debt secured hereby may be variable.

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

I have told you of all other liens against my home on my application.

I do not owe the state or federal government any taxes.

There are no judgments against me.

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 maintain the building(s) on the premises in good condition. 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 keep the building(s) on the premises insured at all times against loss by fire, flood and any other hazards you may specify. I understand that I may choose the insurance company, but my choice is subject to your approval. The policies will be for at least the amounts and the time periods that you specify. The policies will name you as loss payee, which means that 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 deliver to you upon your request the policies or other proof of the insurance.

ADDITIONAL ADVANCES: If I fail to pay taxes, maintain the premises in good condition, or keep the premises insured as required, you may advance such sums as are necessary to cure my default and to add such advances to my loan balance.

SALE OF PREMISES: If I sell or otherwise transfer ownership of the mortgaged premises, I understand that the loan will become due. This mortgage is not assumable because you relied on my personal credit when making this loan.

DEFAULT: The note describes the acts that will constitute a default under this mortgage. Additionally, a default under any other mortgage covering the premises will constitute a default under this mortgage. If any default occurs, 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.

CO-SIGNERS: Any mortgagor who co-signs this mortgage but does not execute the note or credit line agreement: (a) is co-signing this mortgage only to mortgage, grant and convey that mortgagor's interest in the property under the terms of this mortgage; (b) is not personally obligated to pay the sums secured by this mortgage; and (c) agrees that the Lender and any other borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this mortgage or the note or credit line agreement without that co-signing mortgagor's consent.

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.

(Mortgagor)

LAWRENCE J SCHWARZ

(Mortgagor)

(Mortgagor)

CATHERINE SCHWARZ

(Mortgagor)

(Mortgagor)

(Mortgagor)

(Mortgagor)

ORIGINAL MORTGAGE CANCELLED

JAN 16 2004

ACKNOWLEDGMENT

STATE OF NEW JERSEY

COUNTY OF GLOUCESTER

SS:

On this 24th day of October 2001

before me, the subscriber, a Notary Public of New Jersey, personally appeared

STEPHANIE MCCURDY

of full age, who being by me duly sworn on his or her oath, says that he/she saw the above named

LAWRENCE J SCHWARZ AND CATHERINE SCHWARZ

Notary Public of New Jersey

Prepared by:

DONALD P. RANKIN

KAREN L. NAGIN

NOTARY PUBLIC OF NEW JERSEY

MY COMMISSION EXPIRES JUNE 15, 2006

Witness to Signing STEPHANIE MCCURDY

RECORD AND RETURN TO :
COLUMBIA SAVINGS BANK
19-01 Route 208 North
Fair Lawn, New Jersey 07410