

[New Search](#)[Assessment Postcard](#)

Block: 9209 Prop Loc: 2421 HIGHLAND RD Owner: US BANK TRUST NA C/O HUDSON Square Ft: 1800
 Lot: 1 District: 0811 MONROE Street: 3701 REGENT BLVD STE 200 Year Built: 1960
 Qual: Class: 2 City State: IRVING, TX 75063 Style: CL

Additional Information

Prior Block: 286.B Acct Num: Addl Lots: EPL Code: 0 0 0
 Prior Lot: 1 Mtg Acct: Land Desc: 200X135 Statute:
 Prior Qual: Bank Code: 0 Bldg Desc: 2SCB2G Initial: 000000 Further: 000000
 Updated: 07/29/24 Tax Codes: Class4Cd: 0 Desc:
 Zone: Map Page: 92 Acreage: 0.62 Taxes: 6622.97 / 6672.16

Sale Information

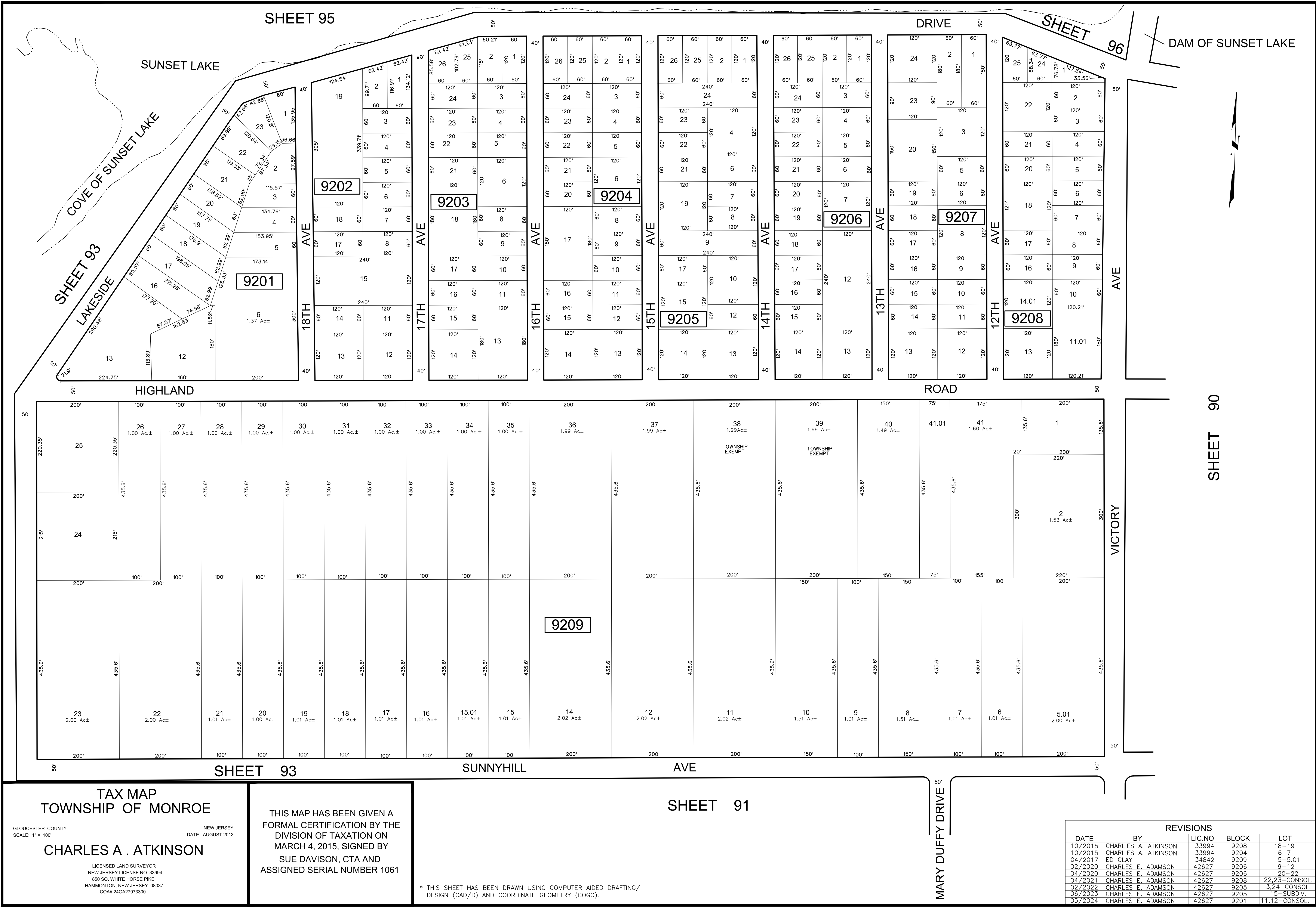
Sale Date: 03/16/16 Book: 5453 Page: 15 Price: 100 NU#: 12

Sr1a	Date	Book	Page	Price	NU#	Ratio	Grantee
More Info	08/24/04	3853	66	1	25	999.99	HAMPTON, STEVEN J & CARLY
More Info	10/22/04	3899	282	176500		44.81	CENDANT MOBILITY FINANCIAL CORP
More Info	12/07/04	3899	288	185000		42.75	JACOB, ANDREW
More Info	03/16/16	5453	15	100	12	0	US BANK TRUST

TAX-LIST-HISTORY

Year	Property Location	Land/Imp/Tot	Exemption	Assessed	Property Class
2024	2421 HIGHLAND RD	59800	0	182200	2
		122400			
		182200			
2023	2421 HIGHLAND RD	59800	0	182200	2
		122400			
		182200			
2022	2421 HIGHLAND RD	59800	0	165400	2
		105600			
		165400			
2021	2421 HIGHLAND RD	59800	0	165400	2
		105600			
		165400			

[*Click Here for More History](#)



TAX MAP
TOWNSHIP OF MONROE

GLOUCESTER COUNTY
SCALE: 1" = 100'

NEW JERSEY
DATE: AUGUST 2013

CHARLES A. ATKINSON

LICENSED LAND SURVEYOR
NEW JERSEY LICENSE NO. 33994
850 SO. WHITE HORSE PIKE
HAMMONTON, NEW JERSEY 08037
CD#P 24GA27973300

THIS MAP HAS BEEN GIVEN A
FORMAL CERTIFICATION BY THE
DIVISION OF TAXATION ON
MARCH 4, 2015, SIGNED BY
SUE DAVISON, CTA AND
ASSIGNED SERIAL NUMBER 1061

* THIS SHEET HAS BEEN DRAWN USING COMPUTER AIDED DRAFTING/
DESIGN (CAD/D) AND COORDINATE GEOMETRY (COGO).

SHEET 91

MARY DUFFY DRIVE

SHEET 90

DOCKET# 88513

Type: DEE
PAGES: 6

JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 64845

10:06:19 A.M.

12/29/2004
DB 3899

282

GLOUCESTER COUNTY RECORDING DATA PAGE

CONSIDERATION: \$176,500.00 EXEMPT CODE: S

County	State	N.P.N.R.F.	
\$176.68	\$441.07	\$39.75	
P.H.P.F.A.	E.A.A.		Total
\$88.25	\$31.80		\$777.55
GEN PURP	C)\$1M		
\$.00	\$.00		
NJGLDHE	Date: 12/29/2004		

80.00 R R
777.55
RECORD & RETURN TO:

FIDELITY TITLE ABSTRACT CO.
1415 ROUTE 70 EAST, SUITE LL5
CHERRY HILL, NJ 08034-2210

54831

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



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION
 (C.55, P.L. 2004)

(Please Print or Type)

SELLER(S) INFORMATION (If Multiple Sellers, Each Seller Must Complete a Certification)

Name(s)

Steven J Hampton / Carly C Hampton

Current Resident Address

c/o Bunn Management Corp 3000 Leadonhall Road

Street

City, Town, Post Office

State

Zip Code

Mt. Laurel

NJ

08054-4606

Home Phone

Business Phone

PROPERTY INFORMATION (Brief Property Description)

Block(s)

Lot(s)

Qualifier

9209

1

Street Address:

2421 Highland Rd

City, Town, Post Office

State

Zip Code

Williamstown

NJ

08094

Seller's Percentage of Ownership

Consideration

Closing Date

100%

\$176,500.00

11-19-04

SELLER ASSURANCES (Check the Appropriate Box)

- ☒ I am a resident taxpayer of the State of New Jersey pursuant to N.J.S.A. 54A:1-1 et seq. and will file a resident gross income tax return and pay any applicable taxes on any gain or income from the disposition of this property.
- ☒ The real property being sold or transferred is used exclusively as my principal residence within the meaning of section 121 of the federal Internal Revenue Code of 1986, 26 U.S.C. s. 121.
- ☐ I am a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
- ☐ Seller, transferor or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
- ☐ Seller is not individual, estate or trust and as such not required to make an estimated payment pursuant to N.J.S.A. 54A:1-1 et seq.
- ☐ The total consideration for the property is \$1,000 or less and as such, the seller is not required to make an estimated payment pursuant to N.J.S.A. 54A:5-1-1 et seq.

SELLER(S) DECLARATION

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein could be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete.

10/22/04

Date

Signature

(Seller: Please indicate if Power of Attorney or Attorney in Fact)

10/22/04

Date

Signature

(Seller: Please indicate if Power of Attorney or Attorney in Fact)

DEED # 1

Prepared by:	RECORD AND RETURN TO: FIDELITY TITLE ABSTRACT CO. 1415 ROUTE 70 EAST, SUITE 115 CHERRY HILL, NJ 08034-2210 54831
 VALERIE J. PEPE, ESQUIRE	

File #: 1528043 -- 04 H 599 DEED # 1

This Deed is **MADE ON:** October 22, 2004,
DELIVERED ON: November 19, 2004,

BETWEEN Steven J. Hampton and Carly Hampton, husband and wife, whose address is
2421 Highland Avenue, Williamstown, NJ 08094
referred to as Grantor,

AND Cendant Mobility Financial Corporation, having its principal office at 40 Apple Ridge
Road, Danbury, CT 06810,
referred to as Grantee.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property
described below to the Grantee. This transfer is made for the sum of ONE HUNDRED SEVENTY SIX
THOUSAND FIVE HUNDRED and 00/100 DOLLARS (\$176,500.00). The Grantor acknowledges
receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-2.1) Municipality of the Township of Monroe
Block No. 9209 Lot No. 1 Account No.

Property. The property consists of the land and premises and all the buildings and structures on
the land in the Township of Monroe, County of Gloucester, and State of New Jersey. The legal
description is:

BEING MORE PARTICULARLY DESCRIBED IN ATTACHED SCHEDULE "A".

BEING the same land and premises which became vested in Steven J. Hampton and Carly
Hampton, husband and wife, to Steven J. Hampton and Carly Hampton, husband and wife, tenants by
the entireties, dated August 24, 2004 and recorded October 8, 2004, in the Gloucester County Clerk's
Office in Deed Book 3853 Page 66.

BEING the same land and premises which became vested in Steven J. Hampton, unmarried, by
deed from John R. Davis, deed dated January 10, 1999, and recorded January 21, 1999 in the Gloucester
County Clerk's Office in Deed Book 2958, Page 13.

CONSIDERATION: \$176,500.00 EXEMPT CODE: S

County	State	N.P.N.R.F.	
\$176.68	\$441.07	\$39.75	
P.H.P.F.A.	E.A.A.		Total
\$88.25	\$31.80		\$777.55
GEN PURP	C)\$1M		
\$1.00	\$1.00		
NJGLDOME	Date: 12/29/2004		

DOCKET# 88513
DB 3899 P 284

DOCKET# 88513 DB 3899 P 285

First American Title Insurance Company**SCHEDULE C****LEGAL DESCRIPTION**

Commitment No.: 54831

ALL that certain lot, parcel or tract of land, situate and lying in the Township of Monroe, County of Gloucester, State of New Jersey, and being more particularly described as follows:

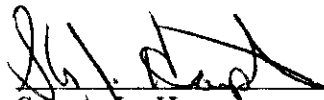
BEGINNING at a point of intersection of the Westerly line of Victory Avenue, with the Southerly line of Highland Road; thence

- (1) Along the Westerly line of Victory Avenue, a distance of 135.60 feet to a point; thence
- (2) Westerly, at right angles, a distance of 200.00 feet to a point; thence
- (3) Northerly, at right angles, a distance of 135.60 feet to a point in the Southerly line of Highland Road; thence
- (4) Along the Southerly line of Highland Road, at right angles, 200.00 feet to a point and place of beginning.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 1 in Block 9209 on the Township of Monroe Tax Map.

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. The Grantor signed this Deed as of the date at the top of the first page.


Steven J. Hampton


Carly Hampton

STATE OF NEW JERSEY

COUNTY OF GLOUCESTER:

I CERTIFY that on OCT. 22, 2004

Steven J. Hampton and Carly Hampton, personally came before me and acknowledged under oath, to my satisfaction, that this person (or each person):

- (a) is named in and personally signed this Deed;
- (b) signed, sealed and delivered this Deed as their own act and deed; and
- (c) made this Deed for \$ as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5.)


Notary Public Signature
My Commission Expires:

JOHN H. BUSEMAN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Sept. 13, 2009

DEED # 1	<i>Dated: October 22, 2004</i> <i>Delivered: November 19, 2004</i>
Steven J. Hampton and Carly Hampton Grantor, TO Cendant Mobility Financial Corporation Grantee.	<i>Record and Return to:</i> <i>Valerie J. Pepe, P.C.</i> <i>Attorney at Law</i> <i>285 S. Church Street, Suite 5</i> <i>Moorestown, NJ 08057</i>

DOCKET# 88514.

Type: DEE
PAGES: 8

JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 64845 10:07:01 A.M.

12/29/2004
DB 3899 288

2

GLOUCESTER COUNTY RECORDING DATA PAGE

CONSIDERATION: \$185,000.00 EXEMPT CODE: S

County	State	N.P.N.R.F.	
\$185.19	\$462.31	\$52.50	
P.H.P.F.A.	E.A.A.		Total
\$92.50	\$42.00		\$834.50
GEN PURP	C) \$1M		
\$.00	\$.00		
NJGLDHE	Date: 12/29/2004		

100.00 p
834.50 p
~~100.00~~
RECORD & RETURN TO:

FIDELITY TITLE ABSTRACT CO.
1415 ROUTE 70 EAST, SUITE LL5
CHERRY HILL, NJ 08034-2210

54831

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

State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION
(C 55, P.L. 2004)

(Please Print or Type)

SELLER(S) INFORMATION (If Multiple Sellers, Each Seller Must Complete a Certification)

Name(s)

Cendant Mobility Financial Corporation

Current Resident Address:

Street: 40 Apple Ridge Road

City, Town, Post Office

Danbury

State

CT

Zip Code

06810

PROPERTY INFORMATION (Brief Property Description)

Block(s)

9209

Lot(s)

1

Qualifier

Street Address:

2421 Highland Avenue

City, Town, Post Office

Williamstown

State

NJ

Zip Code

08094

Seller's Percentage of Ownership

100%

Consideration

\$185,000.00

Closing Date

12/21/04

SELLER ASSURANCES (Check the Appropriate Box)

1. ☐ I am a resident taxpayer of the State of New Jersey pursuant to N.J.S.A. 54A:1-1 et seq. and will file a resident gross income tax return and pay any applicable taxes on any gain or income from the disposition of this property.
2. ☐ The real property being sold or transferred is used exclusively as my principal residence within the meaning of section 121 of the federal Internal Revenue Code of 1986, 26 U.S.C. s. 121.
3. ☐ I am a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
4. ☐ Seller, transferor or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
5. ☒ Seller is not individual, estate or trust and as such not required to make an estimated payment pursuant to N.J.S.A. 54A:1-1 et seq.
6. ☐ The total consideration for the property is \$1,000 or less and as such, the seller is not required to make an estimated payment pursuant to N.J.S.A. 54A:5-1-1 et seq.
7. ☐ The gain from the sale will not be recognized for Federal income tax purposes under I.R.C. Section 721, 1031, 1033 or is a cemetery plot. (CIRCLE THE APPLICABLE SECTION). If such section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey income tax return for the year of the sale.

SELLER(S) DECLARATION

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein could be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete

12/9/04

Date

Veronica Hellyer

Signature

(Seller) Please indicate if Power of Attorney or Attorney in Fact

Cendant Mobility Financial Corporation
by Veronica Hellyer, Closing Agent

Signature

(Seller) Please indicate if Power of Attorney or Attorney in Fact

Date

Prepared by:

Valerie J. Pepe
VALERIE J. PEPE, ESQUIRE

DEED # 2

File # 1528043 -- 04 H 599 DEED # 2

This Deed is **MADE ON:** December 7, 2004,
DELIVERED ON: December 21, 2004,

BETWEEN Cendant Mobility Financial Corporation, having its principal office at 40 Apple Ridge Road, Danbury, CT 06810,
referred to as the Grantor,

AND Andrew Jacob,
about to reside at 2421 Highland Avenue, Williamstown, NJ 08094,
referred to as Grantee.

The word "Grantee" shall mean all Grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of ONE HUNDRED EIGHTY FIVE THOUSAND AND 00/100 DOLLARS (\$185,000.00). The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-2.1) Municipality of Township of Monroe
Block No. 9209 Lot No. 1 Account No.

Property. The property consists of the land and premises and all the buildings and structures on the land in the Township of Monroe, County of Gloucester and State of New Jersey. The legal description is:

BEING MORE PARTICULARLY DESCRIBED IN ATTACHED SCHEDULE "A".

BEING the same land and premises which became vested in Cendant Mobility Financial Corporation by deed from Steven J. Hampton and Carly Hampton, married, deed made on October 22, 2004, and delivered on November 19, 2004, and recorded on _____, in the Gloucester County Clerk's Office in Deed Book _____ Page _____.

CONSIDERATION: \$185,000.00 EXEMPT CODE:

County	State	N.P.N.R.F.	
\$185.19	\$462.31	\$52.50	
P.H.P.F.A.	E.A.A.		
\$92.50	\$42.00		\$836.50
GEN PURP	C)\$1M		
\$1.00	\$1.00		
NJGLDNE	Date: 12/29/2004		

DOCKET# 88514

3899 P 290

First American Title Insurance Company

SCHEDULE C

LEGAL DESCRIPTION

Commitment No.: 54831

ALL that certain lot, parcel or tract of land, situate and lying in the Township of Monroe, County of Gloucester, State of New Jersey, and being more particularly described as follows:

BEGINNING at a point of intersection of the Westerly line of Victory Avenue, with the Southerly line of Highland Road; thence

- (1) Along the Westerly line of Victory Avenue, a distance of 135.60 feet to a point; thence
- (2) Westerly, at right angles, a distance of 200.00 feet to a point; thence
- (3) Northerly, at right angles, a distance of 135.60 feet to a point in the Southerly line of Highland Road; thence
- (4) Along the Southerly line of Highland Road, at right angles, 200.00 feet to a point and place of beginning.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 1 in Block 9209 on the Township of Monroe Tax Map.

DOCKET# 88514 DB 3899 P 291

CORPORATE RESOLUTION
CENDANT MOBILITY FINANCIAL CORPORATION

I, Pamela J. Uhl, Vice President and Assistant Secretary of CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware corporation specializing in the sale, management and disposition of residential real property incident to the relocation of employees by client corporations (hereinafter referred to as the "Corporation"), do hereby certify that the following resolutions were duly adopted by the Board of Directors of the Corporation, by Unanimous Written Consent in accordance with the provisions of the Certificate of Incorporation, By-Laws, and other rules and regulations of the Corporation.

RESOLVED, that each of the persons set forth on Exhibit A attached hereto, be, and hereby is, designated a Closing Agent for the Corporation; and

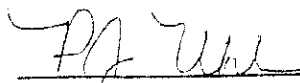
FURTHER RESOLVED, that each Closing Agent be, and hereby is, authorized and empowered, on behalf of the Corporation, to execute and deliver deeds, closing statements, and other documents necessary (including, but not limited to, Affidavits of Title and Franchise Tax Indemnity Agreements) to settle and close the purchase, sale, or lease of residential real estate owned by the Corporation, and to take such other and further action as may be necessary to accomplish such settlement or closing; and

FURTHER RESOLVED, that each Closing Agent be, and hereby is, authorized and empowered, on behalf of the Corporation, to execute Agreements of Sale of residential real estate owned by the Corporation.

I hereby certify that the foregoing resolutions remain in full force and effect and have not been revoked.

Witness my hand and the seal of the Corporation this 1st day of July, 2004.

[SEAL]



Pamela J. Uhl
Vice President & Assistant Secretary

DOCKET # 88514 DB 3899 P 292

Exhibit A

Firm Name	Signers Name
Jason Landrum	Gregory V. Blackburn
Tracy Fox	Joseph J. Huber
Veronica Hellyer	Jean Marie Sera
Susan Whitman	Diane Adair
Daisy Tinson	Marge Haire
Elizabeth Schimpf	Kathy Owen
Michael Green	Rita Garcia
Kymberly Barnes	Andrea D. Richards
Keita Carr	Alison Vorhies
Doshia Bednarik	Cindi Jacobs
Tameka Reed	Jeff Moshier
Edward Ziolkowski	Kavit Khambhaita
Cecilia Ramirez	Cheri Sundeen
Angela Papalexis	Carol Butler
Julio Gonzalez	Ansley Wolfe
Kari Schultz	Barbara Cavazos
Raymond Hines	Jerry Kubik
Joseph Verdugo	Kirsten Lara
Judy Morris	Shirley Fox
Christine Weber	Yadira Capacete
Courtney Koch	Taunya Moore
Aisha Clayton	Kimberly Reed
Staci Williams	Maureen Rowley
Christina Spinelli	Jennifer Battista

Law Office of Valerie Pepe	Valerie J. Pepe Charlene M. Gregory Donna Nicolais Maria Morris
----------------------------	--

Curtain, Nolan, Gallagher & Mroz	Francis E Mroz Noelle y. Maynard Amy Franey Patricia B. Prosser
----------------------------------	--

Morreale Real Estate Services, Inc.	Sheryl J. Nash Linda Kleifges Irene Bucio Laura J. Henneberry
-------------------------------------	--

Texas American Title Co.	Raye Ann Liescheski Tod Callis Kimberly Fredrickson
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DOCKET# 88514 DB 3899 P 293

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. This Deed is signed by the Grantor's closing agent as of the date at the top of the first page.

Cendant Mobility Financial Corporation, by

Veronica Hellyer
Veronica Hellyer, Closing Agent

STATE OF NEW JERSEY

COUNTY OF BURLINGTON

SS.:

I CERTIFY that on December 7, 2004 Veronica Hellyer personally came before me and stated to my satisfaction, that this person:

- (a) was the maker of the attached Deed;
- (b) was authorized to and did execute this Deed as Closing Agent of Cendant Mobility Financial Corporation, the entity named in this Deed;
- (c) made this Deed for \$ 185,000.00 as the full and actual consideration paid for to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5); and
- (d) executed this Deed as the act of the entity.

Nina James
Notary Public Signature
My Commission Expires:

NINA JAMES
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 9/29/2009

DOC
ET 88514

DB 3899 P 294

DEED # 2	<i>Dated: December 7, 2004</i>	
	<i>Delivered: December 21, 2004</i>	
	<i>Record and Return to:</i>	
Cendant Mobility Financial Corporation	Grantor,	Fidelity Title Abstract Company
TO		1415 Route 70 East, Suite LL-5
Andrew Jacob		Cherry Hill, NJ 08034
	Grantee.	

DOCKET# 88514 DB 3899 P 295



Docket# 34087 Type: MTG Pages: 14
James N. Hogan, Gloucester County Clerk
Receipt#: 28889 03:51:42 P.M. 05/22/2006
Recording Fee: \$160.00 MB 9701 246
Record and Return to:
Epic Title Agency
77-55 Schanck rd
Suite B9
Freehold NJ 07728

After Recording Return To:

LENDIA, INC
472 LINCOLN STREET
WORCESTER, MASSACHUSETTS 01605
Loan Number: 0601545006

This Instrument Prepared By:
KIM KUSNAROWIS

_____[Space Above This Line For Recording Data]_____

MORTGAGE

MIN: 1003813-0601545006-5

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated MAY 9, 2006, together with all Riders to this document.
- (B) "Borrower" is ANDREW JACOB

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is LENDIA, INC

Lender is a MASSACHUSETTS CORPORATION organized
and existing under the laws of MASSACHUSETTS
Lender's address is 472 LINCOLN STREET, WORCESTER, MASSACHUSETTS 01605

(E) "Note" means the promissory note signed by Borrower and dated MAY 9, 2006
The Note states that Borrower owes Lender ONE HUNDRED EIGHTY-THREE THOUSAND AND
00/100 Dollars (U.S. \$ 183,000.00) plus interest.
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than
JUNE 1, 2036

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

STEWART TITLE GUARANTY COMPANY

TITLE INSURANCE COMMITMENT SCHEDULE B SECTION I

File Number: **ETA1421**

SCHEDULE C LEGAL DESCRIPTION

All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Township of Monroe, County of Gloucester, State of New Jersey:

BEGINNING at a point of intersection of the Westerly line of Victory Avenue, with the Southerly line of Highland Road, thence

(1) Along the Westerly line of Victory Avenue, a distance of 136.60 feet to a point; thence,

(2) Westerly at right angles, a distance of 200.00 feet to a point; thence,

(3) Northerly at right angles a distance of 135.60 feet to a point in the Southerly line of Highland Road; thence,

(4) Along the Southerly line of Highland Road, at right angles, 200.00 feet to a point and place of BEGINNING.

NOTE: Being Lot(s) Lot: 1, Block: 9209; Tax Map of the Township of Monroe, County of Gloucester, State of New Jersey.

NOTE: Lot and Block shown for informational purposes only.

(H) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|---|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Second Home Rider |
| ☐ Balloon Rider | ☐ Planned Unit Development Rider | ☐ Other(s) [specify] |
| ☐ 1-4 Family Rider | ☐ Biweekly Payment Rider | |

(I) **"Applicable Law"** means 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.

(J) **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) **"Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) **"Escrow Items"** means those items that are described in Section 3.

(M) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the

COUNTY

of

GLOUCESTER

:

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

which currently has the address of 2421 HIGHLAND ROAD

[Street]

MONROE

[City]

, New Jersey

08094

[Zip Code]

("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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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.

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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future. If Lender accepts such payments, it shall apply such payments at the time such payments are accepted. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic

Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower

shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened.

During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums

secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right

to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action

can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, 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. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

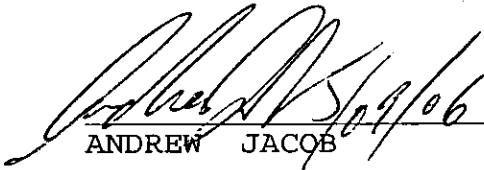
NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. 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 Section 18 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 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 22, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

23. 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.

24. 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 this Security Instrument and in any Rider executed by Borrower and recorded with it.

 (Seal)
ANDREW JACOB -Borrower

____ (Seal)
-Borrower

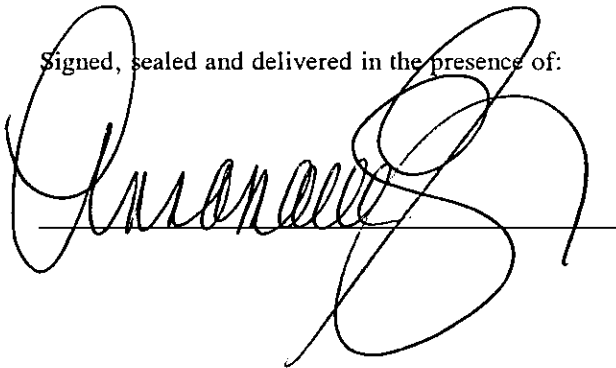
____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Signed, sealed and delivered in the presence of:



ANNAMARIE ESPOSITO
NOTARY PUBLIC STATE OF NEW JERSEY
MY COMMISSION EXPIRES 5 / 19 / 2009

[Space Below This Line For Acknowledgment]

State of New Jersey,
County of GLOUCESTER

, ss

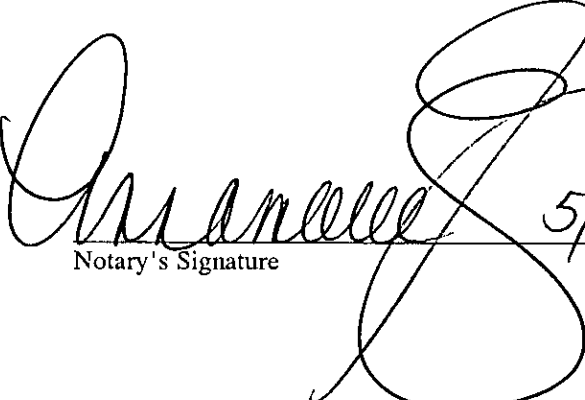
I CERTIFY that on

5/9/06

ANDREW JACOB

personally came before me and stated to my satisfaction that this person (or if more than one, each person):

- (a) was the maker of the attached instrument; and
- (b) executed this instrument as his or her own act.

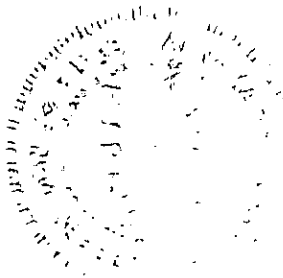

Notary's Signature

5/9/06
Date

Notary's printed or typed name

My commission expires:

ANNAMARIE ESPOSITO
NOTARY PUBLIC STATE OF NEW JERSEY
MY COMMISSION EXPIRES 5 / 19 / 2009





When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

Docket: 00021568
Type:ASM Pages:1
James N. Hogan, Gloucester County Clerk
Receipt#:136642 01:57:38P May 29, 2012
Recording Fee: 40.00 AB 209 201

Prepared By:
Bamba Keita
2925 Country Drive
St. Paul, MN 55117

77681967

Assignment of Mortgage

Dated: 5/22/12

MIN: 100381306015450065
MERS Phone: 888-679-6377

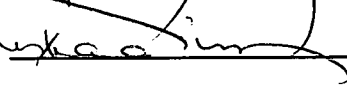
For value received **Mortgage Electronic Registration Systems, Inc., as nominee for Lendia, Inc., its successors and assigns, 1901 E Voorhees Street, Suite C, Danville, IL 61834**, the undersigned hereby grants, assigns and transfers to **GMAC Mortgage, LLC** all beneficial interest under a certain Mortgage dated **May 9, 2006** executed by **ANDREW JACOB** and recorded in Book **9701** on Page(s) **246** as Document Number **34087** on **May 22, 2006** of the official records of the County Clerk of **Gloucester County, New Jersey**.

MORTGAGE AMOUNT: \$183,000.00

PROPERTY ADDRESS: 2421 HIGHLAND ROAD, MONROE, NJ 08094

Mortgage Electronic Registration Systems, Inc., as
nominee for Lendia, Inc., its successors and assigns

By:



5/22/12

Christiana Nitkiewicz
Assistant Secretary

STATE OF Pennsylvania)
COUNTY Montgomery) SS

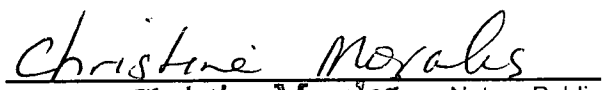


U002631049

On 5/22/12 before me, Christine Morales, Notary Public in and for said State personally appeared Christiana Nitkiewicz, Assistant Secretary of **Mortgage Electronic Registration Systems, Inc.**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that s/he executed the same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL
CHRISTINE MORALES, Notary Public
Abington Twp., Montgomery County
My Commission Expires January 28, 2015


Christine Morales, Notary Public
My Commission expires:



U002631049

10311 5/7/2012 77681967/1

DOCKET#:16230 Type:ERX-Assignment of Mo
PAGES:2

E-recorded

HONORABLE JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 233949 12:38:41 PM

04/09/2013
AB 230 256

Fee:\$ 40.00

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

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

RECORD & RETURN TO:

ERECORDING PARTNERS NETWORK

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

When Recorded Return To
Indecomm Global Services
2925 Country Drive
St Paul, MN 55117

Prepared By
Ramona Yartz
2925 Country Drive
St Paul, MN 55117

76537849

Assignment of Mortgage

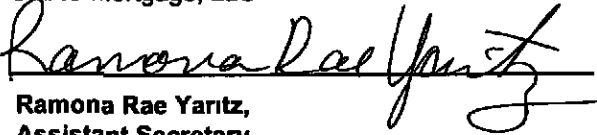
Dated April 4, 2013

For value received GMAC Mortgage, LLC, In C/O Ocwen Loan Servicing, LLC, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034, the undersigned hereby grants, assigns and transfers to Ocwen Loan Servicing, LLC all beneficial interest under a certain Mortgage dated May 9, 2006 executed by ANDREW JACOB and recorded in Book 9701 on Page(s) 246 as Document Number 34087 on May 22, 2006 of the official records of the County Clerk of Gloucester County, New Jersey

MORTGAGE AMOUNT \$183,000.00

MUNICIPALITY Monroe Twp.

PROPERTY ADDRESS 2421 HIGHLAND ROAD, MONROE, NJ 08094

GMAC Mortgage, LLC
By 
Ramona Rae Yartz,
Assistant Secretary

STATE OF Minnesota)
COUNTY Ramsey) SS



U03679202

On April 4, 2013 before me, Sandra Jean Kinnunen , Notary Public in and for said State personally appeared Ramona Rae Yartz , Assistant Secretary of GMAC Mortgage, LLC, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that s/he executed the same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted, executed the instrument WITNESS my hand and official seal



Sandra Jean Kinnunen, Notary Public
My Commission expires January 31, 2016



Docket: 00041467
Type:LPF Pages:
James N. Hogan, Gloucester County Clerk
Receipt#:281073 10:23:59A Sep 13,2013
Recording Fee: 40.00

: SUPERIOR COURT OF NEW JERSEY
 : CHANCERY DIVISION
 : GLOUCESTER COUNTY
 : DOCKET NO. F-031950-13

Civil Action

NOTICE OF LIS PENDENS

Notice is hereby given of the commencement and pendency of the above entitled Civil Action, the general objects of which are:

1. To foreclose the mortgage made by Andrew Jacob to Mortgage Electronic Registration Systems, Inc., as nominee for Lendia, Inc. dated 05/09/2006 recorded on 05/29/2006 in the office of the Gloucester County Clerk, in Book MB9701 of Mortgages for said County, Page 246.

SAID MORTGAGE WAS SUBSEQUENTLY ASSIGNED TO PLAINTIFF
HEREIN.

2. To recover possession of the lands described in Schedule "A" annexed hereto.
3. The Complaint in the above referenced case was filed on 9/9/2013.

ZUCKER, GOLDBERG & ACKERMAN
Attorneys for Plaintiff

By: Kacie Brown
Kacie Brown, Esq.

173228D1007C09112013P126

SCHEDULE "A"

ALL the following described property located in the Township of Monroe, County of GLOUCESTER, State of New Jersey:

COMMONLY known as 2421 Highland Road, Monroe, NJ 08094

BEING also known as Lot 1, Block 9209 on the tax map of the Township of Monroe.

DOCKET#:13144 Type:ERX-Deed
PAGES:9

E-recorded

HONORABLE JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 524589 11:03:41 AM

04/12/2016
DB 5453 15

Fee:\$ 110.00

CONSIDERATION:\$ 100.00 Tax/Code: STANDARD UNDER 350K

COUNTY:	.50	STATE :	1.25
NJAHTF :	0.00	EAA :	0.00
PHPFA :	.25	GEN PURP	0.00
1% OVER	0.00		

REALTY TOTAL: \$ 2.00

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

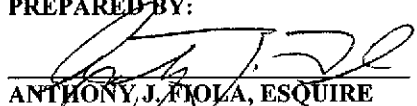
GLOUCESTER COUNTY RECORDING DATA PAGE

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

**RECORD & RETURN TO:
SIMPLIFILE**

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

PREPARED BY:


ANTHONY J. FIOLA, ESQUIRE
Assistant County Counsel
COUNTY OF GLOUCESTER
Office of County Counsel
2 South Broad Street
Woodbury, New Jersey 08096
(856) 384-6939

SHERIFF'S DEED

THIS INDENTURE, made on March 16, 2016,

BETWEEN, CARMEL M. MORINA, Sheriff of the County of Gloucester, in the State of New Jersey, party of the first part, **AND**

U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, with an address of c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-0330, party of the second part, witnesseth.

WHEREAS, on May 18, 2015, a certain Writ of Execution was issued out of the Superior Court of New Jersey, Chancery Division – Gloucester County, Docket No. F-031950-13, directed and delivered to the Sheriff of the said County of Gloucester and which said Writ is in the words or to the effect following that is to say:

**THE STATE OF NEW JERSEY to the
Sheriff of the County of Gloucester, GREETINGS:**

WHEREAS, on May 18, 2015, by a certain Judgment made in our Superior Court of New Jersey in a certain cause therein pending, wherein the **PLAINTIFF** is

OCWEN LOAN SERVICING, LLC

AND the following named parties are the **DEFENDANTS**:

ANDREW JACOB

IT WAS ORDERED AND ADJUDGED that, certain mortgaged premises, with the appurtenances, in the Complaint (and Amendments to Complaint, if any), in the said cause particularly set forth and described, that is to say: The mortgaged premises are described as set forth upon the **RIDER ANNEXED HERETO AND MADE A PART HEREOF**;

TOGETHER, with all and singular the rights, liberties, privileges, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and the reversion and remainders, rents, issues and profits thereof, and also all the estate, right, title, interest, use, property, claim and demand of the said defendant(s), of, in, to and out of the same, to be sold to pay and satisfy in the first place unto the Plaintiff, OCWEN LOAN SERVICING, LLC, the sum of \$227,584.95 being principal, interest and advances secured by a certain Mortgage dated May 9, 2006 and given by ANDREW JACOB with interest at the contract rate of 6.5% on \$189,487.96 being the principal sum in default including advances from February 27, 2015 to **May 18, 2015**, and lawful interest thereafter to be added on the total sum due until the same is paid and satisfied and also the costs of the aforesaid plaintiff, with contract and lawful interest thereon.

AND, for that purpose, a Writ of Execution should issue, directed to the Sheriff of Gloucester County commanding him to make sale as aforesaid; and that the surplus

money arising from such sale, if any there be, should be brought into said Court, subject to the further Order of the said Court, as by the said Judgment remaining as of record in our said Superior Court of New Jersey at Trenton, doth and may more fully appear, and whereas, the costs of the said Plaintiff have been duly taxed at the sum of \$3,185.85.

THEREFORE, you are hereby commanded that you cause to be made of the premises aforesaid, by selling so much of the same as may be needful and necessary for that purpose, the said sum of **\$227,584.95** and the same you do pay to the said plaintiff together with contract and lawful interest thereon and that you have the surplus money, if any there be, before our said Superior Court of New Jersey, aforesaid, at Trenton, within thirty (30) days after sale pursuant to R. 4:59-1(1), to abide the further order of the said court, according to judgment aforesaid, and you are to make return at the time and place aforesaid, by certificate under your hand, of the manner in which you have executed this our Writ, together with this Writ and if no sale this Writ shall be returnable within 24 months.

WITNESS, the Honorable **Paul Innes, P.J. Ch.**, Judge of the Superior Court at Trenton, aforesaid, the 18th day of May, 2015.

/s/**MICHELLE M. SMITH, ESQUIRE**
Clerk of the Superior Court of New Jersey

ATTORNEYS FOR PLAINTIFF
PHELAN HALLINAN DIAMOND & JONES, PC

By: _____
DONNA L. SKILTON, ESQUIRE

AS, by the record of said Writ of Execution in the Office of the Superior Court of New Jersey, at Trenton, in the Records of Execution No. **013010-15**, as may more fully appear.

AND WHEREAS, I, the said **CARMEL M. MORINA**, as such Sheriff as aforesaid did in due form of law, before making such sale give notice of the time and place of such sale by public advertisement, signed by myself, and set up in my Office in the County of Gloucester Administration Building, being the County in which said real estate is situate and also set up at the premises to be sold at least three (3) weeks next before the time appointed for such sale;

AND I, also caused such notice to be published four (4) times in two (2) newspapers designated by me and printed and published in the said County, the County wherein the real estate to be sold is situate, the same being designated for the publication by the Laws of this State, and circulating in the neighborhood of said real estate, at least once a week during four (4) consecutive calendar weeks. Such newspapers, **SOUTH JERSEY TIMES** and **SENTINEL OF GLOUCESTER COUNTY**, are newspapers with circulation in Woodbury, the County seat of said Gloucester County. The first publication was at least twenty-one (21) days prior and the last publication not more than eight (8) days prior to the time appointed for the sale of such real estate, and by virtue of said Writ of Execution, I did offer for sale the said land and premises at public venue at the County of Gloucester Administration Building in Woodbury on **March 16, 2016** at the hour of 2:00 in the p.m.

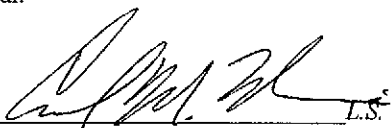
WHEREUPON, the said party of the second part bidding therefore for the same, the sum of **\$100.00** and no other person bidding as much, I did then and there openly and publicly in due form of law between the hours of 2:00 and 5:00 in the p.m., strike off and sell tracts or parcels of land and premises for the sum of **\$100.00** to the said party of the second part being then and there the highest bidder for same. And on the 16th day of March in the year last aforesaid, I did truly report the said sale to the Superior Court of New Jersey, Chancery Division, and no objection to the said sale having been made, and by Assignment of Bid filed with the Sheriff of Gloucester County said bidder assigned its

bid to: **U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST**

NOW THEREFORE, THIS INDENTURE, WITNESSETH, that **I**, the said **CARMEL M. MORINA**, as such Sheriff as aforesaid, under and by the virtue of the said Writ of Execution, and in execution of the power and trust in me reposed and also for and in consideration of the said sum of **\$100.00**, therefrom acquit, exonerate and forever discharge to the said party of the second part, its successors and assigns, all and singular the said tract or parcel of lands and premises, with the appurtenances, privileges and hereditaments thereunto belonging or in any way appertaining; to have and hold the same, unto the said party of the second part, its successors and assigns to its and their only proper use, benefit, and behoof forever, in as full, ample and beneficial manner as by virtue of said Writ of Execution I may, can or ought to convey the same.

AND, I, the said **CARMEL M. MORINA**, do hereby, covenant, promise and agree, to and with the said party of the second part, its successors and assigns, that I have not, as such Sheriff as aforesaid, done or cause, suffered or procured to be done any act, matter or thing whereby the said premises, or any part thereof, with the appurtenances, are or may be charged or encumbered in estate title or otherwise.

IN WITNESS WHEREOF, I, the said **CARMEL M. MORINA** as such Sheriff as aforesaid, have hereunto set my hand and seal.


CARMEL M. MORINA, SHERIFF

STATE OF NEW JERSEY :
: §
COUNTY OF GLOUCESTER :

On March 30, 2016, before me, a Notary Public of the State of New Jersey, personally appeared **CARMEL M. MORINA**, Sheriff of the County of Gloucester, who is, I am satisfied, the Grantor in the within Indenture named, and I having first made known to him the contents thereof, he did thereupon acknowledge that he signed, sealed and delivered the same as his voluntary act and deed, for the uses and purposes therein expressed.


NOTARY PUBLIC

JOAN SCHAUBECK
 NOTARY COMMISSION
 EXPIRES SEPTEMBER 10, 2020

RIDER TO THE WRIT OF EXECUTION

ALL THAT TRACT or parcel of land and premises, situate, lying and being in the Township of Monroe, County of Gloucester, and State of New Jersey, more particularly described as follows:

SEE ATTACHED **EXHIBIT "A"**

For informational purposes only:

Lot 1, Block 9209, Tax Map of the Township of Monroe, County of Gloucester,
State of New Jersey

All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Township of Monroe, County of Gloucester, State of New Jersey:

BEGINNING at a point of intersection of the Westerly line of Victory Avenue, with the Southerly line of Highland Road, thence

(1) Along the Westerly line of Victory Avenue, a distance of 136.60 feet to a point; thence,

(2) Westerly at right angles, a distance of 200.00 feet to a point; thence,

(3) Northerly at right angles a distance of 135.60 feet to a point in the Southerly line of Highland Road; thence,

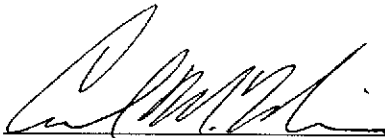
(4) Along the Southerly line of Highland Road, at right angles, 200.00 feet to a point and place of **BEGINNING**.

NOTE: Being Lot(s) Lot: 1, Block: 9209; Tax Map of the Township of Monroe, County of Gloucester, State of New Jersey.

NOTE: Lot and Block shown for informational purposes only.

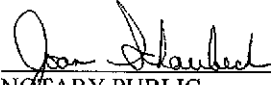
Exhibit A

I, **CARMEL M. MORINA**, Sheriff, of the County of Gloucester, do solemnly swear that the real estate described in this Deed made to **U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST**, was by me sold by virtue of a good and existing execution as is therein recited, that the money ordered to be paid has not been, to my knowledge or belief, paid or satisfied, that the time and place of the sale of said real estate was by me duly advertised as required by law, and that the same was cried off and sold to a bona fide purchaser for the best price that could be obtained, and the true consideration for this conveyance as set forth in the Deed is **\$100.00**.

 J.S.
CARMEL M. MORINA, SHERIFF

STATE OF NEW JERSEY :
: §
COUNTY OF GLOUCESTER :

On March 30, 2016, before me, a Notary Public of the State of New Jersey, personally appeared **CARMEL M. MORINA**, Sheriff of the County of Gloucester, who is, I am satisfied, the Grantor in the within Indenture named, and having first made known to him the contents thereof, he did thereupon acknowledge that he signed, sealed and delivered the same as his voluntary act and deed, for the uses and purposes therein expressed.


NOTARY PUBLIC
JOAN SCHAUBECK
NOTARY COMMISSION
EXPIRES SEPTEMBER 10, 2020

STATE OF NEW JERSEY
AFFIDAVIT OF CONSIDERATION FOR USE BY SELLER
 (STATEMENT OF PRIOR MORTGAGE, LIENS OR ENCUMBRANCES)
 FOR
 SHERIFF'S DEEDS

(c. 255,P.L. 1979)

To be recorded with deed pursuant to Chapter 49,P.L.1968, as amended, and c. 255,P.L.1979

174654

STATE OF NEW JERSEY
 COUNTY OF BURLINGTON

} SS.

FOR RECORDER'S USE ONLY

Consideration \$ _____

Reality Transfer Fee \$ _____

Date: _____ By: _____

IMPORTANT NOTES:

This form is to be attached to all Sheriff's Deed not otherwise exempt pursuant to N.J.S.A 46:15-10, when presented to the County Clerk or Register of Deeds for recording. One of the following blocks **MUST** be checked:

☒ NO PRIOR MORTGAGES OR LIENS ARE OUTSTANDING.

☐ PRIOR MORTGAGE OR LIENS OUTSTANDING AND NOT EXTINGUISHING BY THE SALE ARE LISTED IN SECTION 2 BELOW.

(1) PARTY OR LEGAL REPRESENTATIVE
 OCWEN LOAN SERVICING, LLC

(Plaintiff)

Phelan Hallinan Diamond & Jones, PC

(Legal Representative of Plaintiff)

(Legal representative is to interpreted broadly to include any person actively and responsibly participating in the transaction, such as but not limited to an attorney representing one of the parties; a closing of a title company of lending institution participating in transaction; a holder of power of attorney from plaintiff)

(2) CONSIDERATION

Deponent states that, with respect to deed hereto annexed, there follows the name or names of all mortgagees and other holders of encumbrances constituting "consideration" as defined in the act to which this act is a supplement (C. 46:15-5©), to which such sale shall be subject. Such prior mortgagees, liens and encumbrances are as follows:

NAME OF SECURED PARTY

CURRENT AMOUNT DUE

TOTAL

NOTE: The amount of consideration on which the Reality Transfer Fee shall be calculated shall include both the total listed above and the amount bid at the sale as set forth in the Sheriff's Deed.

Deponent makes affidavit to induce the County Clerk or Register of Deeds to record the deed and accept the fee submitted herewith in accordance with the provisions of c. 49, P.L. 1968, as amended, and c. 225, P.L. 1979.

Subscribe and Sworn to before me this

29 day of May, 2015

BRIDGET K. RICH
 NOTARY PUBLIC OF NEW JERSEY
 ID # 2451390

My Commission Expires 1/7/2020

AMOUNT BID AT
 SHERIFF SALE

\$ 100.00

Dana Marks, Esquire

400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054

Address of Deponent

FOR OFFICIAL USE ONLY

This space for use County Clerk or Register of Deeds

Instrument Number _____ County _____

Deed Number _____ Block _____ Page _____

Deed Dated _____ Date Recorded _____

IMPORTANT - BEFORE COMPLETING THIS AFFIDAVIT PLEASE READ THE FOLLOWING PAGE.

This form is prescribed by the Director, Division of Taxation in the Department of the Treasury, as required by law, and may not be altered or amended without the approval of the Director.

ORIGINAL to be attached to Sheriff's Deed
 COPY to be retained by Sheriff's Deed

SHERIFF'S DEED

CARMEL M. MORINA, SHERIFF

TO

**U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION
TRUST**

Received in the Clerk's Office in the County of Gloucester,
Woodbury, New Jersey on the _____ day of
_____, 2016, and recorded in
Book No. _____ of Deeds, for said County,
On Page _____ & c.

JAMES N. HOGAN, CLERK

