



## Passaic County Document Summary Sheet

PASSAIC COUNTY CLERK  GRAND STREET ROOM 113 PATERSON NJ 07501	<b>Transaction Identification Number</b>	2974958      2346769
	<b>Return Address</b> <i>(for recorded documents)</i> PHH MORTGAGE 1 MORTGAGE WAY MT. LAUREL NJ 08054	

**Official Use Only**

<b>Submission Date</b> <i>(mm/dd/yyyy)</i>		03/24/2017
<b>No. of Pages</b> <i>(excluding Summary Sheet)</i>		6
<b>Recording Fee</b> <i>(excluding transfer tax)</i> <i>(Convenience Charge of \$2.00 included)</i>		\$95.00
<b>Realty Transfer Tax</b>		\$0.00
<b>Total Amount</b>		\$95.00
<b>Document Type</b>	MORTGAGE MODIFICATION	
<b>Electronic Recordation Level</b>	L2 - Level 2 (With Images)	
<b>Municipal Codes</b>		
NORTH HALEDON BOROUGH		06
<b>Bar Code(s)</b>		
		 A1ED12

KRISTIN M. CORRADO  
 CLERK  
 PASSAIC COUNTY  
 New Jersey

INSTRUMENT NUMBER  
 2017015580  
 RECORDED ON  
 Mar 24, 2017  
 11:52:47 AM  
 BOOK:R699 PAGE:239  
 Total Pages: 8

NJ PRESERVATION ACCOUNT \$35.00  
 RECORDING FEES - \$55.00  
 RECORDER OF DEEDS  
 HOMELESSNESS TRUST FUND \$3.00  
 EFILING CONVENIENCE FEE \$2.00  
 TRUST FUND  
 TOTAL PAID \$95.00  
 INV: 1201093 USER: ML

**Additional Information (Official Use Only)**

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**COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF PASSAIC COUNTY FILING RECORD.  
 RETAIN THIS PAGE FOR FUTURE REFERENCE.**



**Passaic County Document Summary Sheet**

<b>MORTGAGE MODIFICATION</b>	<b>Type</b>		MORTGAGE MODIFICATION		
	<b>Consideration</b>				
	<b>Submitted By</b>		SIMPLIFILE, LLC. (SIMPLIFILE)		
	<b>Document Date</b>		03/13/2017		
	<b>Reference Info</b>				
	<b>Book ID</b>	<b>Book</b>	<b>Beginning Page</b>	<b>Instrument No.</b>	<b>Recorded/File Date</b>
		M9720	95	2008016699	
			<b>Name</b>		<b>Address</b>
			SLADIMIR CONTENT		
			<b>Name</b>		<b>Address</b>
			PHH MORTGAGE CORPORATION		
	<b>Parcel Info</b>				
<b>Property Type</b>	<b>Tax Dist.</b>	<b>Block</b>	<b>Lot</b>	<b>Qualifier</b>	<b>Municipality</b>

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**After Recording Return To:**  
**PHH Mortgage Services**  
**PO Box 5451**  
**Mount Laurel, NJ 08054**  
**Return to Phone: 877-766-8244**

**This Document Prepared By:**  
**Naomi Wren, Specialist**  
**PHH Mortgage Corporation**  
**PO Box 5451**  
**Mount Laurel, NJ 08054**  
**1-877-766-8244**

[Space Above This Line For Recording Data]

Original Recording Date: **March 19, 2008**  
Original Loan Amount: **\$417,000.00**  
Original Lender Name: **PHH Home Loans, LLC**  
**D/B/A Coldwell Banker Home Loans**  
New Money: **\$81,010.49**  
Prepared Date: **March 08, 2017**

Loan No: **0045857497**  
Investor Loan No: **4005849472**

**LOAN MODIFICATION AGREEMENT**  
**(Providing For Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 8th day of March, 2017, between **SLADIMIR CONTENT, An Unmarried Person** ("Borrower") and **PHH Mortgage Corporation, whose address is 1 Mortgage Way, Mt. Laurel, NJ 08054** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **March 12, 2008** and recorded in Book/Liber **M9720, Page 95**, Instrument No: **2008016699** and recorded on **March 19, 2008**, of the Official Records of **Passaic County, NJ** and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

**77 BROOKSIDE TER, NORTH HALEDON, NJ 07508,**  
(Property Address)

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;

Assignment from Mortgage Electronic Registration systems, Inc. as a nominee for PHH Home Loans, LLC D/B/A Coldwell Banker Home Loans its successors and assigns to PHH Mortgage Corporation. Dated 09/03/09, Recorded 10/23/09, Book AS297, Page 7, Instrument 2009058672



\* 0 0 4 5 8 5 7 4 9 7 \*

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

Loan No: **0045857497**

8300b 08/14



\* 7 5 9 7 8 + 1 4 \*

Form 3179 1/01 (rev. 4/14)

(page 1 of 5)

**Tax Parcel No.: 00068.0000 00003.0009**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **March 1, 2017**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$613,131.57**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. **\$183,939.47** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$429,192.10**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **3.500%**, from **March 1, 2017**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,662.65**, beginning on the **1st day of April, 2017**, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of **3.500%** will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be **March 1, 2057**.
3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. 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 the Security Instrument.

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 delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

5. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that



\* 0 0 4 5 8 5 7 4 9 7 \*

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

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Form 3179 1/01 (rev. 4/14)

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is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

6. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging [  ].



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LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

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\* 7 5 9 7 8 + 1 4 \*

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This Agreement modifies an obligation secured by an existing security instrument recorded in Passaic County, NJ, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$532,121.08. The principal balance secured by the existing security instrument as a result of this Agreement is \$613,131.57, which amount represents the excess of the unpaid principal balance of this original obligation.

In Witness Whereof, the Lender and I have executed this Agreement.

*Sladimir Content* (Seal)  
**SLADIMIR CONTENT** -Borrower

\_\_\_\_\_ [Space Below This Line For Acknowledgments] \_\_\_\_\_

State of New Jersey

County of PASSAIC SS:

I certify that on this 13 day of March, 2017, **SLADIMIR CONTENT**, personally came before me, a Notary Public and acknowledged under oath, to my satisfaction, the he (she) is named in and personally signed this document; and delivered this document as his (her) act and deed.

*Nicole Killion*  
NOTARY PUBLIC

My commission expires : July 11, 2017  
Origination Company: **PHH Mortgage Corporation**  
NMLSR ID: 2726

**NICOLE KILLION**  
**NOTARY PUBLIC OF NEW JERSEY**  
My Commission Expires July 11, 2017



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LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

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**PHH Mortgage Corporation**

By: *Elizabeth Lashley* ELIZABETH LASHLEY, ASSISTANT VICE PRESIDENT (Seal) - Lender

Name: \_\_\_\_\_  
Title: ASSISTANT VICE PRESIDENT

3/21/17  
Date of Lender's Signature

\_\_\_\_\_  
[Space Below This Line For Acknowledgments]

State of New Jersey, County of Burlington

On 3/21, 2017, before me, AMELIA L CURIALE,  
(please print NOTARY PUBLIC's name)

a Notary Public in and for said State, personally appeared

ELIZABETH LASHLEY, ASSISTANT VICE PRESIDENT of the

Corporation, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their capacity, and that by their signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

*A. Curiale*  
Notary Public

\_\_\_\_\_  
Notary Public of New Jersey  
My Commission expires: \_\_\_\_\_

AMELIA L CURIALE  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires 05/19/2021



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## Exhibit A

Loan # 0045857497

All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of North Haledon, County of Passaic, State of New Jersey

Known and designated as Lot 31 in Block 68 on map entitled, "Final Subdivision Brookside Estates," Property of Pyramid Builders, Inc., situated in the Borough of North Haledon in the County of Passaic and State of New Jersey and filed in the Passaic County Register's Office on the 22nd day of October 1971 as Map Number 2597.

The above premises being more particularly described as follows in accordance with a survey made by EID Associates, Inc. dated March 7, 2008:

BEGINNING at a point in the westerly line of Brookside Terrace, distant northerly 921.36 feet from the corner formed by the said westerly line of Brookside Terrace with the northerly line of Romaine Road and running; thence

- (1) South 68 degrees 14 minutes 35 seconds West, a distance of 165.00 feet to the easterly boundary line of Filed Map No. 1156; thence
- (2) Along said easterly boundary line of Filed Map No. 1156, North 21 degrees 45 minutes 25 seconds West, a distance of 253.18 feet to the division line of the Borough of North Haledon with the Township of Wyckoff; thence
- (3) Along said division line of the Borough of North Haledon and the Township of Wyckoff, South 74 degrees 04 minutes 01 seconds East, a distance of 137.03 feet to a bend in said division ; thence
- (4) Still along said division line of the Borough of North Haledon and the Township of Wyckoff, South 74 degrees 35 minutes 10 seconds East, a distance of 70.98 feet to the westerly line of Brookside Terrace; thence
- (5) Along the said westerly line of Brookside Terrace, South 21 degrees 45 minutes 25 seconds East, a distance of 126.52 feet to the point and place of BEGINNING.

**NOTE FOR INFORMATIONAL PURPOSES ONLY: Being known and designated as Lot 3.09, Block 68 on the Tax Map in the Borough of North Haledon, County of Passaic, State of New Jersey**