



**Passaic County Document Summary Sheet**

PASSAIC COUNTY CLERK  GRAND STREET ROOM 113 PATERSON NJ 07501	<b>Transaction Identification Number</b>	4601343	4372646
	<b>Return Address</b> <i>(for recorded documents)</i> FIRST AMERICAN TITLE INSURANCE COMPANY 3 FIRST AMERICAN WAY SANTA ANA CA 92707		

**Official Use Only**

<b>Submission Date</b> <i>(mm/dd/yyyy)</i>		09/10/2020
<b>No. of Pages</b> <i>(excluding Summary Sheet)</i>		15
<b>Recording Fee</b> <i>(excluding transfer tax)</i>		\$185.00
<b>Realty Transfer Tax</b>		\$0.00
<b>Total Amount</b>		\$185.00
<b>Document Type</b>	MORTGAGE MODIFICATION	
<b>Electronic Recordation Level</b>	L2 - Level 2 (With Images)	
<b>Municipal Codes</b>		TOTOWA BOROUGH 12
		A382B4

DANIELLE IRELAND-IMHOF  
 CLERK  
 PASSAIC COUNTY  
 New Jersey

INSTRUMENT NUMBER  
 2020042737  
 RECORDED ON  
 Sep 10, 2020  
 12:42:04 PM  
 BOOK:R768 PAGE:164  
 Total Pages: 17

NJ PRESERVATION ACCOUNT \$80.00  
 RECORDING FEES - \$100.00  
 RECORDER OF DEEDS  
 HOMELESSNESS TRUST FUND \$2.00  
 - CODE BLUE INITIATIVE  
 HOMELESSNESS TRUST FUND \$3.00  
 TOTAL PAID \$185.00  
 INV: 1397713 USER: MD

**Additional Information (Official Use Only)**

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**\* DO NOT REMOVE THIS PAGE.**

**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>		08/24/2020		
	<b>Reference Info</b>				
	<b>Book ID</b>	<b>Book</b>	<b>Beginning Page</b>	<b>Instrument No.</b>	<b>Recorded/File Date</b>
		M13965	34	2016026473	
			<b>Name</b>		<b>Address</b>
			STEFANIE EBBINGHOUSEN		
			MICHAEL EBBINGHOUSEN		
			<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>

\* DO NOT REMOVE THIS PAGE.  
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 TOTAL PAID \$185.00  
 INV: 1397713 USER: MD

**After Recording Return To:** **Jorge Marin**  
 PHH Mortgage Services  
 Attn: Modification Processing  
 PO Box 24737  
 West Palm Beach, FL 33416-9838  
 Investor #: 5AD

[Space Above This Line for Recording Data]

## HOME AFFORDABLE MODIFICATION AGREEMENT (Step Two of Two-Step Documentation Process)

**Servicer:** PHH Mortgage Services  
**Original Mortgagor / Maker:** MICHAEL EBBINGHOUSEN AND STEFANIE EBBINGHOUSEN  
**Marital Status:** MARRIED  
**Original Mortgagee / Payee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS  
 NOMINEE FOR NJ LENDERS CORP, ITS SUCCESSORS AND  
 ASSIGNS

**Original Amount:** \$268,055.00  
**Original Mortgage Date:** MAY 31, 2016  
**Date Recorded:** JUNE 14, 2016  
**Reel / Book:** M13965 Page / Liber: 34  
**CRFN / Document/Instrument #:** 2016026473  
**AP# / Parcel #:** 2512-00129-0000-00011-0000-  
**Property Address:** 459 RIVERVIEW DRIVE  
**City:** TOTOWA **State:** NEW JERSEY  
**County:** PASSAIC

**Present Holder of the Note and Lien:** PHH MORTGAGE CORPORATION  
**Holder's Mailing Address:** PO Box 24737  
 (Including county) West Palm Beach, FL 33416-9838  
 Palm Beach County

**New Money** \$ \_\_\_\_\_

**LEGAL DESCRIPTION:** SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

**Registered Land (OH Only):**  YES  NO  
**AFN# (OH Only):** \_\_\_\_\_

**District (NYC Only):** \_\_\_\_\_ **Section:** \_\_\_\_\_ **Block:** \_\_\_\_\_ **Lot:** \_\_\_\_\_

**District (MA Only):** \_\_\_\_\_

**Lot (DC Only):** \_\_\_\_\_ **Square:** \_\_\_\_\_

Unit 5



Loan Number: 7210297870  
Investor Loan Number: 0217390686  
Investor/Owner: PHH Mortgage Corporation  
This document was prepared by PHH Mortgage Corporation

**After Recording Return To:**  
PHH Mortgage Corporation  
Attention: Modification Processing  
PO Box 24737  
West Palm Beach, FL 33416-9838

FHA Case No. 352-8557179

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

**HOME AFFORDABLE MODIFICATION AGREEMENT**

The debtor(s), STEFANIE EBBINGHOUSEN, MICHAEL EBBINGHOUSEN

PHH Mortgage Corporation through the servicer of the underlying mortgage loan agreement, PHH Mortgage Corporation, have agreed to modify the terms of said underlying mortgage loan agreement. PHH Mortgage Corporation is the owner of the loan and retains all rights to collect payments as per the underlying mortgage loan agreement. PHH Mortgage Corporation, remains servicer for said underlying mortgage loan agreement.

**BALLOON PAYMENT DISCLOSURE**

**THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$74,968.95, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.**

**THIS MODIFICATION AGREEMENT INCLUDES A BALLOON PAYMENT, WHICH MEANS THAT EVEN IF BORROWER MAKES ALL THE SCHEDULED PAYMENTS WHEN DUE, THE LOAN WILL NOT BE PAID IN FULL AT THE END OF ITS TERM. AS A RESULT, ON THE MATURITY DATE OUTLINED WITHIN THIS AGREEMENT, BORROWER WILL BE REQUIRED TO REPAY, IN A SINGLE PAYMENT, THE ENTIRE REMAINING PRINCIPAL BALANCE PLUS ALL ACCRUED BUT UNPAID INTEREST AND ALL OTHER AMOUNTS OWING ON THAT DATE (INCLUDING BUT NOT LIMITED**

6-914-BGM02-0000029-001-34-000-001-000-000

**TO ALL ADVANCES MADE BY LOAN SERVICER UNDER THE TERMS OF THE SECURITY INSTRUMENT).**

**CAUTION TO BORROWER: NO OBLIGATION TO REFINANCE - LOAN SERVICER HAS NO OBLIGATION TO REFINANCE THIS LOAN OR MAKE BORROWER A NEW LOAN ON THE MATURITY DATE. IF BORROWER DOES NOT HAVE THE FUNDS TO PAY THE BALLOON PAYMENT WHEN IT COMES DUE, BORROWER MAY HAVE TO OBTAIN A NEW LOAN AGAINST THE PROPERTY TO MAKE THE BALLOON PAYMENT. ASSUMING ANOTHER LENDER MAKES BORROWER A NEW LOAN ON THE MATURITY DATE, BORROWER WILL PROBABLY BE CHARGED INTEREST AT THE MARKET RATE PREVAILING AT THAT TIME. SUCH INTEREST RATE MAY BE HIGHER THAN THE INTEREST RATE PAID ON THIS LOAN. YOU MAY AGAIN HAVE TO PAY COMMISSIONS, FEES AND EXPENSES FOR THE ARRANGING OF THE NEW LOAN. IN ADDITION, IF BORROWER IS UNABLE TO MAKE THE MONTHLY PAYMENTS OR THE BALLOON PAYMENT, BORROWER MAY LOSE THE PROPERTY AND ALL OF THE EQUITY THROUGH FORECLOSURE. KEEP THIS IN MIND IN DECIDING WHETHER TO AGREE TO THE TERMS OF THIS LOAN MODIFICATION.**



Borrower ("I"): STEFANIE EBBINGHOUSEN, MICHAEL EBBINGHOUSEN

Lender/Servicer or Agent for Lender/Servicer ("Lender"): PHH Mortgage Corporation  
Investor/Owner: PHH Mortgage Corporation  
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 05/31/2016  
Loan Number: 7210297870

Property Address ("Property"): 459 RIVERVIEW DR  
TOTOWA, NJ 07512

If my representations in Section 1 continue to be true in all material respects, then this Modification Agreement ("Agreement") made this 11th day of August, 2020 ("Modification Agreement Date") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, in the real property records of Passaic County, NJ. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 459 RIVERVIEW DR, TOTOWA, NJ 07512, which real property is more particularly described as follows.

**(Legal Description - Attached as Exhibit if Recording Agreement)**

The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents". Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents

This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. **My Representations.** I certify, represent to Lender and agree:
  - A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future.
  - B. I live in the Property as my principal residence, and the Property has not been condemned.

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- C. There has been no change in the ownership of the Property since I signed the Loan Documents.
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for a modification of the Loan Documents)
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct and
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so and
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.
- H. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents. Based on this representation, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.



**2. Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. Time is of the essence under this Agreement.
- B. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents and
- C. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

**3. The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 09/01/2020 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. The Loan Documents will be modified and the first modified payment will be due on 10/01/2020.

- A. The new Maturity Date will be: 09/01/2050. Borrower specifically acknowledges that this is a balloon modification and therefore Borrower will have a balloon payment due at maturity in the approximate amount of \$74,968.95 [ " Balloon Payment."].
- B. The modified Principal balance of my Note includes amounts and arrearages that are past due as of the Modification Effective Date (including, but not limited to, unpaid and any previously deferred principal and interest, fees, escrow advances and other costs, collectively, "Unpaid Amounts") excluding any fees, costs and/or corporate advances not added to the account as of the Modification Agreement Date and amounts not added to the New Principal Balance due to investor and/or mortgage insurer restrictions less any amounts paid to the Lender but not previously credited to the Loan. Any amounts not added to the New Principal Balance will remain on the account until paid and will become due when the interest-bearing balance is paid in full or upon maturity as applicable

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pursuant to State or Federal law. The new Principal balance of my Note will be \$271,394.82 (the "New Principal Balance"). The "New Principal Balance" may represent the sum of the "Deferred Principal Balance", (if applicable) the "Deferred Principal Reduction" (if applicable) and the "Interest Bearing Principal Balance" which is \$196,425.87. I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.



- C. **\$74,968.95** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I 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 \$196,425.87.

Interest at the rate of 3.5% will begin to accrue on the Interest Bearing Principal Balance as of 09/01/2020 and the first new monthly payment on the Interest Bearing Principal will be due on 10/01/2020.

Borrower's payment schedule for the modified Loan is as follows:

Years	Interest Rate (%)	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1 - 30	3.5	09/01/2020	\$882.04	\$1,127.61	\$2,009.65	10/01/2020	360

\*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, escrow payments may be adjusted periodically in accordance with applicable law.

The above terms in this Section 3. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest to be added to the outstanding principal balance.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.



for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays me 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 me any interest or earnings on the Funds. Lender and I can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide me, 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 me 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 me as required by RESPA, and I 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 me as required by RESPA, and I 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 the Loan Documents, Lender shall promptly refund to me any Funds held by Lender.

- E. That this Agreement constitutes notice that the Servicer's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
- F. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- G. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- H. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if state or federal law, rules or regulations prohibits the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me 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 I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- I. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my property permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any circumstance, to assume the Loan. Except as noted herein, this Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer or transferee of the Property.
- J. That, as of the Modification Effective Date, any provision in the Note, as amended for the assessment of a penalty for full or partial prepayment of the Note is null and void.



- K. That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage Loan is in the first lien position and/or is fully enforceable upon modification and that if, under any circumstances and notwithstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s), and/or subordination agreement(s), then the terms of this Agreement will not become effective on Modification Effective Date and the Agreement will be null and void.
- L. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under the Home Affordable Modification Program.
- M. Mortgage Electronic Registration Systems, Inc. (MERS) is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. In the cases where the loan has been registered with MERS who has only legal title to the interests granted by the Borrower in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS 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 the mortgage Loan.
- N. In the event of a future default only, Borrower authorizes Lender, and Lender's successors and assigns, to share its contact information with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative. For purposes of this section, Third Parties are limited to HUD-certified housing counseling agencies or state or local government housing finance agencies.
- O. That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the Note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the Note. All documents the Lender requests of me under this section 4.N. shall be referred to as "Documents". I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement. This Agreement may not be supplemented, changed, modified or omitted except by written document executed by both me and PHH Mortgage Services. This Modification constitutes the entire agreement between me and PHH Mortgage Services and, supersedes all previous negotiations and discussions between me, PHH Mortgage Services and/or PHH Mortgage Services predecessors in interest, and neither prior evidence nor any prior or other agreement shall be permitted to contradict or vary its terms. There are no promises, terms, conditions, or obligations other than those contained in this Agreement.
- P. That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Principal Balance.



**Q. Discharged Bankruptcy.** Notwithstanding anything to the contrary contained in this Agreement, Borrower and Lender acknowledge the effect of a discharge in bankruptcy that has been granted to Borrower prior to the execution of this Agreement and that Lender may not pursue Borrower for personal liability. However, Borrower acknowledges that Lender retains certain rights, including but not limited to the right to foreclose its lien evidenced by the Security Instrument under appropriate circumstances. The parties agree that the consideration for this Agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of Borrower's default thereunder. Nothing in this Agreement shall be construed to be an attempt to collect against Borrower personally or an attempt to revive personal liability.



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### BORROWER ACKNOWLEDGEMENT

**IMPORTANT – Do NOT sign this Agreement unless you are in the presence of a notary. If extenuating circumstances prevent one notary signature, separately signed and notarized agreements will be accepted; however, the agreements must be returned in the same package to PHH Mortgage Corporation.**

Each of the Borrower(s) and the Lender acknowledge that no representations, agreements or promises were made by the other party or any of its representatives other than those representations, agreements or promises specifically contained herein. This Agreement, and the Note and Security Instrument (as amended hereby) set forth the entire understanding between the parties. There are no unwritten agreements between the parties.



All individuals on the mortgage, note and the property title must sign this Agreement.

<u>8/24/2020</u> Date	 STEFANIE EBBINGHOUSEN
<u>8/24/2020</u> Date	 MICHAEL EBBINGHOUSEN

NOT CERTIFIED COPY

State of NEW JERSEY  
County of PASSAIC

On this 24 day of August, 2020, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Stefanie Ebbinghausen & Michael Ebbinghausen personally known to me or identified to my satisfaction to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.



Witness my hand and official seal.

Carrie A. Tanguay  
Notary Public

My Commission Expires: CARRIE A. TANGUAY  
**NOTARY PUBLIC NEW JERSEY**  
My Commission Expires 7/15/2023

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### LENDER ACKNOWLEDGEMENT

(For Lender's Signature Only)

Lender acknowledges that no representations, agreements or promises were made or any of its representations other than those representations, agreements or promises specifically contained herein. This Agreement, and the Note and Security Instrument (as amended hereby) set forth the entire understanding between the parties. There are no unwritten agreements between the parties.



PHH Mortgage Corporation

JORGE MARIN

Authorized Signer

Jorge Marin

Date SEP 04 2020 Authorized Signer

State of Florida

County of Palm Beach

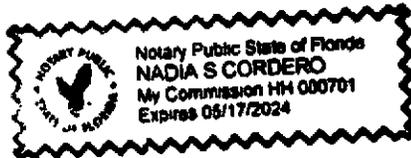
On this SEP 04 2020 day of SEP 04 2020, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Jorge Marin (personally known to me or identified to my satisfaction to be the person who executed the within instrument as Authorized Signer of PHH Mortgage Corporation., said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Nadia S Cordero  
Notary Public

Nadia S. Cordero

My Commission Expires: MAY 17 2024



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PHH MORTGAGE CORPORATION

JORGE MARIN

By: Jorge Marin  
Authorized Signer  
Date: 04-September-2020

WITNESSES:

[Signature]  
Joseph Dipasquantonio

[Signature]  
Diane W. Bischoff

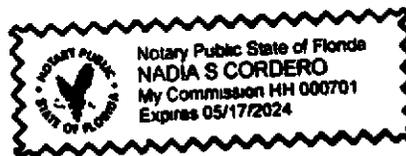
STATE OF Florida }  
COUNTY OF Palm Beach }

On 04-September-2020, before me, the undersigned Notary Public, personally appeared Jorge Marin, Authorized Signer, of PHH MORTGAGE 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 he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual(s) or person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the county of Palm Beach, State of Florida.

Witness my hand and official seal.

[Signature]  
Notary - State of Florida  
County of Palm Beach  
**NADIA S. CORDERO**

Prepared by: Jorge Marin



**EXHIBIT "A"**

**ALL that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Totowa, in the County of Passaic, State of New Jersey:**

**BEING also known and designated as Lot(s) 140, 141, and 142, as shown on a certain map entitled, "Plan of Lackwanna Terrace, Duffus & Mair Land Co., Totowa Borough, N.J., dated December 1, 1926", Filed in the Passaic County Clerk's/Register's Office on March 13, 1982 as Map No. 855.**

**BEGINNING at point in the Northwesterly sideline of South Riverview Drive, also known as River View Drive, distant 400.08 feet from the intersection of said sideline and the Northeasterly sideline of Lackawanna Avenue, as shown on said Map and running, thence;**

**(1) North 37 degrees 00 minutes 50 seconds West, 109.68 feet (109.64 feet, as shown on said Map); THENCE**

**(2) North 59 degrees 52 minutes 10 seconds East, 87.54 feet (87.50 feet, as shown on said Map); THENCE**

**(3) South 30 degrees 10 minutes 40 seconds East, 101.42 feet to the Northwesterly sideline of South Riverview Drive; THENCE**

**(4) Along said sideline, South 54 degrees 08 minutes 40 seconds West, 74.85 feet to the point and place of BEGINNING.**

**SUBJECT TO A UTILITY EASEMENT CONTAINED IN DEED BOOK B-79, PAGE 338 & C.**

**The above description being drawn in accordance with a survey prepared by Eric P. Silvestro PLS, dated February 22nd, 2016.**

**FOR INFORMATION PURPOSES ONLY: BEING known as 459 S Riverview Drive, Tax Lot 11, Tax Block 129 on the Official Tax Map of Borough of Totowa, NJ.**

**Certificate of Preparation**

***This is to certify that this instrument was prepared by PHH CORPORATION, one of the parties named in the instrument.***

**Authorized Signer**

**JORGE MARIN**  
Jorge Marin

**PHH Mortgage Corporation  
5720 Premiere Park Dr  
West Palm Beach Fl 33407**

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