



**Sussex County
Document Summary Sheet**

20110415010075670 1/8
04/15/2011 02:23:49 PM M-MTG
Bk:8865 Pg:527
Erma Gormley
Sussex County, NJ

SUSSEX COUNTY CLERK'S OFFICE

HALL OF RECORDS

83 SPRING STREET, SUITE 304

NEWTON NJ 07860

Official Use Only

Transaction Identification Number

1514088

680087

Submission Date(mm/dd/yyyy) 04/12/2011

No. of Pages (excluding Summary Sheet) 6

Recording Fee (excluding transfer tax) \$90.00

Realty Transfer Tax \$0.00

Total Amount \$90.00

Return Address (for recorded documents)

INDECOMM GLOBAL SERVICES
2925 COUNTRY DR.
ST. PAUL, MN 55117

Document Type MODIFICATION OF MORTGAGE

Municipal Codes
SUSSEX COUNTY 99

Batch Type
L2 - LEVEL 2 (WITH IMAGES)

Bar Code(s)



Additional Information (Official Use Only)

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**Sussex County
Document Summary Sheet**

MODIFICATION OF MORTGAGE	Type	MODIFICATION OF MORTGAGE				
	Consideration					
	Submitted By	INDECOMM GLOBAL SERVICES (US RECORDINGS)				
	Document Date	03/09/2011				
	Reference Info					
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
		05809	166	58777	11/05/2003	
	MORTGAGOR	Name			Address	
		JENNIFER L BONDY RAYMOND				
	MORTGAGEE	Name			Address	
		PHH MTG CORP FKA CENDANT MTG CORP DBA COLDWELL BANKER MTG				
	Parcel Info					
	Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality

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This Document Prepared By:

Individual's Title/Name:

TAMIKA WELLS

MORTGAGE SERVICES

ONE MORTGAGE WAY, PO BOX 5449

MOUNT LAUREL, NEW JERSEY 08054

Phone:

When Recorded Mail To:

MORTGAGE SERVICES

PO BOX 5449

MOUNT LAUREL, NEW JERSEY 08054

Mailstop: DC

[Space Above This Line For Recording Data]

Original Recorded Date: NOVEMBER 5, 2003

Fannie Mae Loan No. 1693598759

Original Principal Amount: \$ 155,800.00

Loan No. 0025708405

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **1ST** day of **MARCH, 2011**,
between **JENNIFER N BONDY, A MARRIED PERSON**
JUSTIN J BONDY, A MARRIED PERSON

("Borrower") and **PHH MORTGAGE CORPORATION FKA CENDANT**
MORTGAGE CORPORATION D/B/A COLDWELL BANKER MORTGAGE

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and
Timely Payment Rewards Rider, if any, dated **OCTOBER 20, 2003** and recorded in
Book or Liber 05809, at page(s) 00166, Instrument No. 58777
of the **Official** Records of **SUSSEX COUNTY, NEW JERSEY**, and (2)

(Name of Records)

(County and State, or other Jurisdiction)

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
222 WACONIA ROAD, HIGHLAND LAKES, NEW JERSEY 07422,

(Property Address)

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

Form 3179 1/01 (rev. 01/09)

CoreLogic Document Services

(Page 1)

CoreLogic, Inc.

CLDS# FM3179 Rev. 10-27-10

0025708405

the real property described being set forth as follows:

SEE ATTACHED EXHIBIT "A"

****QUICK CLAIM DEED RECORDED 03/15/2007 INSTRUMENT #20070315010008189**

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, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **162,430.33**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.000** %, from **MARCH 1, 2011**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **783.23**, beginning on the **1ST** day of **APRIL, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.000** % will remain in effect until principal and interest are paid in full. If on **MARCH 01, 2051** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. 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.

4. 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:

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

Form 3179 1/01 (rev. 01/09)

CoreLogic Document Services

(Page 2)

CoreLogic, Inc.

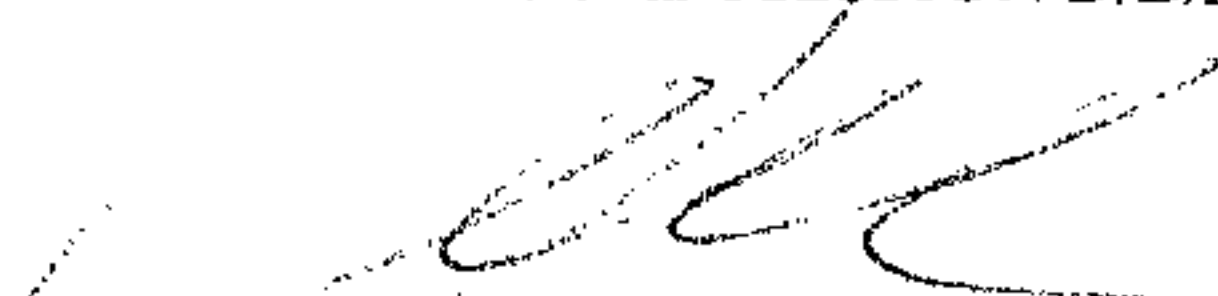
CLDS# FM3179-2 Rev. 01-21-11

0025708405

- (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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that 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.
5. 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.

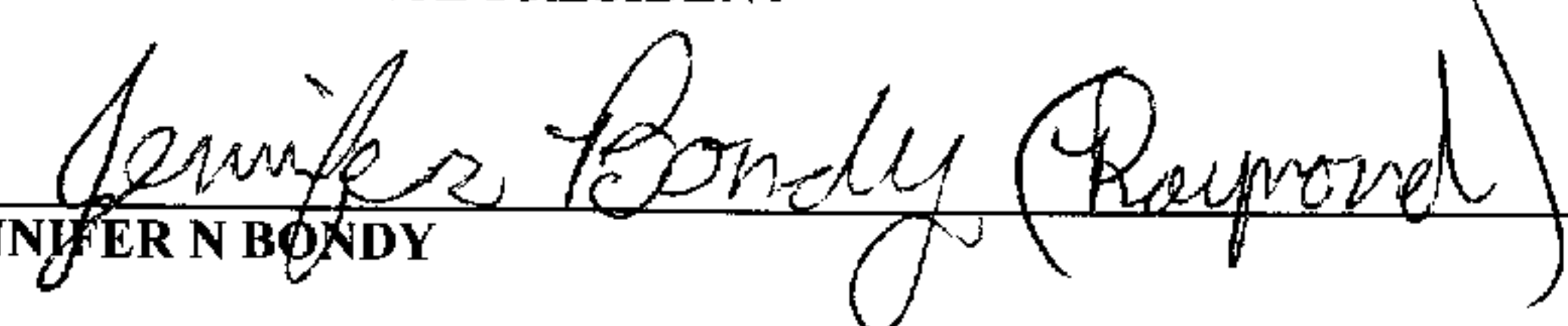
0025708405

**PHH MORTGAGE CORPORATION FKA CENDANT
MORTGAGE CORPORATION D/B/A COLDWELL BANKER MORTGAGE**



Name: **ANDREA KANOPKA** (Seal)
- Lender

Its: **ASSISTANT VICE PRESIDENT**



JENNIFER N BONDY (Seal)
- Borrower

JUSTIN J BONDY (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

0025708405

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of NEW JERSEY

ss.

County of Sussex

BE IT REMEMBERED, that on this 9th day, of March, 2011, before me, the undersigned authority, personally appears JENNIFER N BONDY AND JUSTIN J BONDY

who I am satisfied is the person named in and who executed the within instrument, and he/she did severally acknowledge that he/she willingly signed, sealed and delivered the same as his/her act and deed for the uses and purposes therein expressed. All of this is hereby certified.

Signature: [Handwritten Signature]
Printed Name: KATHI PETROCELLI
Title: NOTARY PUBLIC OF NEW JERSEY
I.D. # 2181417
Commission Expiration: My Commission Expires 9/15/2015

LENDER ACKNOWLEDGMENT

State of NEW JERSEY

ss:

County of BURLINGTON

BE IT REMEMBERED, that on this 16TH day, of MARCH, 2011, before me, the undersigned authority, personally appears ANDREA KANOPKA

as ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION
DIBA COLDWELL BANKER MORTGAGE

who I am satisfied is the person named in and who is authorized to and did execute the within instrument on behalf of the entity, and he/she did severally acknowledge that he/she willingly signed, sealed and delivered the same as his/her act and deed for the uses and purposes therein expressed. All of this is hereby certified.

Signature: [Handwritten Signature]
Printed Name: CANDACE GALLARDO
Title: NOTARY PUBLIC
Commission Expiration: 3/10/2013

Candace Gallardo
Notary Public of New Jersey
My Commission Expires March 10, 2013

EXHIBIT "A"

LOAN # 0025708405

- All that certain lot, parcel or tract of land, situate and lying in the Township of Vernon, County of Sussex and State of New Jersey being more particularly described as follows:

KNOWN as Lots Nos. 60, 61, 62, 63 and 64 in Block C on map of property entitled, "Map No. 6, Highland Lake, located in Vernon Township, Sussex County, New Jersey, Newell C. Harrison, Civil Engineer and Surveyor, dated January 1936," and which map was filed in the Sussex County Clerk's Office on October 14, 1953 as Map No. 256-E and is also on file in the Office of Highland Lakes, Inc. and more particularly bounded and described as follows:

BEGINNING at a point on the northeasterly side of Waconia Road, said point being North 57 degrees 47 minutes West, 788.96 feet from where said line of Waconia Road intersects the westerly side of Alturas Road; thence running

- 1) Along said line of Waconia Road, North 57 degrees 47 minutes West, 18.35 feet to a deflection point therein; thence
- 2) Continuing along the northwesterly line of Waconia Road, South 54 degrees 44 minutes 30 seconds West, 80 feet; thence
- 3) North 35 degrees 15 minutes 30 seconds West, 100 feet; thence
- 4) North 54 degrees 44 minutes 30 seconds East, 173.85 feet; thence
- 5) South 57 degrees 47 minutes East, 74.77 feet; thence
- 6) South 32 degrees 13 minutes West, 125 feet to the beginning.

The above description is drawn in accordance with a survey made by P2 Land Surveying, dated 08/23/03.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 25 in Block 153.21 on the Township of Vernon Tax Map.

FOR INFORMATIONAL PURPOSES ONLY: BEING COMMONLY KNOWN AS 222 Waconia Road, Highland Lakes, NJ 07422

20110415010075670 8/8
04/15/2011 02:23:49 PM M-MTG
Recording Fee: S.00
Tax Fee: S.00
Consideration: S.00
Buyers Fee: S.00
STALMADGE