

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

In Re:

Case No.: _____

Chapter: _____

Hearing Date: _____

Judge: _____

**CERTIFICATION RE CALCULATION OF AMOUNTS DUE
NOTE AND MORTGAGE DATED _____**

_____ of full age, employed as _____ by
_____, hereby certifies the following information:

Recorded on _____, in _____ County, in Book _____ at Page _____

Property Address: _____

Mortgage Holder: _____

1. PAYOFF STATEMENT

Unpaid Principal Balance \$ _____

Interest from _____ to _____

(Interest rate = _____% per year; \$ _____ per day x _____ days)

Late Charges from _____ to _____ (\$ _____/mo. x _____ mos.)

Attorney's fees and costs as of _____

Advances through _____ for:

Real Estate Taxes \$ _____

Insurance premiums _____

M.I.P. _____

Inspections _____

Winterizing/Securing _____

Sub-Total of Advances \$ _____

Less Escrow Monies (_____)

Net Advances \$ _____ \$ _____

Interest on advances from _____ to _____ _____

Other charges (specify) _____

Less unearned interest (_____)

TOTAL DUE AS OF ___/___/___ \$ _____

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate (as of _____) \$ _____*

Liens on the real estate:

1. Real estate taxes as of _____ \$ _____

2. First Mortgage (principal and interest), as of _____ \$ _____

3. Second Mortgage (principal and interest), as of _____ \$ _____

4. Other (specify on separate exhibit) \$ _____

TOTAL LIENS (\$ _____) \$ (_____)

APPARENT EQUITY AS OF ___/___/___ \$ _____**

*Source: _____ (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

** If negative, insert zero (0).

I certify under penalty of perjury that the foregoing is true and correct.

(Date of signature)

Signature