|  |  |
| --- | --- |
| UNITED STATES BANKRUPTCY COURT  DISTRICT OF NEW JERSEY  **Caption in Compliance with D.N.J. LBR 9004-1(b)** |  |
| In Re: | Case No.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Chapter: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Hearing Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Judge: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE**

**(NOTE AND MORTGAGE DATED \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ )**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ of full age, employed as \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereby certifies the following:

Recorded on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ County, in Book \_\_\_\_\_\_\_\_\_\_ at Page \_\_\_\_\_\_

Property Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mortgage Holder: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**1. PAYOFF STATEMENT**

Unpaid Principal Balance: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Accrued interest from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ : $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Interest rate = \_\_\_\_\_\_\_\_ % per year; $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_ per day x \_\_\_\_\_\_\_\_\_\_\_days)

Unearned interest from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ : $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Per diem interest from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ : $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

Attorney’s fees and costs as of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ : $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Advances through \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for:

Real Estate Taxes: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Insurance premiums: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other: $ **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

***Sub-Total of Advances***: **$ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Less Escrow Monies: ($ **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**)

***Net Advances:* $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Interest on advances from \_\_\_\_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other charges (specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_): $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Less unearned interest: ($**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**)

**TOTAL DUE AS OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date of last payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**II. EQUITY ANALYSIS (When appropriate)**

Estimated fair market value of real estate as of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ : $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\*

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

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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**:$ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\*\*

\*\* If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature

*rev.8/1/15*