

Investor Loan Number

ORIGINAL

1927066392

InterestFirstSM NOTE

September 12, 2005
[Date]

Summit
[City]

New Jersey
[State]

New Providence Borough, NJ 07974
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 416,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Weichert Financial Services**

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.375 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will make a payment every month. This payment will be for interest only for the first 120 months, and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on November, 2005. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on October 1, 2035, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 225 Littleton Road, Morris Plains, New Jersey 07950 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 2,210.00 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 3,071.05. The Note Holder will notify me prior to the date of change in monthly payment.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date of my monthly payment

1158986

MULTISTATE InterestFirst FIXED RATE NOTE-Single Family-Fannie Mae UNIFORM INSTRUMENT

unless the Note Holder agrees in writing to those changes. However, if the partial Prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If the partial Prepayment is made during the period when my payments consist of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of interest and/or principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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 this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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 given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal) _____
 -Borrower

 (Seal) _____
 -Borrower

 (Seal) _____
 -Borrower

PAY TO THE ORDER OF:

WITHOUT RECOURSE
WEICHERT FINANCIAL SERVICES

 (Seal) _____
 -Borrower

BY: Ellen Biondo
 Ellen Biondo
 Supervisor

[Sign Original Only]

1158986

Return To:

Weichert Financial Services
225 Littleton Road
Morris Plains, NJ 07950

Prepared By:

Deanna Lawrence
225 Littleton Road
Morris Plains, NJ 07950

102706302

ORIGINAL

_____|Space Above This Line For Recording Data|_____
JPMorgan 10/26

MORTGAGE

MIN1000288-0001158986-7



Received & Recorded Mortgage-2

Union County, NJ

Inst#

9/14/2005 15:18

Joanne Rajoppl

Consider.

RT Fee

County Clerk

Operator
ALMA

Pgs-18

.00

.00

**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **September 12, 2005**, together with all Riders to this document.

(B) "Borrower" is

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

1158986

NEW JERSEY - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3031 1/01



-6A(NJ) (0005)

Page 1 of 15

Initials: _____

VMP MORTGAGE FORMS - (800)521-7291

MI1347-0722

RICHARD A. HUBSCHMAN, JR. *
JOHN J. ROMAN, JR. °
MARC SCHWARTZ °=
EDWARDS S. FELDMAN°=

=OF COUNSEL

* ADMITTED NJ, NY & FL
° ADMITTED NJ, NY & DC
◊ ADMITTED NY & FL
°ADMITTED NY & NJ

Register, Union County
Union County Courthouse
2 Broad Street
Elizabeth, New Jersey 07207

Re: Chase v.

P/A:

New Providence, New Jersey
Our File No.: 26115

Dear Sir/Madam:

Enclosed herewith please find the following documents for:
(X) recording

- | | |
|---|---|
| <input type="checkbox"/> Deed | <input type="checkbox"/> Mortgage |
| <input type="checkbox"/> Seller's Residency Certification | <input type="checkbox"/> Affidavit of Consideration |
| (X) Assignment of Mortgage | <input type="checkbox"/> Release of Mortgage and Amendments |
| <input type="checkbox"/> UCC-1 | <input type="checkbox"/> UCC-3 |
| <input type="checkbox"/> Postponement of Mortgage | <input type="checkbox"/> Notice of Settlement |

(X) Check in the amount of \$40.00 representing the recording fees.

Kindly return the recorded/cancelled documents in the self-addressed,
stamped envelopes provided.

RAH/lvs
Enclosure

Sincerely,
HUBSCHMAN & ROMAN, P.C.
Laurinda V. Silva
Laurinda V. Silva, Legal Assistant

HUBSCHMAN & ROMAN

ATTORNEYS AT LAW
A PROFESSIONAL CORPORATION

318 BERGEN BOULEVARD
PALISADES PARK, NJ 07650

(201) 947-5700

FAX (201) 947-8753

E-Mail: RHubschman@hr-law.com

NEW YORK OFFICE:

33 EAST 33RD STREET STE. 802
NEW YORK, NY 10016-5535

PLEASE REPLY TO NJ

May 21, 2010

26115

Loan # 1927066392

Prepared by:

John J. Roman, Jr., Esq.

ASSIGNMENT OF MORTGAGE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. solely as nominee
for Weichert Financial Services, hereby sells, assigns and transfers to:

CHASE HOME FINANCE, LLC
3415 Vision Drive
Columbus, OH 43219

all its right, title and interest in and to a certain Mortgage executed by
and to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. solely as nominee for Weichert Financial Services, dated September 12, 2005, and
recorded September 14, 2005, in the Union County Clerk's/Register's Office in Mortgage
Book at Page

Signed the 21st day of May, 2010.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
solely as nominee for Weichert Financial Services

BY:


Laurinda V. Silva, Assistant Secretary

STATE OF NEW JERSEY }
 }
COUNTY OF BERGEN }

I certify that on May 21, 2010, Laurinda V. Silva, personally came before me and stated to
my satisfaction that this person (or if more than one, each person):

- A. Was the maker of this instrument; and
- B. Was authorized to and did execute this instrument as Assistant Secretary of
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. solely as
nominee for Weichert Financial Services the Entity named in this instrument;
- C. Executed this instrument as the ACT of the entity

WITNESS my hand and official seal.



VIVIAN GIANNACOPOULOS

A Notary Public of New Jersey

My Commission Expires Aug. 02, 2011

Record & Return

Hubschman & Roman
318 Bergen Boulevard
Palisades Park, NJ 07650