

due date and grace period. **Please select a Monthly Draft Date prior to the grace period expiring/late charge assessment date in the note/agreement.**

I (we) understand that my (our) required payment may change due to changes in the interest rate applicable to my loan, changes in property taxes, insurance premiums, or other amounts for which I have established an impound account in connection with my mortgage loan, or for other lawful reasons. I authorize the Company to adjust the amount withdrawn from the banking institution named within to make my required minimum monthly payment and additional monthly principal payment amount authorized within. I understand that I have the right to receive notices of varying transfers and the Company will give me notice required by law of changed payments by way of a periodic billing statement, escrow analysis, ARM change notice, or other notice depending on the change.

I (we) understand that this authorization will remain in full force and effect until I (we) notify the Company in writing, including the loan number at LoanCare, LLC, Attention-Consumer Solutions Department, P.O. Box 8068, Virginia Beach, VA 23450 or via telephone that I (we) wish to revoke this authorization. Refer to your most recent billing statement for our Customer Service telephone number. I (we) understand that the Company requires at least 3 business days' notice prior to a scheduled payment in order to cancel this authorization. If at any time the loan becomes delinquent, I (we) understand that this automatic draft will be suspended until the loan becomes current, at which point auto drafting will resume.

In the event the loan is sold or the servicing of the loan is transferred, I (we) authorize any new/successor owner or servicer of the loan to debit my (our) bank account in accordance with the terms of this authorization. I (we) must notify the new/successor owner or servicer in writing if I (we) wish to revoke this authorization on or after the date the loan is sold or transferred subject to the new/successor owner or servicer requirements for providing such revocation.

Name (please print): TOM C CAPUTO, JR

Signature: Borrower's signature in cursive exactly as seen above Date: Date

Name (please print): KAREN GUZMAN

Signature: Borrower's signature in cursive exactly as seen above Date: Date

Name (please print):

Signature: _____ Date: _____

Name (please print):

Signature: _____ Date: _____

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Signature: Borrower's signature in cursive exactly as seen above Date: Date

Name (please print): KAREN GUZMAN

Signature: Borrower's signature in cursive exactly as seen above Date: Date

Name (please print):

Signature: _____ Date: _____

Name (please print):

Signature: _____ Date: _____

Loan No.: 000000000

-Date

Mortgage Electronic Registration Systems, Inc.
as nominee for Lender, its successors and -MERS
assigns

By: _____

Printed/Typed Name: _____

Its: Assistant Secretary _____

MERS ACKNOWLEDGMENT

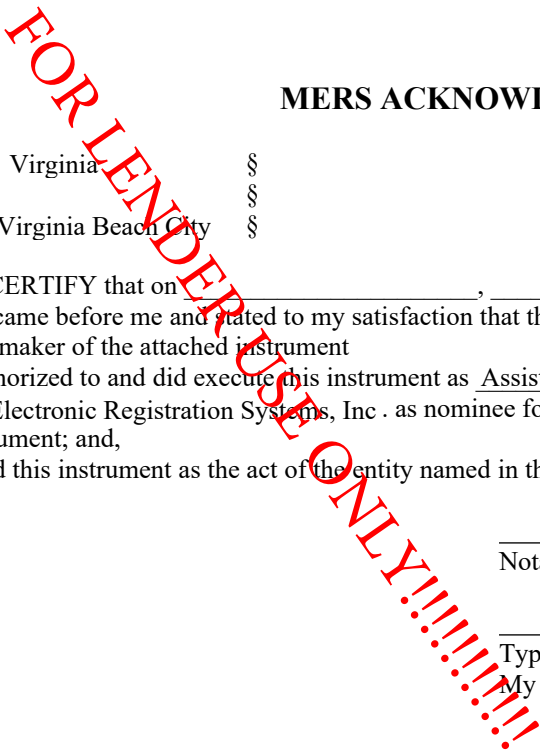
State of Virginia §
§
County of Virginia Beach City §

I CERTIFY that on _____, _____, _____
personally came before me and stated to my satisfaction that this person (or if more than one, each person):
(a) was the maker of the attached instrument
(b) was authorized to and did execute this instrument as Assistant Secretary _____, of
Mortgage Electronic Registration Systems, Inc. as nominee for Lender, its successors and assigns the entity named
in this instrument; and,
(c) executed this instrument as the act of the entity named in this instrument.

Notary Signature

Type or Print Name of Notary

My Commission Expires: _____



Loan No.: 000000000

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice: The undersigned hereby represents and warrants that I/we have each received and read a copy of this Notice on or before the execution of the "Loan Agreement." "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods, or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower's signature in cursive exactly as seen below

TOM C CAPUTO, JR -Borrower

Borrower's signature in cursive exactly as seen below

KAREN GUZMAN -Borrower

-Borrower

-Borrower

-Borrower

-Borrower

NOTICE OF NO ORAL AGREEMENTS

Loan Number: 0000000000

Date: January 03, 2022

Borrower(s): TOM C CAPUTO, JR. and KAREN GUZMAN

Property Address: 39 LOG RD, ELLEE, NJ 00000

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OR PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower's signature in cursive exactly as seen below

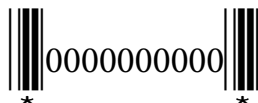
TOM C CAPUTO, JR. -Borrower

Date: Date

Borrower's signature in cursive exactly as seen below

KAREN GUZMAN -Borrower

Date: Date



13174 10/20



Notice of No Oral Agreement

I (we) understand that my (our) required payment may change due to changes in the interest rate applicable to my loan, changes in property taxes, insurance premiums, or other amounts for which I have established an impound account in connection with my mortgage loan, or for other lawful reasons. I authorize the Company to adjust the amount withdrawn from the banking institution named within to make my required minimum monthly payment and additional monthly principal payment amount authorized within. I understand that I have the right to receive notices of varying transfers and the Company will give me notice required by law of changed payments by way of a periodic billing statement, escrow analysis, ARM change notice, or other notice depending on the change.

I (we) understand that this authorization will remain in full force and effect until I (we) notify the Company in writing, including the loan number at LoanCare, LLC, Attention-Consumer Solutions Department, P.O. Box 8068, Virginia Beach, VA 23450 or via telephone that I (we) wish to revoke this authorization. Refer to your most recent billing statement for our Customer Service telephone number. I (we) understand that the Company requires at least 3 business days' notice prior to a scheduled payment in order to cancel this authorization. If at any time the loan becomes delinquent, I (we) understand that this automatic draft will be suspended until the loan becomes current, at which point auto drafting will resume.

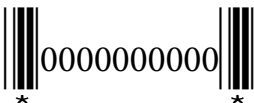
In the event the loan is sold or the servicing of the loan is transferred, I (we) authorize any new/successor owner or servicer of the loan to debit my (our) bank account in accordance with the terms of this authorization. I (we) must notify the new/successor owner or servicer in writing if I (we) wish to revoke this authorization on or after the date the loan is sold or transferred subject to the new/successor owner or servicer requirements for providing such revocation.

Name (please print): Borrower's printed name exactly as seen above

Signature: Borrower's signature in cursive exactly as seen above Date: Date

Name (please print): Borrower's printed name exactly as seen above

Signature: Borrower's signature in cursive exactly as seen above Date: Date



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

Borrower's signature in cursive exactly as seen below
TOM C CAPUTO, JR. -Borrower

Date: Date

Borrower's signature in cursive exactly as seen below
KAREN GUZMAN -Borrower

Date: Date



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Borrower's signature in cursive exactly as seen below
TOM C CAPUTO, JR. -Borrower

Date: Date

Borrower's signature in cursive exactly as seen below
KAREN GUZMAN -Borrower

Date: Date

_____ [Space Below This Line For Acknowledgments] _____

State of New Jersey

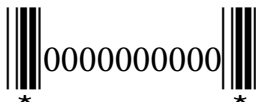
SS:

County of County

I certify that on this day day of month, 20 year, **TOM C CAPUTO, JR. and KAREN GUZMAN**, personally came before me, a Notary Public and acknowledged under oath, to my satisfaction, the he (she) is named in and personally signed this document; and delivered this document as his (her) act and deed.

Notary Public
NOTARY PUBLIC

My commission expires : Date your commission expires



New Jersey Partial Claim Mortgage
8353 11/12

ACKNOWLEDGEMENT OF RECEIPT

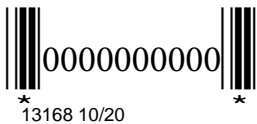
I hereby acknowledge receipt of this Correction Agreement and further acknowledge that I understand its provisions. Words used in this Correction Agreement mean and include the plural and vice versa.

Borrower's signature in cursive exactly as seen below
Borrower - TOM C CAPUTO, JR.

Date
Date

Borrower's signature in cursive exactly as seen below
Borrower - KAREN GUZMAN

Date
Date



Loan No.: 0000000000

ATTORNEY SELECTION NOTICE

By signing below, it is understood and agreed that you may hire a lawyer or attorney to advise you regarding this transaction and its consequences.

Borrower's signature in cursive exactly as seen below
Borrower - TOM C CAPUTO, JR.

Date
Date

Borrower's signature in cursive exactly as seen below
Borrower - KAREN GUZMAN

Date
Date

