

RESOLUTION

WHEREAS, on or about October 19, 2012, Calvin and Sabrina Gaines (collectively the “Borrowers”) executed a Mortgage in the amount of \$34,450 (the “Mortgage”) to secure a loan through the Township of West Orange’s Housing Rehabilitation Program on the property located at Block 146, Lot 50 on the Tax Map for the Township of West Orange, commonly known as 171 Maple Street, West Orange, New Jersey 07052 (the “Property”); and

WHEREAS, the Mortgage was recorded on May 24, 2013, as Instrument 13046717 in Mortgage Book 12435, Page 9876 with the Essex County Register of Deeds and Mortgages; and

WHEREAS, the loan through the Township of West Orange’s Housing Rehabilitation Program provides for a forgiveness of the loan at the twelfth (12th) anniversary of the release of payment for the loan; and

WHEREAS the twelfth (12th) anniversary of the release of payment for the loan has passed; and

WHEREAS, the Township of West Orange seeks the execution of a Discharge of Mortgage, annexed hereto as Exhibit “A,” to record that the loan has been forgiven, and the Mortgage has been satisfied and discharged.

NOW, BE IT RESOLVED THAT the Mayor be and is hereby authorized to execute the Discharge of Mortgage, annexed hereto as Exhibit “A,” as to the Property; and be it further

RESOLVED that the Municipal Clerk be and is hereby authorized to attest to the Mayor’s signature on the Discharge of Mortgage concerning the Property; and be it further

RESOLVED that a copy of the Resolution shall be made available in the Clerk’s office in accordance with applicable law.

Karen Carnevale, R.M.C.
Municipal Clerk

Joseph Krakoviak
Council President

Adopted: September 8, 2025