

DISCHARGE OF MORTGAGE

WHEREAS on March 16, 2013, Borrowers **Karen Merzon** (the “Borrower”) executed a Mortgage in the amount of \$35,000 (the “Mortgage”) to secure a loan through the Township of West Orange’s Housing Rehabilitation Program on the Borrowers’ property located at 40 Edgewood Avenue, West Orange, New Jersey 07052 (the “Property”); and

WHEREAS the Mortgage was recorded with the Essex County Register of Deeds and Mortgages on May 9, 2013, as Instrument 13041012 in Mortgage Book 12432, Page 5608; 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.

This Mortgage has been PAID IN FULL or otherwise SATISFIED and DISCHARGED.

THEREFORE, the Lender Township of West Orange declares that the Mortgage recorded on May 9, 2013 as Instrument 13041012 in Mortgage Book 12432, Page 5608 be and is hereby **SATISFIED** and **DISCHARGED**. It may now be discharged of record. This means that the Mortgage is now canceled and void.

TOWNSHIP OF WEST ORANGE

Record & Return to:
Community Action Services
PO Box 6025
East Brunswick, NJ 08816

Mayor Susan McCartney
Print Name

By: _____
Signature

STATE OF NEW JERSEY, COUNTY OF ESSEX SS.:

I CERTIFY that on _____, 2025,

_____ 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; and
- (b) was authorized to and did execute this instrument as Mayor of the entity named in this instrument.

Signed and sworn before me on the _____ of _____, 2025

WITNESS: (Print Witness Name) _____

NOTARY PUBLIC _____