

RESOLUTION

WHEREAS, Chapter 25, Article I, Section 25-18.4 of the Revised Ordinances of the Township of West Orange establishes the West Orange Housing Rehabilitation Program; and

WHEREAS, the West Orange Housing Rehabilitation Program offers assistance to low- and moderate-income Township homeowners for necessary repairs and/or replacements to ensure housing units are in compliance with N.J.A.C. 5:28; and

WHEREAS, on or about September 13, 2010, Laura Kushner (the "Borrower") executed a Mortgage in the amount of \$20,000 (the "Mortgage") to secure a loan through the Township of West Orange's Housing Rehabilitation Program on the property located at Block 148.01, Lot 10, on the Tax Map for the Township of West Orange, commonly known as 12 Amos Street, West Orange, New Jersey 07052 (the "Property"); and

WHEREAS, the Mortgage was recorded on December 29, 2010, as Instrument Number 10097021 in Mortgage Book 12289, Page 5947 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 repayment of the loan at the time of the sale of the home or transfer of title; and

WHEREAS, due to the sale of the Property, the \$20,000 due on the mortgage has been paid to the Township of West Orange (the "Township"); and

WHEREAS, the Borrower seeks the execution of a Discharge of Mortgage, annexed hereto as Exhibit "A," to record that the loan has been repaid, and the Mortgage has been satisfied and discharged; and

WHEREAS, the Discharge of Mortgage must be executed to clear title and discharge all mortgage obligations.

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 J. Carnevale, R.M.C., Municipal Clerk

Susan Scarpa, Council President

Adopted: April 14, 2026