**AFFIDAVIT OF PAYMENT TO DISCHARGE MORTGAGE**

**PURSUANT TO SECTION 3 OF P.L.1999, c.40**

**(C.46:18-11.7)**

State of New Jersey County of \_\_\_\_\_\_\_\_, ss. : The undersigned, being duly sworn upon the undersigned's oath, avers as follows:

1. I am: (a) an attorney-at-law duly admitted to practice before the Courts of this State; or (b) duly licensed as an insurance producer in the line of title insurance.
2. On \_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_, I caused to be sent to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, located at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(the address designated for receipt of payment in the pay-off letter, or if no address is designated, the address given on the letterhead of the pay-off letter), the sum of $\_\_\_\_\_\_\_\_, in full payment of a certain mortgage dated \_\_\_\_\_\_\_, \_\_\_\_\_, in the face amount of $ \_\_\_\_\_\_\_\_\_\_\_, between \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (mortgagor) and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (mortgagee), which mortgage was recorded on \_\_\_\_\_\_\_\_, \_\_\_\_\_\_ in the Office of the County Clerk/Register of Deeds of the County of \_\_\_\_\_\_\_\_\_\_\_\_\_\_ in Mortgage Book \_\_\_\_\_\_\_, page \_\_\_\_\_\_ (and which mortgage was subsequently assigned to \_\_\_\_\_\_\_\_\_\_ by assignment of mortgage dated \_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_, in Assignment of Mortgage Book \_\_\_\_, page\_\_\_\_\_\_).
3. Said payment was made by check or electronic wire transfer, in accordance with a pay-off letter received from \_\_\_\_\_\_\_\_\_\_\_\_\_, dated \_\_\_\_\_\_, \_\_\_\_\_; and I have received advice that (a) the check has been negotiated and canceled on \_\_\_\_\_\_, \_\_\_\_\_\_; or (b) the wire transfer was received and credited to the recipient's account on \_\_\_\_\_\_\_\_, \_\_\_\_.
4. On \_\_\_\_\_\_, \_\_\_\_, at least 30 days' notice having elapsed since the date the payment was received, I caused a notice to be sent to \_\_\_\_\_\_\_\_\_\_\_\_, located at \_\_\_\_\_\_\_\_\_\_\_\_\_\_(the address designated for receipt of payment in the pay-off letter, or if no address is designated, the address given on the letter head of the pay-off letter), by registered or certified mail, return receipt requested, pursuant to section 2 of P.L.1975, c.137 (C.46:18-11.3).
5. On \_\_\_\_\_\_\_, \_\_\_\_\_, at least 30 days having elapsed since the date the notice as set forth in paragraph 4 of this affidavit was received, I caused a notice to be sent to \_\_\_\_\_\_\_\_\_\_\_\_\_\_, located at \_\_\_\_\_\_\_\_\_\_\_\_\_\_(the address designated for receipt of payment in the pay-off letter, or if no address is designated, the address given on the letterhead of the pay-off letter), by registered or certified mail, return receipt requested, of my intention to cause the mortgage to be discharged by affidavit pursuant to section 3 of P.L.1999, c.40 (C.46:18-11.7), if the mortgage remains uncancelled 15 days after the notice is received.
6. At least 15 days have now elapsed since the notice described in paragraph 5 of this affidavit was received. To the best of my knowledge and belief, no letter or other written communication has been received from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, to the effect that it denies or disputes that the mortgage has been paid in full and ought to be discharged of record at this time.
7. Wherefore, the undersigned directs the county clerk or register of deeds of the County of \_\_\_\_\_\_\_\_\_\_\_\_ to cause to be recorded the discharge or satisfaction-piece accompanying this affidavit, and further directs the county clerk or register of deeds to cause a marginal notation of discharge to be made upon the record of the mortgage described in paragraph 2 of this affidavit.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Sworn and subscribed before me

this \_\_\_\_\_\_ day of \_\_\_\_\_\_\_, \_\_\_\_.