UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

_____

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: _____

Chapter: _____

Hearing Date: _____

Judge: _____

CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
(NOTE AND MORTGAGE DATED _____)

_____ of full age, employed as _____

by _____, hereby certifies the following:

Recorded on _____, in _____ County, in Book _____ at Page _____

Property Address: _____

Mortgage Holder: _____

1. PAYOFF STATEMENT

Unpaid Principal Balance: $ _____

Accrued interest from _____ to _____ : $ _____

(Interest rate = _____ % per year; $ _____ per day x _____days)

Unearned interest from _____ to _____ : $ _____

Per diem interest from _____ to _____ : $ _____

Late Charges from _____ to _____ ($ _____ /mo. x _____ mos.): $ _____

Attorney's fees and costs as of _____ : $ _____

Advances through _____ for:

        Real Estate Taxes: $ _____

        Insurance premiums: $ _____

        Other: $ _____

        Sub-Total of Advances: **$ _____**

        Less Escrow Monies: ($ _____)

        Net Advances: **$ _____**

Interest on advances from _____ to _____: $ _____

Other charges (specify _____): $ _____

Less unearned interest: ($_____)

        TOTAL DUE AS OF _____: **$ _____**

        Date of last payment: _____

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate as of _____ : $ _____*

*Source: _____ (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

Liens on the real estate:

    1. Real estate taxes as of _____ : $_____

    2. First Mortgage (principal and interest), as of _____ : $ _____

    3. Second Mortgage (principal and interest), as of _____ : $ _____

    4. Other (specify on separate exhibit): $ _____

TOTAL LIENS :   ($ _____)

APPARENT EQUITY AS OF _____: $ _____**

** If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date: _____   _____

                                           Signature