

To: Absolute Home MORTGAGE CORPORATION
330 Passaic Avenue, STE 204
FAIRFIELD, NJ, 07004

To: SURETY TITLE COMPANY
To: MERS
11 Eves Drive, Suite 150
Marlton, NJ 08053

AFFIDAVIT OF Glenn Harden

In the common law, and for the record, know all men by these presents:
Notice to the agent is notice to the principal, and vice-versa,

That I, one Glenn Harden, one of the people of New Jersey, Sui Juris, hereafter known as the 'settlor/borrower', duly depose and swear as affiant, that I, believe that:

1. The Bank, Absolute Home MORTGAGE Corporation and or any assigns, hereafter known as the 'Bank', operated in a similar manner to FIRST NATIONAL BANK of Montgomery, the plaintiff in the Credit River Decision¹, whereas Absolute Home MORTGAGE Corporation as agent of, and in collusion with the FEDERAL RESERVE created the alleged 'money'² that was advanced on behalf of the borrower by 'bookkeeping entry' and no evidence to the contrary exists.
2. The Bank led the borrower to believe the Bank had 'money' to 'loan', the alleged 'money' for the alleged 'loan' was coming from the Bank's valuable assets and as such the failure to re-pay the 'money' loaned would create a potential for a loss of valuable assets to the Bank³ and no evidence to the contrary exists.
3. The Bank did not disclose to the borrower that the signature of the borrower on the promissory note allowed the Bank to create the 'money' issued on the borrower/settlor's behalf to the 'seller' and no evidence to the contrary exist.
4. The subsequent 'money' created by monetizing the promissory note was never credited to the borrowers account with a 'deposit slip' given to the depositor (borrower), and the Bank never disclosed the facts to the borrower detailing their acquisition of the 'money' through monetizing the promissory note and no evidence to the contrary exists.
5. The Bank led the borrower to believe it was acting in 'good faith' with 'clean hands' and the alleged 'loan' documents were lawful binding contracts and no evidence to the contrary exists.
6. The borrower was unaware and unschooled in the laws, and operation of the Banking industry and the Bank took advantage of this fact to fraudulently deceive the borrower and no evidence to the contrary exists.
7. I, Glenn Harden, decree: the alleged 'loan' 'Promissory Note', and 'Deed of Trust' contract(s) are 'ultra vires', void by not meeting the lawful requirements of a contract, to wit: 1. A 'meeting of the minds' did not occur (full disclosure of the facts involved in the operation of the contract), 2. No valuable consideration was exchanged (there is no statute or law under the Constitution of the United States that allows for the creation of money by the Banks-see Art. 1, section(s) 8, & 10) therefore the Bank did not present any consideration, while the

¹ http://www.educationcenter2000.com/legal/credit_river_decision.htm

² MONEY: In usual and ordinary acceptation it means gold, silver, or paper money used as circulating medium of exchange and does not embrace notes, bonds, evidences of debt, or other personal or real estate. Lane v. Railey, 280 Ky. 319, 133 S.W.2d 74, 79,81. [Blacks Law 4th Ed. pg 1157]

³ There are three common terms used to describe this privately created money. They are "credit," "demand deposits" and "checkbook money." In the Fifth edition of Blacks Law Dictionary, p. 331, under the term "Credit," the term "Bank Credit" is described as: "Money bank owes or will lend individual or person." In the book *I Bet You Thought*, published by the privately owned Federal Reserve Bank of New York, as follows: "Commercial banks create checkbook money whenever they grant a loan, simply by adding deposit dollars to accounts on their books to exchange for the borrower's IOU....". "A national bank ...cannot lend its credit to another by becoming surety, indorser, or guarantor for him, such an act is ultra vires..." Merchants' Bank v. Baird, 160 F 642.

⁴ they are sovereigns without subjects...with none to govern but themselves....". CHISHOLM v. GEORGIA (US) 2 Dall 419, 454, 1 L Ed 440, 455 @DALL (1793) pp471-472.

"The very meaning of 'sovereignty' is that the decree of the sovereign makes law." Ameri"...at the Revolution, the sovereignty devolved on the people; and they are truly the sovereigns of the country, but can Banana Co. v. United Fruit Co., 29 S.Ct. 511, 513, 213 U.S. 347, 53 L.Ed. 826, 19 Ann.Cas. 1047.

borrower did promise to give substantive value (their labor exchanged for legal tender 'money'), and did give their valuable 'signature' 3. There was no risk or liability on the Banks part because no 'money' was 'loaned' and the Bank's agent(s) failed to sign a wet ink signature on the contract evidencing acceptance of the contract and a commercial liability on their part and no evidence to the contrary exists.

- 8. The Bank, and or Beneficiary threatens a foreclosure action against the borrower for failure to make payments without first proving it has a lawful right of claim, by establishing it did 'loan' money, and [it] provides proof [it] has the wet-ink signed 'Promissory Note'⁵, and wet-ink signed 'Deed of Trust'⁶ and no evidence to the contrary exists.
- 9. The Bank did knowingly commit fraud upon the borrower the proof of which is the Bank's refusal to have a flesh and blood agent sign the alleged 'loan' documents thus becoming commercially liable for any unlawful procedure and no evidence to the contrary exists.
- 10. The Bank has never presented a 'bill' for a debt due it from the 'borrower', only 'statements' and no evidence to the contrary exists.

Furthermore the affiant says not. Witness my hand and seal:

Without prejudice

By: _____
settlor/Authorized Representative
SEAL

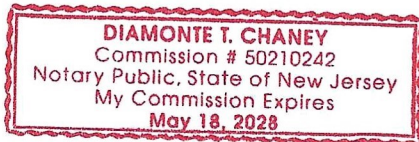
JURAT

State of New Jersey)
County of Burlington)

Subscribed and sworn to (or affirmed) before me on this 18th day of March, 2024,
by [Signature], proved to me on the basis of satisfactory evidence to be
the person(s) who appeared before me.

Notary Public Signature

Notary Public Seal



Diamonte Chaney

⁵ "The Missouri court found that, because MERS was not the original holder of the promissory note and because the record contained no evidence that the original holder of the note authorized MERS to transfer the note, the language of the assignment purporting to transfer the promissory note was ineffective. "MERS never held the promissory note, thus its assignment of the deed of trust to Ocwen separate from the note had no force." 284 S.W.3d at 624; see also In re Wilhelm, 407 B.R. 392 (Bankr. D. Idaho 2009) (standard mortgage note language does not expressly or implicitly authorize MERS to transfer the note); In re Vargas, 396 B.R. 511, 517 (Bankr. C.D. Cal. 2008) ("[I]f FHM has transferred the note, MERS is no longer an authorized agent of the holder unless it has a separate agency contract with the new undisclosed principal. MERS presents no evidence as to who owns the note, or of any authorization to act on behalf of the present owner."); Saxon Mortgage Services, Inc. v. Hillery, 2008 WL 5170180 (N.D. Cal. 2008) (unpublished opinion) ("[F]or there to be a valid assignment, there must be more than just assignment of the deed alone; the note must also be assigned. . . . MERS purportedly assigned both the deed of trust and the promissory note. . . . However, there is no evidence of record that establishes that MERS either held the promissory note or was given the authority . . . to assign the note.") LANDMARK NATIONAL BANK v. KESSLER, (Kansas Supreme Court August 2009)

⁶ "To show standing, then, in a foreclosure action, the plaintiff must show that it is the holder of the note and the mortgage at the time the complaint was filed. The foreclosure plaintiff must also show, at the time the foreclosure action is filed, that the holder of the note and mortgage is harmed, usually by not having received payments on the note." UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION AT DAYTON IN RE FORECLOSURE CASES CASE NO. 3:07CV043 07CV049 07CV085 07CV138 07CV237 07CV240 07CV246 07CV248 07CV257 07CV286 07CV304 07CV312 07CV317 07CV343 07CV353 07CV360 07CV386 07CV389 07CV390 07CV433 JUDGE THOMAS M. ROSE (November 15th, 2007)

To: Absolute Home MORTGAGE CORPORATION
330 Passaic Avenue, STE 204
FAIRFIELD, NJ. 07004

To: SURETY TITLE COMPANY
To: MERS
11 Eves Drive, Suite 150
Marlton, NJ 08053

In the common law and for the record, Know all men by these Presents:

SELF-EXECUTING CONTRACT IN COMMON LAW

Failure on the part of the Principals, hereafter the alleged 'lender': Absolute Home MORTGAGE Corporation, (Bank) and or [it's] assigns, the Trustee: SURETY TITLE COMPANY, and or [its'] assigns, the Beneficiary: Absolute Home MORTGAGE Corporation, and or [it's] assigns to rebut the facts set forth in numbers one (1) through eleven (10) of the 'AFFIDAVIT OF Glenn Harden', dated March 19th, 2024, individually and completely with factual evidence, also including but not limited to a complete forensic accounting of all accounts, Form FR2046 (showing the original balance sheet), an IRS form 1099OID which will identify who the principal funds originated from, which capital and interest was taken and who the recipient of the funds is, and who is holding the account in escrow, unadjusted, Form S3-A (registration) to show if, when and where the Promissory Note was sold, the 424 B-5 prospectus (security filing), RC-S and RC-B call schedules, and FAS 125, 133, 140, 5, and 95 forms, and all documents relating to the alleged 'loan' within twenty one (21) calendar days of receipt of this notice will result in the Bank(s) [Absolute Home Mortgage Corp.], Trustee(s) [Surety Title Company], and Beneficiaries [MERS] tacit agreement, and silent acquiescence¹ to the truth of the statement(s) herein and will forever barr the Principals from refuting them in the future, will give Glenn Harden or his agent **unlimited Power of Attorney** to represent the principals in any capacity, in settling this matter, and will barr the principals from engaging in any legal action for claims, liens, legal orders, levies, damages, losses, and relieves any liabilities of settler/borrower that are currently due or that may become due in the future against the 'settlor'/borrower for alleged 'loan' MIN # 1004363-0000049313-6, loan # 45071214577, apn# 0338_402_2, Trust Deed recorders # 5169209. Any rebuttal of the truth of the above statements shall (must) be in the form of an affidavit, signed and notarized by high ranking officer(s) or agent(s) of the principals involved and sent with 'proof of service', USPS certified mail number, or will be void. An un rebutted affidavit stands as truth.

Executed on: 03/18 2024

From: Glenn Harden
44 Windsor Lane,
Willingboro, New Jersey 08046 non-domestic

Without Prejudice

By: _____
Settlor/Authorized Representative

SEAL

DIAMONTE T. CHANEY
Commission # 50210242
Notary Public, State of New Jersey
My Commission Expires
May 18, 2028

Diamonte Chaney



¹ "Silence can only be equated with fraud where there is a legal or moral duty to speak or where an inquiry left unanswered would be intentionally misleading." United States vs. Tweel, 550 F.2d 297 (5th cir. 04/08/1977).
Acceptance. Acceptance by silence. Acceptance of an offer not by explicit words but through the lack of an offeree's response in circumstances in which the relationship between the offeror and the offeree justifies both the offeror's expectation of a reply and the offeror's reasonable conclusion that the lack of one signals acceptance. * Ordinarily, silence does not give rise to an acceptance of an offer, but this exception arises when the offeree has a duty to speak. Black's 7th

RECORDING INFORMATION SHEET

49 RANCOCAS RD.
MT. HOLLY, NJ 08060

INSTRUMENT NUMBER:

5169209

DOCUMENT TYPE:

DEED

Official Use Only

Document Charge Type DEED - STANDARD

Return Address (for recorded documents)

LLC SIMPLIFILE
4844 NORTH 300 WEST
PROVO UT 84604

TIMOTHY D. TYLER
BURLINGTON COUNTY

RECEIPT NUMBER
8277457
RECORDED ON
September 25, 2015 2:46 PM

INSTRUMENT NUMBER
5169209

BOOK: OR13191
PAGE: 4852

No. Of Pages <i>(Excluding Recording Information and/or Summary Sheet)</i>	4
Consideration Amount	\$196,500.00
Recording Fee	\$70.00
Realty Transfer Fee	\$911.55
Total Amount Paid	\$981.55
Municipality	WILLINGBORO TWP
Parcel Information	Block: 402 Lot: 2
First Party Name	LYNX ASSET SERV
Second Party Name	GLENN HARDEN

Additional Information (Official Use Only)



I HEREBY CERTIFY THIS
TO BE A TRUE COPY
Joanne Schwartz
JOANNE SCHWARTZ
COUNTY CLERK

Ctrl Id: 5352126 Recording Clerk: bscelza


***** DO NOT REMOVE THIS PAGE. *****
COVER SHEET (DOCUMENT SUMMARY FORM) IS PART OF BURLINGTON COUNTY FILING RECORD
***** RETAIN THIS PAGE FOR FUTURE REFERENCE. *****



Burlington County Document Summary Sheet

BURLINGTON COUNTY CLERK 49 RANCOCAS RD MOUNT HOLLY NJ 08060 1317	Transaction Identification Number 2533690 1807560
	Return Address <i>(for recorded documents)</i> SURETY TITLE COMPANY 11 EVES DRIVE, SUITE 150 MARLTON, NJ 08053

Official Use Only

Submission Date <i>(mm/dd/yyyy)</i>	09/22/2015
No. of Pages <i>(excluding Summary Sheet)</i>	4
Recording Fee <i>(excluding transfer tax)</i>	\$70.00
Realty Transfer Tax	\$911.55
Total Amount	\$981.55
Document Type	DEED/NO EXEMPTION FROM REALTY TRANSFER FEE
Electronic Recordation Level L2 - Level 2 (With Images)	
Municipal Codes WILLINGBORO TWP 38	
Bar Code(s)	
 197260	

Additional Information (Official Use Only)

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Burlington County Document Summary Sheet

DEED/NO
EXEMPTION
FROM REALTY
TRANSFER FEE

Type	DEED/NO EXEMPTION FROM REALTY TRANSFER FEE				
Consideration	\$196,500.00				
Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)				
Document Date	09/10/2015				
Reference Info					
Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
GRANTOR	Name		Address		
	LYNX ASSET SERVICES LLC		30 FRENEAU AVENUE, MATAWAN, NJ 07747		
GRANTEE	Name		Address		
	GLENN HARDEN		44 WINDSOR LANE, WILLINGBORO, NJ 08046		
Parcel Info					
Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality
	38	402	2		38

** DO NOT REMOVE THIS PAGE.
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF BURLINGTON COUNTY FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.*

Deed

41868 ST. 01
Record and Return to:
Surety Title Company, LLC
11 Eves Drive, Suite 150
Marlton, NJ 08058 1/2

This Deed is made on 9/10/15

Between

Lynx Asset Services, LLC

whose post office address is 30 Freneau Avenue, Matawan, NJ 07747

referred to as the Grantor,

And

Glenn Harden, a single man

whose post office address is 44 Windsor Lane, Willingboro, NJ 08046

referred to as the Grantee.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

1. **Transfer of Ownership.** The grantor grants and conveys (transfers ownership of) the property (called to "Property") described below to the Grantee. This Transfer is made for the sum of One Hundred Ninety-Six Thousand Five Hundred and 00/100 Dollars (\$196,500.00). The Grantor acknowledges receipt of this money.

2. **Tax Map Reference.** (N.J.S.A. 46:15:1.1) Municipality of Township of Willingboro
Block No. 402 Lot No. 2 Account No.

No property tax identification number is available on the date of this Deed. (Check box if applicable)

3. **Property.** The Property consists of the land and all the buildings and structures on the land in the Township of Willingboro, County of Burlington and State of New Jersey. The legal description is:

Please see attached Legal Description annexed hereto and made a part hereof (check box if applicable).

Being the same premises conveyed to Lynx Asset Services, LLC by Sheriff's Deed from Jean E. Stanfield, Sheriff of the County of Burlington, in the State of New Jersey, dated July 1, 2013, recorded July 29, 2013 in the Burlington County Clerk/Register's Office in Deed Book OR 13086, Page 5704.

Prepared by (print signer's name below signature)

(For Recorder's Use Only)

Michael A. Affieri, Esq.

WITHOUT PREJUDICE

AS SETTLOR/AUTHORIZED

REPRESENTATIVE

KENNETH F ZETTLEMOYER
Notary Public, State of New Jersey
My Commission Expires Mar 20, 2028

Kenneth F. Zettlemyer
03/01/24

gnh → 3/1/24

EXHIBIT "A"
LEGAL DESCRIPTION

File No: 41868ST-01

ALL THAT CERTAIN tract or parcel of land and premises lying, being and situate in Willingboro Township, Burlington County, and State of New Jersey being more particularly described as follows:

BEGINNING at an iron pin found for a point in the Southwesterly line of Windsor Lane (50' wide), a total arc and tangent distance of 150.68 feet from the intersection of same with the Southeasterly line of Winterberry Lane (50' wide), said beginning point also being in the division line between Lots 2 and 1, and extending; thence

- 1. Along the curved Southwesterly line of Windsor Lane, on a curve curving to the right having a radius of 400.00 feet, an arc length of 126.00 feet to an iron pin found for a point in the division line between Lots 2 and 3; thence**
- 2. Along said division line, South 81 degrees 55 minutes 45 seconds West, a distance of 119.49 feet to an iron pin found for a point in the rear of Lot 2; thence**
- 3. Along the rear of Lot 2, North 05 degrees 31 minutes 21 seconds West, a distance of 101.11 feet to a point in the division line between Lots 2 and 1; thence**
- 4. Along said division line, North 68 degrees 29 minutes 39 seconds East, a distance of 99.71 feet to the point and place of BEGINNING.**

THE above being described according to a survey prepared by Avi Luzon Professional Land Surveyor dated 10/9/2014.

BEING premises No. 44 Windsor Lane.

BEING Block: 402, Lot: 2

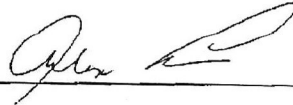
BEING the same land and premises which became vested in Lynx Asset Services LLC, by deed from Jean E. Stanfield, Sheriff of the County of Burlington, in the State of New Jersey, dated 7/1/2013, recorded 7/29/2013, in the Burlington County Clerk/Register's Office in Deed Book 13086, Page 5704.

The street address of the Property is: 44 Windsor Lane, Willingboro, NJ 08046.

4. Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the Property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the Property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

5. Signatures. The Grantor signs this Deed as of the date at the top of the first page. (Print name below each signature).

Witness:



Lynx Asset Services, LLC

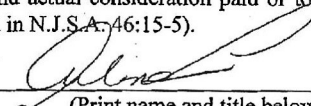
By: 
_____ Michael A. Alfieri, Vice President

STATE OF NEW JERSEY, COUNTY OF Monmouth

I CERTIFY that on 9/10/15
Michael A. Alfieri personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person):

- (a) was the maker of the attached instrument;
- (b) was authorized and did execute this instrument as Vice President of Lynx Asset Services, LLC the entity named in this instrument;
- (c) executed this instrument as the act of entity named in this instrument; and the corporation named in this document; and
- (d) made this Deed for \$196,500.00 as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5).

ARLENE LIEBERMAN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 10/15/2019


_____ (Print name and title below signature)

RECORD AND RETURN TO:



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION
(C.55, P.L. 2004)

(Please Print or Type)

SELLER(S) INFORMATION (See Instructions, Page 2)

Names(s)

LYNX ASSET SERVICES, LLC.

Current Resident Address:

Street: 30 FRENEAU AVENUE

City, Town, Post Office

MATAWAN

State

NJ

Zip Code

07747

PROPERTY INFORMATION (Brief Property Description)

Block(s)

402

Lot(s)

2

Qualifier

Street Address:
44 Windsor Lane

City, Town, Post Office

Willingboro

State

NJ

Zip Code

08046

Seller's Percentage of Ownership

100%

Consideration

\$196,500.00

Closing Date

9/11/15

SELLER ASSURANCES (Check the Appropriate Box) (Boxes 2 through 10 apply to Residents and Non-residents)

1. I am a resident taxpayer (individual, estate, or trust) of the State of New Jersey pursuant to N.J.S.A. 54A:1-1 et seq. and will file a resident gross income tax return and pay any applicable taxes on any gain or income from the disposition of this property.
2. The real property being sold or transferred is used exclusively as my principal residence within the meaning of section 121 of the federal Internal Revenue Code of 1986, 26 U.S.C. s. 121.
3. I am a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
4. Seller, transferor or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
5. Seller is not an individual, estate or trust and as such not required to make an estimated payment pursuant to N.J.S.A.54A:1-1 et seq.
6. The total consideration for the property is \$1,000 or less and as such, the seller is not required to make an estimated payment pursuant to N.J.S.A. 54A:5-1-1 et seq.
7. The gain from the sale will not be recognized for Federal income tax purposes under I.R.C. Section 721, 1031, 1033 or is a cemetery plot. (CIRCLE THE APPLICABLE SECTION). If such section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey income tax return for the year of the sale (see instructions).
 No non-like kind property received.
8. Transfer by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this state.
9. The property being sold is subject to a short sale instituted by the mortgagee, whereby the seller has agreed not to receive any proceeds from the sale and the mortgagee will receive all proceeds paying off an agreed amount of the mortgage.
10. The deed being recorded is a deed dated prior to the effective date of P.L. 2004, c. 55 (August 1, 2004), and was previously unrecorded.

SELLER(S) DECLARATION

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein could be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete. By checking this box I certify that the Power of Attorney to represent the seller(s) has been previously recorded or is being recorded simultaneously with the deed to which this form is attached.

9/11/15
Date

Signature
(Seller) Please indicate if Power of Attorney or Attorney in Fact

Date

Signature
(Seller) Please indicate if Power of Attorney or Attorney in Fact

LOAN #: 45071214577
MIN: 1004363-0000049313-6

FHA Case No.
351-6771477703-203B

Multistate

NOTE

September 11, 2015
[Date]

Woodland Park,
[City]

New Jersey
[State]

44 Windsor Lane, Willingboro, NJ 08046
[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means Absolute Home Mortgage Corporation, a New Jersey Corporation

and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of **ONE HUNDRED NINETY TWO THOUSAND NINE HUNDRED FORTY AND NO/100** ***** Dollars (U.S. \$192,940.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of **FOUR AND ONE-HALF** percent (4.500 %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time
Borrower shall make a payment of principal and interest to Lender on the 1st day of each month beginning on November 1, 2015. Any principal and interest remaining on the 1st day of October, 2045 will be due on that date, which is called the "Maturity Date."

(B) Place
Payment shall be made at **279 Browertown Road**
Woodland Park, NJ 07424

or at such place as Lender may designate in writing by notice to Borrower.

(C) Amount
Each monthly payment of principal and interest will be in the amount of U.S. \$977.60. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments
If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note.

[Check applicable box] Graduated Payment Allonge Growing Equity Allonge
 Other [specify]

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When Borrower makes a Prepayment, Borrower will tell the Lender in writing that Borrower is doing so. Borrower may not designate a payment as a Prepayment if Borrower has not made all the monthly payments due under the Note.

Borrower may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Lender will use the Prepayments to reduce the amount of Principal that Borrower owes under this Note. However, the Lender may apply the Prepayment to any accrued and unpaid interest on the Prepayment amount before applying the Prepayment to reduce the Principal amount of the Note. If Borrower makes a partial Prepayment, there will be no changes in the due date or in the amount of the monthly payment unless the Lender agrees in writing to those changes.

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C)

LOAN #: 45071214577

all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

WITH OUT PREJUDICE

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

[Signature] *[Signature]* 3/1/24
GLENN HARDEN (Seal)

AS SETTLOR / AUTHORIZED REPRESENTATIVE

Lender: Absolute Home Mortgage Corporation
NMLS ID: 176743
Loan Originator: Brock Hyatt Sackstein
NMLS ID: 138390

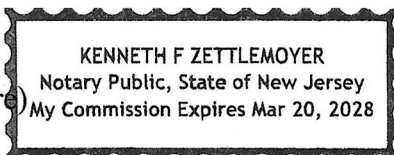
State of New Jersey)

County of Camden)

SS

On 03/01, 20 24 before me, Kenneth F. Zettlemyer, Notary Public in and for said county, personally appeared Glenn Harden, (signer/witness) who has/have satisfactorily identified him/her/themselves as the signer(s) or witness(es) to the above-referenced document.

(Affix Notary Stamp Here)



[Signature]
Notary Public Signature

My Commission Expires: 03/20/28