

# NEW JERSEY ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION

Loan #:

MIN:

Date:

Borrower(s):

Property Address:

## For Subject Properties Or Current Residences Located in New Jersey:

New Jersey law N.J Stat. Ann. §37:1-31 provides civil union partners shall have the same rights, protections, and benefits, and shall be subject to the same responsibilities, obligations, and duties under law, whether they derive from statutes, administrative regulations, court rules, government policies, common law, or any other provisions or sources of law, as are granted to and imposed upon spouses. Consequently, a non-borrowing civil union partner or spouse will have an ownership interest in the property of the borrowing civil union partner or spouse. This interest would prevent the lender from attaching the entire property securing the loan without the consent of both civil union partners or both spouses. **Therefore, the lender will require that both civil union partners or both spouses sign the mortgage or other security instrument that secures the loan when such signature is required to protect the interest of the non-borrowing spouse or civil union partner.**

### *BORROWER & CO-BORROWER AFFIDAVIT*

Can anyone, other than you, claim a homestead interest, community property interest, or other interest, in the property that will secure repayment of the loan?

<p>Borrower: <input type="checkbox"/> NO <input type="checkbox"/> YES If yes, who may be able to claim such interest?</p> <p>Name: _____</p> <p>_____ (Borrower) (Date)</p>	<p>Co-Borrower: <input type="checkbox"/> NO <input type="checkbox"/> YES If yes, who may be able to claim such interest?</p> <p>Name: _____</p> <p>_____ (Co-Borrower) (Date)</p>
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