



**CHECKLIST
HDC CERTIFICATE APPLICATION
HIGHLANDS DEVELOPMENT CREDIT BANK**

APPLICANT'S NAME(S): _____

APPLICATION PACKAGE RECEIVED AT HDC BANK ON: _____

THE FOLLOWING DOCUMENTS REPRESENT THE **MINIMUM REQUIREMENTS** FOR PARTICIPATION IN THE HIGHLANDS TRANSFER OF DEVELOPMENT CREDIT PROGRAM. PLEASE READ INSTRUCTIONS CAREFULLY AND PROVIDE **ALL THE INFORMATION REQUESTED**. *INCOMPLETE OR PARTIAL SUBMISSIONS WILL BE RETURNED TO THE APPLICANT (OR REPRESENTATIVE/AGENT).*

CHECK THE BOX FOR EACH ITEM SUBMITTED, INCLUDING DATE OF DOCUMENT.

Application Documents	Dated	For HDC Bank use only
<input type="checkbox"/> Application for Highlands Development Credit Certificate		
<input type="checkbox"/> Highlands Council's Allocation Letter, <i>less than 3 yrs. old</i>		

(The following documents will be required prior to issuance of an HDC Certificate.)

	Dated	For HDC Bank use only
<input type="checkbox"/> Appropriate Draft Deed of Easement consistent with Highlands Council template		
<input type="checkbox"/> 60-yr Title Search and 20-yr Upper & Lower Court Search		
<input type="checkbox"/> Affidavit of Title, fully executed and Notarized		
<input type="checkbox"/> Mortgage Holder Letter or Subordination Agreement authorizing application & acknowledging that a Deed of Easement will be filed (<i>only if the property is collateral for a current mortgage or loan</i>)		
<input type="checkbox"/> Corporate Resolution (<i>only if the property owner/applicant is any entity <u>other</u> than an individual type of ownership</i>)		
<input type="checkbox"/> Affidavit of Judgment (<i>only if the Court Search shows judgments <u>improperly</u> reflected as against you</i>)		

Please do not write below this line.

HDC BANK INITIAL DISPOSITION Reviewed by: _____

Application Complete: Yes No

If incomplete, returned to applicant on (date): _____

APPLICATION FOR HIGHLANDS DEVELOPMENT CREDIT CERTIFICATE

**** For instructions, please see page 3, below****

Owner Information

¹ Property Owner's Name _____ ² Phone # _____

³ Co-Owner's Name _____ ⁴ Phone # _____

⁵ Property Owner's Mailing Address _____

⁶ City, State & Zip Code _____

⁷ Property Owner's E-Mail Address _____

Property Information

⁸ Municipality _____ ⁹ County _____

¹⁰ Block # _____ ¹¹ Lot # _____ ¹² Total Acres _____

¹³ Nearest Street or Road _____

¹⁴ Allocation Letter # _____ ¹⁵ Date Issued _____ ¹⁶ # of HDCs Allocated _____

******Please attach copy of Allocation Letter to this application******

¹⁷ Has the property been altered or developed in any manner since the Allocation Letter was issued?
Yes No

¹⁸ If yes, how has the property been altered or developed? _____

¹⁹ Do you wish to reserve the right to build a future home on this property under either Exemption #1 or Exemption #2, where applicable? Yes No

Mortgage Information

²⁰ Is there a mortgage on the property? Yes No

²¹ Mortgage Holder's Name _____ ²² Phone Number _____

²³ Mortgage Holder's Mailing Address _____

²⁴ City, State & Zip Code _____

Representative Information

²⁵ Do you authorize a person to act as your representative in all matters pertaining to this application?
Yes No

²⁶ Representative's Name _____ ²⁷ Phone # _____

²⁸ Representative's Address _____

²⁹ City, State & Zip Code _____

³⁰ Signature of Representative _____

Owner Certification

³¹ I hereby certify that the information included within this application is true and that I am the legal owner of the property described above, that I have marketable title to the property, and that I have the legal right to restrict the use of the property consistent with the Highlands Council's deed of easement. I am aware that false swearing is a crime in the State of New Jersey and subject to prosecution.

Signature of Owner

Date

Signature of Co-Owner

Date

Sworn and subscribed to before me this

_____ Day of _____, 20__

Notary Public

Note to Applicants: The applicant is responsible for the fees involved with recording the Deed of Easement with the appropriate County Clerk's Office. The HDC Bank staff will contact you with the correct amount and payee information when your application is deemed complete.

INSTRUCTIONS FOR COMPLETING AN HDC CERTIFICATE APPLICATION
PLEASE PRINT OR TYPE:

1. Enter your first, middle and last name. No nicknames please.
2. Enter your telephone number, including the area code, *where you may be reached during the day*.
3. If you own the property jointly with another person(s) please enter their name(s). If there are multiple owners please attached an additional sheet with names, addresses, and phone numbers.
4. Enter the co-owners *daytime* phone number information.
5. Enter the full *postal mailing address*, including apartment or suite number if appropriate, of the home or business where you regularly receive mail.
6. Enter the City, State and Zip Code for your mailing address.
7. Enter your e-mail address.
- 8-9. Enter the Municipality and County where the *application's subject property* is located.
- 10-11. Enter the Tax Map Block and Lot number(s) of the *application's subject property*. (See your most recent tax bill.)
12. Enter the total acreage of the property which will be subject to the deed restriction. This acreage must coincide with what is shown on the *Allocation Determination Letter* that you received from the Highlands Council.
13. Enter the street name or the route number of the road which is closest to the property. If in doubt, please consult your municipal Tax Assessor's office.
14. Enter the Highlands Council Allocation Letter number. This is number is located at the top of your Allocation Letter. Don't confuse this with the application number that is also shown on the letter.
15. Enter the date that the Allocation Letter was issued.
16. Enter the *total* number of Highlands Development Credits allocated in the Allocation Letter (found at the end of the section entitled "CONCLUSION"). If the Highlands Council adjusted your allocation because you are reserving the right to build a home please enter the *adjusted* number.
17. If you have cleared any land, enlarged or reduced actively farmed land, or built anything onto the property since the issuance of the Allocation Letter, please check the box marked "Yes". Otherwise, check "No".
18. If you answered "Yes" to 16, include a brief description of the changes. If additional space is needed please attach a separate sheet.
19. Note if you wish to reserve the opportunity to build a home on the subject property. *This information must agree with the Allocation Determination Letter*. Note that this reservation does not guarantee future approval to build, and still requires municipal zoning compliance approval.
20. If there is a mortgage, lien, or other financial encumbrance on the property, please check the box marked "Yes." If there is none please check "No."
- 21-24. If you answered "Yes" to #20, please complete the information for the Mortgage Holder's name, mailing address, City, State and Zip Code. *If you have a second mortgage or additional liens* on the property, please attach an additional sheet with this information for each lien holder.

25. Please indicate whether or not you have engaged an attorney to represent you, or if you wish to designate someone to act as your representative or agent in this application process. If have check-marked "Yes" to this question the HDC Bank will communicate directly with your representative and not with you.
- 26-29. If you answered "Yes" to #25, please complete the information for the Representative/Agent's name, mailing address, City, State and Zip Code.
30. If you have designated a representative (see #25) have that person sign here.
31. Please read this certification carefully before signing and dating the application. All co-owners must sign and date this application as well.

***Please note that, prior to issuance of an HDC Certificate, the documents listed below will also be required (where applicable) to be filed with the HDC Bank. An HDC Certificate will not be issued without these documents. However, the documents are not required to be submitted at the time the initial HDC Certificate Application is filed with the HDC Bank:

- **60-yr Title Search and 20-yr Upper & Lower Court Search**
- **Affidavit of Title**, fully executed and Notarized
- **Mortgage Holder Letter or Subordination Agreement** authorizing application & acknowledging that a Deed of Easement will be filed (*only* if the property is collateral for a current mortgage or loan). This is only required if you answered "Yes" in item 20.
- **Corporate Resolution** (only if the property owner/applicant is any entity other than an individual type of ownership)
- **Affidavit of Judgment** (*only* if the Court Search shows judgments *improperly* reflected as against you)

MAIL COMPLETED APPLICATION TO:

**HIGHLANDS DEVELOPMENT CREDIT BANK
100 North Road (Route 513)
Chester, New Jersey 07930**