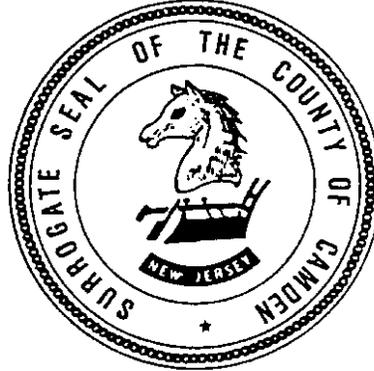


OFFICE OF THE SURROGATE

CAMDEN COUNTY

Michelle Gentek-Mayer
SURROGATE

Cheryl Nidorf Austin
DEPUTY SURROGATE



600 MARKET STREET
CAMDEN, NEW JERSEY 08102
<http://www.camdencounty.com>

IMPORTANT INFORMATION REGARDING BONDS

1. The Surrogate is the Judge of the Surrogate's Court. In that capacity they have appointed you as a fiduciary. Pursuant to New Jersey statutes, the order of appointment includes a requirement that you post bond. NJS 3B: 15-1. The purpose of the bond is to protect the heirs and creditors of the estate.
2. A surety bond is not insurance. You are responsible for any losses which cause the surety to make payment on your behalf. The Indemnity Agreement is your promise to repay the surety.
3. You are free to purchase this bond from any qualified source.
4. The law establishes minimum terms and conditions for indemnity and collection, which must be in each bond. The other terms, such as premium and duration are between you and the bonding company.
5. The initial premium is due when the bond application is completed. Annual premiums are due each year until the estate is closed. Those annual bills will come directly from the bonding agent.
6. If the value of the estate is reduced, you can have the bond reduced. Since the premium is determined by the amount of the bond, reducing the bond will result in a savings in most cases.
7. **Please remember that the bond does not terminate at the end of the first year. If you do not notify the bonding company that the estate is closed they will continue the bond and will continue to bill you unless advised in writing the estate is closed.**

CAMDEN COUNTY SURROGATE’S COURT

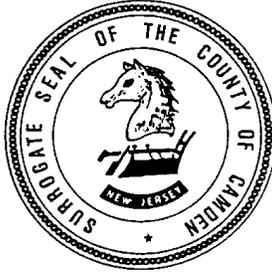
IN THE MATTER OF:

Acknowledgement

I, _____, acknowledge that I have received a copy of “Important Information Regarding Bonds”.

I understand that the Surrogate requires a bond but that selection of the bonding company is my option. I further understand that the price, terms and conditions are a private contractual matter between me and the bonding company and that the Surrogate is not a party to that contract.

Date: _____



Camden County Surrogate's Court

In the Matter of the Estate of

DOCKET NO:

_____, of full age, being duly sworn, depose(s) and say(s):

1. He/She/They reside(s) at _____

and is/are applying for Letters of Administration upon the estate of _____

_____ intestate,
late of _____

deceased, which Letters have not yet been granted.

2. The following is a brief descriptive list and valuation of all the assets constituting the real and personal property of the decedent.

3. ITEMS (as of the date of death)	Total Estimated Amount
Cash in hand	\$
Cash in banks belonging to the Estate	\$
Corporate Stocks and Bonds, Notes, Etc.	\$
Insurance taken out by the decedent payable to this estate	\$
Household effects, jewelry, automobiles, other chattels	\$
All other personal property of significant value belonging to the Estate	\$
Real Estate Located at:	\$
TOTAL VALUATION OF ALL PROPERTY	\$ _____

ESTATE DEBTS	Total Estimated Amount
Funeral expenses	\$
Debts of last sickness, doctor, nurse, hospital, etc.	\$
Taxes due, if any, at time of death, and other encumbrances	\$
Any debts due the personal representative	\$
Mortgages	\$
Specify any other debts	\$
TOTAL AMOUNT OF DEBTS	\$

The applicant is familiar with the circumstances of the estate and that the real and personal estate and effects of the said deceased, of which he/she died possessed, or is in any way entitled to, and for and in respect of which Letters of Administration are to be granted, and without deducting anything on account of the debts due and owing from the said deceased, are of the value above stated or under, and that the debts of the estate are not likely to exceed the amount above shown, to the best of applicant's knowledge, information and belief.

Date: _____

Applicant

Probate Clerk

DEBTS OF ESTATE

1. The law will not permit the distribution of a decedent's property to the exclusion of his creditors.
 2. The estate assets must be first applied to the payment of all just claims against the legal priority.
- In the event of uncertainty and procedure, it is wiser to employ counsel.