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UNION COUNTY We're Connected to You!



Preparing for Your Visit to the

Department of Human Services, Division of Social Services

342 Westminster Avenue Elizabeth, NJ 07208 Tel. (908) 965-2700 Fax (908) 965-2758 200 W. Second Street Plainfield, NJ 07060 Tel. (908) 791-7000 Fax (908) 791-2090

Handbook of Suggested Documents





Collectively prepared by:

Union County Department of Human Services, Division of Social Services

Union County Council for Young Children

Community Coordinated Child Care

Edition January 2023

Preparing for Your Visit to the Department of Human Services, Division of Social Services Suggested Document Handbook

Introduction: This document is a collaboration among the Department of Human Services, Division of Social Services (DSS); stakeholders and parents on the Union County Council for Young Children (UCCYC); and, Community Coordinated Child Care (CCCC) to create a handbook of suggested documents needed when visiting Union County's social services offices in either Elizabeth or Plainfield. The goal of this project is to enhance individuals' preparedness and to improve the overall process for both staff and families.

Community Coordinated Child Care (CCCC) of Union County is a private non-profit Resource and Referral Agency dedicated to the improvement of accessibility, affordability and quality child care and related work/family services. CCCC received a grant to become the lead agency for the Union County Council for Young Children (UCCYC). The County Council for Young Children is a strength-based collaboration between parents, families and local community stakeholders. The focus of the Council is to address the following areas: Health, Early Care and Education, Arts and Recreation, Community Resources and Family Supports. The goal is to empower families to advocate for themselves and their children, and to find ways to assist parents with additional services in the community.

Disclaimer: The following information in this handbook is suggested for information only. Documentation for each case may vary. Be sure to follow the request of your case manager.

Purposes for this Handbook:

- Provide Parents/Guardians with an understanding of the suggested documentation needed when visiting the Division of Social Services (DSS) by using visuals and writing examples.
- Avoid return visits to the Division of Social Services.
- Improve the customer service relationship between the Division of Social Services (DSS) Staff and Community (Parents/Guardians).

Suggested documents to have when visiting the Division of Social Services:

*An individual application only requires the applicant's information. If the application is made for a family, information from every member of the family is required.

Identification required:

- New Jersey Driver's License, with current address, preferable
- Permanent Resident Card (Green Card)
- Passport
- Voters Registration Card
- Municipal Identification from your city of residence (if available)
- US Birth Certificate or one from your country of origin. Or a United States Citizenship Certificate (if you became a US citizen through naturalization process)

Social Security Cards

Proof of Income:

- Pay Stubs: 4 paystubs if paid weekly/2 paystubs if paid bi-weekly or if semi-monthly
- Proof of Child Support (letter/print out). If cash is paid directly, then a letter from the parent that pays it is required, it must explain amount and frequency of payment.
- Unemployment Benefits (letter or statement)
- Income Tax Return (Federal/State all pages)
- Letter of Self-Employment (previous year's tax return)
- Personal Bank Account Statement (all bank accounts)
- New Employment (Letter on Company Letterhead stating: date hired, work hours per week, hourly rate, company business card)
- Day Laborer (waitress, babysitter, housekeeper, landscaping, cleaning business etc.) If working for a small business, the letter must be on the business letterhead, stating date job started, hours of work and salary expected (hourly, daily, etc.).

Self-Employment: A letter in company letterhead and the previous year's tax return with profit & loss records. A letter can also be written by the person for whom you will be performing any jobs, in case it is not a registered business.

Utilities:

- Gas & Electric Bills (current bill) i.e. Elizabethtown Gas, PSE&G
- Cell Phone (T Mobile, Sprint, AT&T etc.) (current bill)
- Water (current bill)
- Cable bill/telephone bill
- Oil/heat bill

Apartment Lease/Mortgage Bill

- Apartment Lease, showing tenant's name and name of all apartment occupants
- If an Apartment Lease does not exist, the landlord must write a letter explaining the situation regarding living arrangements
- Homeowners Insurance
- Tax Statements

Letter from a friend or relative: when rent is not an expense

• **Must include:** name, address, amount of any contribution made. This letter must be signed, dated with a telephone number from the friend or relative.

Basic Information to know and have:

- Have pen and paper for taking notes.
- Write down the name of the program you are applying for: ______
- Case Number: ______
- Important dates to remember: ______

Websites/Phone Numbers:

- Public Service Electric & Gas: <u>https://landing.pseg.com</u> { 1-800-436-7734 }
- Elizabethtown Gas: www.elizabethtowngas.com { 1-800-242-5830 }
- Birth Certificate: www.usbirthcertificates.com (refer to your state/city/county of Birth)
- Social Security: www.ssa.gov { 1-877-803-6306 }
- Child Support: www.njchildsupport.org { 1-877-NJKIDS1 }
- United States Passport: www.usa.gov/passport { 1-844-USA-GOV1 }
- NJ Unemployment Office: www.nj.gov/labor/myunemployment/
- Internal Revenue: www.irs.gov { Find Your Local Office }
- NJ Family Care: www.njfamilycare.org { 1-800-701-0710 }
- Energy Assistance Programs: www.energyassistance.nj.gov { 1-800-510-3102 }
- NJ Earned Income Tax Credit (EITC): www.state.nj.us/treasury/taxation/eitc/eitcinfo.shtml
 { Federal 1-800-929-1040 / State 1-609-292-6400 }
- NJ SNAP: www.njsnap.gov/humanservices/njsnap/ { 1-800-687-9512 }
 To Apply for SNAP/WFNJ GA or TANF: www.mynjhelps.gov
 *For questions, visit or call the Board of Social Services in your county of residence.
- *Medicaid*: www.nj.gov/humanservices/dmahs/clients/medicaid/ { Information 1-800-356-1561 }
- *New Jersey WIC Services*: www.njwiconline.org { Refer to your WIC local agency for info. }
- USDA NATIONAL HUNGER HOTLINE 1-866-3-HUNGRY (486479) or 1-877-8-HAMBRE (426273)
- Family/Domestic Violence: www.nj.gov/dcf/women/domestic/ In Union County: <u>https://www.ywcaunioncounty.org/</u> 24 Hour Hotline 1-908-355-4357
- *Child Abuse*: www.nj.gov/dcf/ Hotline 1-877-652-2873
- Fair Hearing Hotline: 1-800-792-9774
- **NJ211**: www.nj211.org -Dial 2-1-1 or 1-877-652-1148 (TTY users, dial 7-1-1 first) / Text your zip code to 898-211
- *Early Intervention*: www.nj.gov/health/fhs/eis/ { 1-888-653-4463 }
- Partnership for Maternal and Child Health of Northern New Jersey: http://partnershipmch.org
 { 973-268-2280 }
- UNION COUNTY ACTION LINE: Visit www.ucnj.org/dhs | For Inquiries or concerns, please call (908) 558-2288 or email: dhsaction@ucnj.org

REMEMBER:

If a written letter is used as part of verifications. Then, this letter should have the date it was written (current to the date of application), contact information, and the person's signature. Contact information refers to the printed/readable name, working telephone number, and address of the person writing the letter. Make sure this letter is clear and legible, with all the necessary information for DSS to proceed and verify. Otherwise, it could cause a delay and jeopardize the eligibility for benefits timely.

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We would like to acknowledge and thank all who have contributed to this handbook. Your hard work and efforts have enabled us to compile this list of resources that will empower parents to become independent seekers of their own solutions!

Samples of Suggested Documents

Proof of Identification/ID

Sample # 1: Municipal ID



The cities of Elizabeth and Plainfield in Union county, offer municipal ID's to their residents.

Elizabeth: visit **www.elizabethnj.org** or call **(908) 820-4298**, for information or to make an appointment.

Plainfield: visit **www.plainfieldnj.gov** or call **(908) 753-3222**, for information or to make an appointment.

*Union County Id's are discontinued.

NEW JERSEY Motor Vehicle AUTO DRIVER LICENSE

Regional Service Center: 228 Frelinghuysen Ave., Newark 07114

NJ Motor Vehicle Commission (MVC)

Telephone #: (609) 292-6500

Locations within Union County:

- 1140 Woodbridge Rd. Rahway, NJ 07065
 - 17 Caldwell Pl., Elizabeth, NJ 07201
 - 34 Center St. Springfield, NJ



Sample #3: Permanent Resident Card

To obtain information on How To Become a Permanent Resident

Visit: https://www.uscis.gov/i-485 or

https://www.uscis.gov/forms/explore-my-options

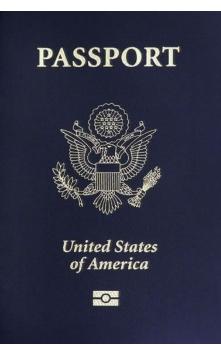
Sample #2: Driver License



For more information visit: http://njmvc.gov

Proof of Identification/ID (continued)

United States Passport – Sample





To obtain a passport in Union County, please visit www.ucnj.org

> Go to: County Clerk, Then select Passport Services, there you can make an appointment to visit one of the Convenient Locations:

> **Elizabeth – Union County Courthouse** 2 Broad Street, Room 114, Elizabeth, NJ 07207 908-527-4966

Westfield – Colleen Fraser Building 300 North Avenue East, Westfield, NJ 07090 908-654-9859

To apply online and for more information, please visit: https://travel.state.gov -For HELP obtaining a passport through your nearest United States Postal Service;

visit https://www.usps.com/international/passports.htm

Voter Registration Card – Sample

If not delivered in two days, return to **Commissioner of Registration** Union County Board of Elections 271 N. Board Street Elizabeth, NJ 07208

RETURN SERVICE REQUESTED

County of Union, New Jersey Voter Acknowledgement Card Recibo de tarjeta de Votantes

IMPORTANT

If your address changes, return this card to your County Commissioner of Registration, not later than twenty one days before any election, giving your new address below.

IMPORTANTE

Si hay un cambio en su dirección,	regresa esta tarjeta a su	Registro del Comisionado del Cond	lado no
mas tardar de veinte uno días ante	s de la elección, dando si	u nueva dirección abajo.	

____, 20 _____ I moved to/me mudé a: On/En

Street/Calle

(Municipality/Municipalidad)

Signature/Firma

In case of death, it is requested that some surviving relative return this card with the date of death shown here:

En caso de muerte, se solicita que algunos sobrevivientes de retorno en relación con esta tarjeta la fecha de la muerte se muestra aquí:

Signature/Firma

To be a registered voter, visit:

www.vote.org

To register through Union County, visit: www.ucnj.org/boe/voter-registration-information

В	irth Cert	ificate/Social Securit	У
		Birth Certifi	cate - Sample
Se		ANTOFFICE OF VITAL STATISTICS	
(N.A.		CERTIFICATION OF BIRTH	Birth Certificates
N.	STATE FILE NUMBER:	109-1962-200000	Must be obtained from the Local Health Department in
N. A. B.	CHILD'S NAME:	SAMPLE SAMPLE	the Town/City where the individual was born.
1	DATE OF BIRTH.	DECEMBER 30, 1962	Contact the City/Town Hall for further information.
	SEX:	FEMALE	
OR ERASED	COUNTY OF BIRTH:	^u Union	To find Your Local Vital Records Offices and for more information, you may visit the State of NJ-Department
VOID IF ALTERED OR ERASED	DATE FILED:	DECEMBER 30, 1962	of Health 'Vital Statistic' website:
	MOTHER'S MAIDEN NAM	E: SAMPLE SAMPLE SAMPLE	https://www.nj.gov/health/vital/
	FATHER'S NAME:	SAMPLE SAMPLE SAMPLE	Toll-Free Nationwide
	DATE ISSUED:	MARCH 22, 2005	1-877-622-7549
	Juliu Banard	State Registrar	
and a	WARNING:	Transe man menni a mak a wak poskatizi dan po a mar binoba asolang da ha m mang bangta. 1000-Mah 6 membro da Hendolde da bodine m kenera atin a alimbawaa	
- Car	<u> </u>		

Social Security Card -Sample



Social Security Administration

855 Lehigh Avenue Union, NJ 07083 Union Office: 1-877-803-6306

Toll-Free: 1-800-772-1213 TTY: 1-800-325-0778

Visit: www.ssa.gov

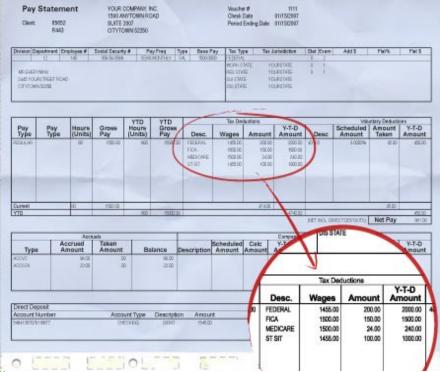
Proof of	f Income						
		Empl	loyment P	aystubs—	Sample		
	123 your	street		123 your	street	Chec	k No. 9044
	Your town, I	NJ 012345		Your town, N	NJ 012345		
One T	housand One	Hundred Sixt	y-One Dolla	rs and Twen	ty-Five Cents		
Pay					Date 09/11/2007	A *****\$1,1	amount 61.25
to the Ordei of							
XYZ		ed Bank NJ 0	7701				9044
Income Holiday	m <u>Hours</u> 8.00		Amount 148.00	Year	119-60-9160 <u>Tax/Deduction</u> Fed Tax	Amount 178.73	9/11/2007 <u>Year</u> 3395.87
Rg Wages Vacation	64.00 0.00	18.50	1184.00	26492.00 296.00	FICA-E	91.76 21.46	1743.44 407.74
Sick Personal	0.00	18.50	0.00		NJ Tax	26.80	509.20 101.73
Totals:	80.00	10.50	1480.00	28120.00	NJ SDI-E	0.00	133.00
					NJ WFD-E	0.00 318.75	11.32 6302.30
					This Check:		1161.25
		Ρ	roof of Ch	ild Suppor	rt		
				Child	l Support Office ir	n Union Coun	ty:
New Jerse	y				1143-1145 E. Jer	•	
			-		Elizabeth, New Je	rsey, 07201	
Chil	020	000	TT.		Telephor		
t's more than	just money.				1-877-NJK (1-877-655-		
					for Child Support	-	roof of
					receiving child su	pport, visit:	

www.njchildsupport.org

Proof of Income (continued)

Unemployment Paystub– Sample

Individuals must create an account on-line by visiting: **www.myunemployment.nj.gov** for questions about unemployment Insurance, or need help with an application or claim. For in-person help with an unemployment claim, visit your local One-Stop Career Center.



Local One-Stop Career Centers Elizabeth

921 Elizabeth Avenue Elizabeth, New Jersey 07201 (908) 558-8000

Plainfield

200 West 2nd Street Plainfield, New Jersey 07060 (908) 412-7980

Unemployment Telephone Numbers

201-601-4100 732-761-2020 NJ Relay 7-1-1

Your first name and in If a joint roturn, spouse Home address (numbe City, lown or peel office,		Last name		,2013, ending	,20		See separate instructio Your social security num	
If a joint return, spouse Home address (numbe City, lown or post office,	's first name and initial r and street), If you have a P.C	Last name						in the second se
Home address (numbe City, town or post office,	r and street). If you have a P.C							
City, town or post office,), box, see instr					Spouse's social security nu	mber
	state, and ZIP code. If you have a		actions.			Apt. no.	Make sure the SSN(s) and on line 6c are co	above rect.
		i foreign address,					Presidential Election Cam Chack hon if you, or your spano totally, want \$3 to go to this fund, 0	i ting
Foreign country name			Foreign province/	state/county	Foreign	postal code	a box below will not change your a refund. You 1	an or
Filing Status Check only one box.	3 Married filing sep and full name her	sarately. Enter re. ►	ly one had income) spouse's SSN abc) the ove cha 5 ⊡Qu	qualitying per d's name here alifying widow	ion is a child	ying person), (See instruction but not your dependent, eni- spendent child Deces checked	
Exemptions	6a Vourself. If so	neone can cla	im you as a depen	ndent, do not chec		1 1 1	on Ga and Gb	_
,	o Dependents: 1) Fint name Last a	ame 1	(2) Dependent's central security number	(3) Dependent's relationship to you	derena de la casa de la cas	under age 17 child bas credit ructions)	on 6c who:	_
f more than four						-	or separation (see instructions)	
lependents, see	S						Dependents on 6c not entered above	
heck here	d Total number of ex	emotions clair	med	1			Add numbers on	
	7 Wages, salaries, tig					X	7	
Income		mark Cabarda	le B if required					

Income Tax Return-Sample

To obtain Your Tax Record and for more information, visit:

www.irs.gov

Proof of Income (continued)

Profit or Loss Form Sample

	EDULE C n 1040)	Profit or Loss From (Sole Proprietors		si	nes	55					0	MB No. 1 のの・	545-0074
	ent of the Treasury Revenue Service (99)	 For information on Schedule C and its instruct Attach to Form 1040, 1040NR, or 1041; partnersi 									- 1 /	Attachmen Sequence I	
Name o	f proprietor								_	Social s	vamber (S	SN)	
A	Principal busines	is or profession, including product or service (see instruction	ons)							B Enter	code fro	m instruct	ions
с	Business name.	If no separate business name, leave blank.								D Emplo	yer ID nu	mber (EIN), (see instr.)
E	Business addres	s (including suite or room no.) >											
	City, town or por	st office, state, and ZIP code											
G H J Part	If you started or Did you make an If "Yes," did you Income	Ily participate" in the operation of this business during 201 acquired this business during 2011, check here ny payments in 2011 that would require you to file Form(s) or will you file all required Forms 1099?	1099?		inst	 ructio	ons)	:				Ye	s N
1a		nd third party payments. For 2011, enter -0	1a						-	-			
b		r sales not entered on line 1a (see instructions)	1b						-				
c		to you on Form W-2 if the "Statutory Employee" box on acked. Caution. See instr. before completing this line	10										
d	Total gross rec	eipts. Add lines 1a through 1c			•			+	÷ .	1d			
2	Returns and allo	wances plus any other adjustments (see instructions) .								2			
3		om line 1d			•			* 3		3			
4		old (from line 42)						20		4			
5		ubtract line 4 from line 3		. * .	•	e: e:	10	*	1.1	5	2		
6		cluding federal and state gasoline or fuel tax credit or refu	nd (see	inst	truct	ions)				6			
7	Gross income.	Add lines 5 and 6		-						7			

Self- Employment Declaration

	Name	,	
for	years.		
The name and add	lress of my business are:		
	Name of business		
	Address of business		
<u></u>	Address of business	27	
My gross income in	n 2016 was		
My expected incor	me for 2017 will be	,	
8	Signature of Applicant	Date	

Proof of Income (continued)

DATE DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
03-10-16 ATMW	*** 21.25		** 474.11
03-10-16 ATMF	***1.50		*** 472.61
03-10-20 DEBP	** 2.99		₩¥H69.62
03-10-21 WEBP	**300.00		** 169.62
03-10-22 ATMW	₩₩100.00		***69.62
03-10-23 DEBP	** 29.08		*** 40.54
03-10-24 DEBR		*** 2.99	₩₩ Ч3.53
03-10-27 TELP	***6 .77		*** 36.76
03-10-28 PYRL		₩¥694.81	*** 731.57
03-10-30 WEBT		*** 50.00	*** 781.57
Please refer to the bac list of common transac		Please verify your account of there is an error, notify	int activity regularly. the bank within 45 days.

Savings Account

New Employment Letter:

Must be on company letterhead, showing start date, hours hired per week, hourly rate.

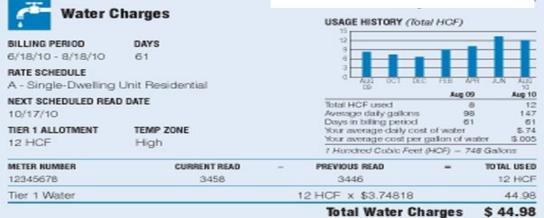
Name of Company			Dat	e
Address				
To whom it may cor	ncern:			
	Name of Employee		has been emplo	eyed by our
company	Name of Employer		since	
		works		hours a
	Name of Employee		# of hours	
week.	Name of Employee	earns	Amount	
	Name of Employee		Amount	
p <mark>er hour.</mark>				
If you need any furt	her information, please feel fre	ee to contact me.		
Sincerely yours,				

Utilities Bills - Samples

Electric and Gas Bill

🗘 PSEC	G	Summer Month 2010 Accol ELECTRIC & GAS BIL Customer service and emergencies 1 800 436-PSEG (7734)	Page 3 of 4
ESEQTENCIA CGA	AS BILL	POD Number	
Usage Meter	111111111	Charges	Rate - RS
Estimated reading July 10	25250	Delivery	
Estimated reading June 10	24470	Service charge	\$2.46
Total kWh	780	Distribution charges	
		kWh charges 600 kWh @ \$0.059600	35.76
		Next 180 KWh @ \$0.063722	11.47
		Sub-Total Delivery	\$49.69
		Supply*	
		BGS Energy	
		Charges 600 kWh @ \$0.122367	73.42
		Next 180 kWh @ \$0.132111	23.78
		Sub-Total Supply	\$97.20
		Total electric charges	\$146.89
		"The total supply amount (\$97.20 or an average of 0.124615 per kNh) is your Price to Co month should you consider another electric supplier for these services. Your Price to Com month depending upon your usage pattern.	

Water Bill



Total Water Charges

Your Water Usage by Tier

Tier 1 Water Allotment	Tier 2
12 HOF	More than 12 HCF

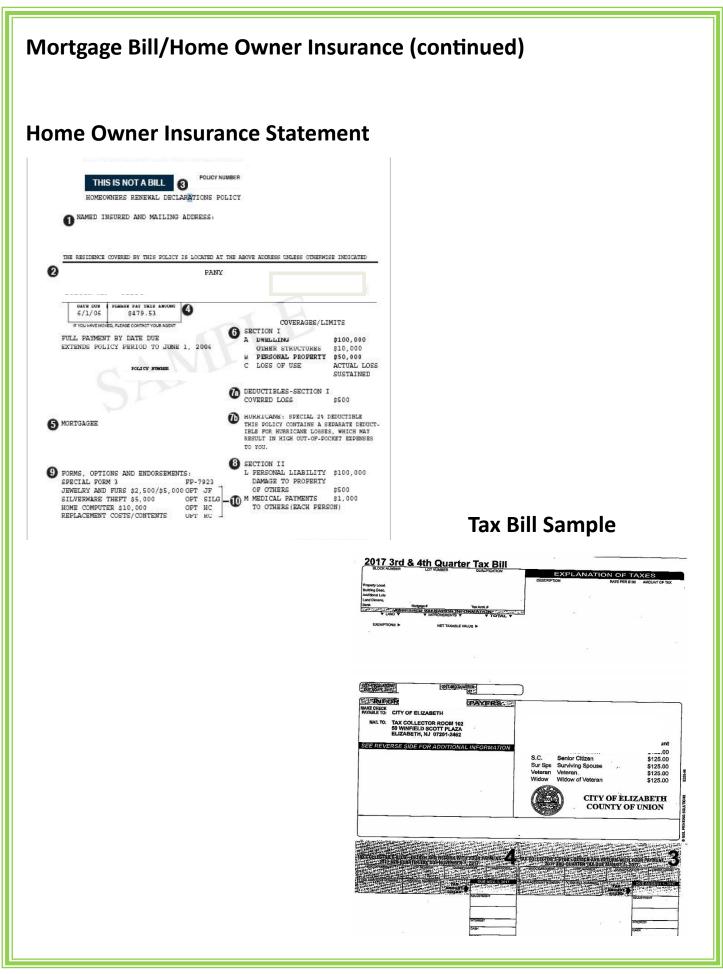
Utilities Bill	s (continu	ed)		
Oil Bill sta	tement			
		ABC OIL COMPANY		
		ABC OIL COMPANY		
	First name, la: 123 Your stree Your Town NJ	et		
	Oil Total			
	PREVIOUS BALA	NCE	402.16	
_	4/26/11 3630	100.0 GAL@3.0190	381.90	
		<balance due=""></balance>		
	CURRENT ****	* 381.90		
L		Cable Bill		1

ZIPCODE			BILLING NUMBER:	000123	
CABLE			BILLING DATE:	JAN 13, 20	12
			TOTAL AMOUNT DUE:	\$131.12	12
CUSTOMER:			DUE DATE:	JAN 30, 20	12
Client Name			PAYMENT ENCLOSED	0, 20	
456 Streetname St. Hometown, Statename ZIPCODE			Please return this portion	n with your p	ayment
BILLING SUMMAR	3Y :	000	123		
Previous Balance:		130.22	Billing Date:	JAN 17, 20 ⁴	
Total Payment since last bill:		-130.22	Customer Name:	NAME SUR	
Balance forward:	\$	0.00	Customer Number:	000123	
Total Current Cable Charges:	\$	159.68	Mailing Zip Code:	ZIPCODE	
ACC. 32354-078	3		CABLE TV S	ERVIC	E
PERIOD: NOV 26, 2012 - DEC 23, 20	12		PACKAGE CONTENTS		
TV Package:		47.30	BASIC CHANNELS PACKAGE	15	
Receiver Fee: Local Video Facilities Fee:	\$	30.61	LOCAL CHANNELS PACKAGE	5	
Local Video Service Fee:	\$	4.58	SPECIALTY PACKAGE MOVIES CHANNELS PACKAGE	25	
Cable Maintenance Fee:	\$	4.48	NEWS CHANNELS PACKAGE	15	
Taxes: Transit Sales tax:	\$	11.31 98.28	SPORTS CHANNELS PACKAGE	11	
Local benefit:	\$	-9.82			
Total Cable TV Service Charges:	\$	88.46	TOTAL CHANNELS:	81	
ACC. 32354-078	3		PHONE SER	VICE	
PERIOD: NOV 26, 2012 - DEC 23, 20	12		CUSTOMER REFERENCE	E NUMBER:	78912
Land Line Service:			READ DATE TIME USED / CHARGES		MINUTES
Domestic Charges:	\$	14.95	DEC-23-12 NOV-25-12		10
Minutes Used: Number Of Calls:		211	OCT-23-12 SEP-24-12		10
Number Of Calls:		38	AUG-26-12 JUL-27-12	_	10 22
Long Distance Charges:	\$	24.48	JUN-23-12 MAY-23-12		22 15 10
Minutes Used:	\$	48	APR-25-12 MAR-24-12		7 9
Number Of Calls: Taxes:		12 9.65	FEB-21-12 JAN-27-12		11 10 13
Total Phone Service Charges:	\$	42.66	DEC-20-12		13
TOTAL CHARGES				\$ 131	13

tilities Bills (continued)	
Telephone Bill	
Quick Bill Summary	Mar 24 - Apr 23
Previous Balance (see back for details)	\$120.61
Payment – Thank You	-\$120.61
Balance Forward	\$.00
Monthly Access Charges	\$109.98
Usage Charges	
Voice	\$.00
Massasing	\$.00
Data	\$9.99
Verizon Wireless' Surcharges	-
and Other Charges & Credits	\$4.44
Taxes, Governmental Surcharges & Fees	\$7.23
Total Current Charges	\$131.64
Total Charges Due by May 18, 2012	\$131.64

		Ce	ll Phone E	Bill		
CELL PHO BILL	DNE	Shop	Digital Lounge	Community	Support	_
Monthly Select Another A	Statement					
Customer	Account Number Custome	Bill Period Jan 24-Feb 23	Bill Date Feb 27, 2012			
	mation? Visit sprint.com detail. <u>Plan Details</u>	n for a complete vi	ew of account	Make a p	ayment	
Previous Balance	ce	\$91	.62			
Payment on Feb	o 16	-\$91	.62			
New Charges	s				t shows you they ca ke it work. Just be p	
	Data - 450 Anytime Mir		.99			
Employee [Discount Sprint 10%	-\$7	.00			
		<u></u>				

Mortgag	ge Bill	/Home	e (Owner Insi	ura	ance	
Мо	rtgage	Bill State	m	ent- For hom	eo	wners only	
IORTGAGE COMP	ANY					Mortgage Statemen Statement Date: 3/20/2013	
			P	Option	n 2 (li n 3 (M	4/1/2012 full): \$1,829.71 nterest-Only): \$1,443.25 Minimum): \$1,156.43 d, 5160 late fee will be charged.	
Account Information							
Outstanding Principal Interest Rate (Until October 201 Prepayment Penalty	2)	\$260,000.00 4.75% \$3,500.00					
			_		_		
Explanation of Amount Du		ption 1 (Full)	_	Option 2 (Interest-Only)		Option 3 (Minimum)	
Principal		\$386.46		\$0		\$0	
Interest		\$1,048.07		\$1,048.07		\$761.25	
Escrow (Taxes and Insurance)		\$235.18		5235.18		\$235.18	
Regular Monthly Payment Total Fees and Charges		\$1,669.71 \$160.00		\$1,283.25 \$160.00	- 1	\$996.43 \$160.00	
Total Amount Due		\$1,829.71		\$1,443.25	- 1	\$1,156.43	
If you make this payment	your pri	ncipal balance will	I	your principal balance wi		your principal balance will	
	decrease, and you will be closer to paying off your loan			stay the same, and you will not be closer to paying off your loan.		Increase. You will be borrowing more money and losing equity in your home.	
			_				
Transaction Activity (2/20 Date Description	to 3/19)				Charg	es Payments	
3/16/12 Late Fee (char	ged because p ived – Thank y	ayment was receiv	/ed a		\$160.0		
-tt taking page						,	
Past Payments Breakdown	1						
	Paid Last Month	Paid Year to Date					
Principal	\$384.93	\$1,150.25					
Interest	\$1,049.60	\$3,153.34					
Escrow (Taxes and Insurance)	\$235.18	\$705.54					
Fees	\$0.00	\$0.00					
Total	\$1,669.71	\$5,009.13					



Apartment Lease Sample

Apartment Lease

THIS APARTMENT LEASE by and between ROCEDU HOMES ONE, a limited liability corporation, hereinafter referred to as ("Landlord"), and ______ referred to as ("Tenant"). The parties agree as follows:

LEASED PREMISES: Landlord, in consideration of the lease payments provided in this Lease, leases to Tenant an apartment (the "Premises") located at:

TERM: The lease term will begin on _____/ ____ and will terminate on _____ / / .

LEASE PAYMENTS: Tenant shall pay to Landlord lease payments of \$______ per month on the ______ day of each month, payable in advance and without demand. Weekends and holidays do not delay or excuse Tenant's obligation of timely payment. Lease payments shall be made payable to personnel check, money order, or certified bank check and mailed to New York, NY 10026 which may be changed from time to time by Landlord. If payment is not received via mail by the

day of the month, on or before that day the Tenant may verbally contact Landlord to make arrangements for personnel delivery of payment. However, this personnel delivery may be at the discretion of the Landlord but does not relieve the Tenant of a timely lease payment obligation.

PRORATED PAYMENT: If the Tenant gains possession of the Premises during any period of the first month of occupancy, the first month's rent shall be prorated at a daily rate of 1/30th applied to the number of days remaining in the first month of occupancy. This prorated rent if any shall be deemed as the first month rent and will not be applied to any other period of this the lease term.

LATE PAYMENTS: If Tenant fails to timely pay any month's rent, Tenant will pay Landlord an initial late charge of \$______ plus additional daily later charges of \$______ per day thereafter until rent is paid in full. However, if Landlord receives the monthly rent by the ______ day of each month, Landlord will waive the late charges for that month. Any waiver of the late charges under this paragraph will not affect or diminish any other right or remedy Landlord may exercise for Tenant's failure to timely pay rent (including reporting late payments to the national credit bureau).

NON-SUFFICIENT FUNDS: Tenant shall be charged \$______ for each check that is returned to Landlord for lack of sufficient funds.

CANCELLATION FEE: A cancellation charge of \$______ will be assessed to the Tenant if this lease is terminated before its agreed upon end. Further, full rent will be assessed for the month in which the cancellation occurs. Tenant must provide Landlord with a written notice of Tenant's intent to vacate and terminate this Lease. Verbal notices will not be permitted under any circumstances.

SECURITY DEPOSIT: At the time of the signing of this Lease, Tenant shall pay to Landlord, in trust, a security deposit of to be held and disbursed for Tenant damages to the Premises or other defaults under this Agreement (if any) as provided by law. This lease shall also serve as a receipt for the Security Deposit, which shall include the amount of deposit, name of person receiving it, date of receipt, description of dwelling unit, and signature of person receiving deposit. The Deposit is not rent and shall not be applied to last month's rent. Landlord shall refund the deposit or any balance of the deposit upon termination of the Lease. Tenant must give Landlord at least thirty (30) days written notice of intent to vacate Premises before Landlord is obligated to refund or account for the security deposit. Landlord shall deduct reasonable charges from the Deposit for the following: unpaid rent, late payment charges, non-sufficient fund charges, unpaid utilities, damages or repairs, trips to unlock premises when Tenant does not have keys, unreturned keys, cost of replacing locks and key duplicates, unapproved holes, stains, cleaning, pest control, removal of trash, government fees or fines against tenant, insufficient light bulbs, damage to floors, draperies or any permanent fixture on premises, attorney fees incurred in any court processing against Tenant and other items provided for in Lease.

Letter from Friend/Relative Sample: When rent is not an expense

To: Whom it May Concer	'n
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From: Friend/Relative

Date: 00/00/0000

Re:

I, ______, am writing to inform you that ______ is residing with me at 123 Glad Lane, Plainfield, New Jersey. I do not charge he/she for rent however she is responsible for purchasing her food.

If you need additional information you can contact me at (862) 123-4567.

Sincerely,

First name, Last Name

Letter from Landlord Sample: When lease is not available

To: Whom it May Concern
From: Landlord
Date: 00/00/0000
Re:
I,, am writing to you on behalf of whom is residing at 123 Glad Lane, Plainfield, New Jersey and is paying amount to rent.
If you need additional information you can contact me at (862) 123-4567.
Sincerely,
First name, Last Name

THE UNION COUNTY BOARD OF COUNTY COMMISSIONERS



Sergio **GRANADOS** *Chairman*



Kimberly **PALMIERI-MOUDED** *Vice-Chairwoman*



James E. BAKER, Jr.



Joseph C. BODEK



Dr. Angela R. GARRETSON



Bette Jane KOWALSKI



Lourdes M. LEON



Alexander MIRABELLA

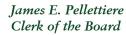


Rebecca WILLIAMS

Edward T. Oatman County Manager Amy Crisp Wagner Deputy County Manager









The Division of Social Services provides assistance to the needy in Union County by administering a variety of programs including free vaccinations for children, Temporary Assistance for Needy Families (TANF); General Assistance; Food Stamps; Emergency Assistance; Family Care; Nursing Home Care; Medical Assistance; Pharmaceutical Assistance to the Aged and Disabled (PAAD); and, Child Support Services. DSS helps prevent Homelessness.