

NEW JERSEY PROPERTY TOOLKIT

New Jersey Property Document Organizer

DOCUMENT ORGANIZER

Planning Resource No. 15 | August 2026

New Jersey owners, heirs, executors, and family coordinators assembling one complete residential property file.

Property decisions slow down when documents are scattered across people, inboxes, portals, offices, and boxes. Use this organizer to identify what exists, where it came from, who verified it, and what is still missing.

Important

- ☐ Use this resource to organize information and questions; do not treat it as legal, tax, financial, title, lending, court, insurance, or municipal advice.
- ☐ Verify every deadline, payoff, authority document, public requirement, and professional conclusion with the responsible source.
- ☐ If a court, sheriff sale, foreclosure, tax sale, safety, insurance, or occupancy deadline exists, seek qualified help immediately.

Who Should Use This Resource

- ☐ New Jersey owners, heirs, executors, and family coordinators assembling one complete residential property file.
- ☐ People who need one organized file before speaking with an attorney, title company, lender, municipality, insurer, housing counselor, or buyer.
- ☐ Families comparing options without losing track of urgent property facts and deadlines.

Start Here: Immediate Priority Checklist

Complete this page before the detailed worksheets. Circle or highlight any item that cannot wait.

- ☐ Keep originals secure and work from copies when possible.
- ☐ Do not alter, backdate, discard, or recreate official records.
- ☐ Record the source and received date for every payoff, balance, notice, or deadline.
- ☐ Separate unverified family statements from documents and professional conclusions.
- ☐ Protect Social Security numbers, account numbers, identification, medical information, and access credentials.
- ☐ Provide the complete history to counsel and title instead of selecting only favorable documents.

Property Contact Snapshot

Contact / Office	Name, phone, email, reference number
Owner / estate representative	
Attorney	
Title company	
Mortgage servicer	
Municipality	
Tax collector	
Insurer	
Trusted property contact	

Ownership and Authority

- ☐ Current and prior deeds.
- ☐ Will, trust, Letters, death certificate, power of attorney, entity, divorce, or court records.
- ☐ Owner identification and name variations.
- ☐ Surveys, title policies, easements, restrictions, and association documents.
- ☐ Leases, occupancy agreements, options, contracts, or claims of interest.

Notes and Proof

Money and Obligations

- ☐ Mortgage and reverse-mortgage statements.
- ☐ Payoff and reinstatement requests.
- ☐ Property tax bills, tax-sale certificates, redemption calculations, and relief documents.
- ☐ Utility, association, judgment, lien, child-support, estate-debt, and creditor records.
- ☐ Insurance policies, claims, premiums, cancellation, and vacancy correspondence.

Notes and Proof

Condition and Municipal Records

FREE TO FIND OUT

You do not need every document or every answer before contacting us.

We buy New Jersey houses as-is - no repairs, cleanup, showings, or commissions. Tell Ray what is happening and what deadline you are facing. It is free to find out whether a direct sale could help.

THE PROPERTY PROBLEM CAN START BEING ADDRESSED TODAY. Call (973) 939-5151 or text (424) 440-2739.

- ☐ Permits, certificates, inspections, violations, zoning, rental, and property-maintenance records.
- ☐ Repair invoices, warranties, service records, environmental reports, and contractor estimates.
- ☐ Well, septic, oil tank, flood, elevation, survey, solar, pool, and private-system information.
- ☐ Photos, videos, inventories, keys, codes, meter readings, and maintenance logs.
- ☐ Resale, smoke/CO, occupancy, fire, and municipal application records.

Notes and Proof

Transaction and Decision File

- ☐ Listing proposals, direct offers, proof of funds, net sheets, repair estimates, and comparison worksheets.
- ☐ Attorney review, contract, riders, disclosures, deposit, title, payoff, inspection, and closing correspondence.
- ☐ Family meeting notes, approvals, objections, assigned tasks, and professional advice.
- ☐ Final settlement statement, deed, affidavits, receipts, releases, and retained reserves.
- ☐ Post-closing address changes, account closures, tax documents, and distribution records.

Notes and Proof

Master Document Index

Document	Source	Date	Stored / Missing
Deed / title policy			
Authority documents			
Mortgage / payoff			
Taxes / tax liens			
Utilities / association			
Insurance			
Permits / violations			
Survey / property systems			
Occupancy / leases			
Offers / contract / closing			

Notice and Deadline Index

Notice / Event	Received	Deadline	Owner / Proof
Mortgage / servicer			
Court / sheriff			
Tax collector			
Municipality			
Insurance			
Association			
Attorney / title			
Other			

Questions to Take to the Right Professional

☐ Which document proves ownership and signing authority?

☐ Which balance or deadline is current and written?

☐ What important record is still missing?

☐ Who is responsible for obtaining and verifying it?

☐ Where will the complete secure file be stored?

My Next Three Actions

1. Action: _____ Owner: _____ Due: _____

2. Action: _____ Owner: _____ Due: _____

3. Action: _____ Owner: _____ Due: _____

Official Starting Sources

Use current official instructions and confirm that each source applies to the specific property and situation.

New Jersey County Clerks: <https://www.nj.gov/nj/community/counties/>

New Jersey Courts: <https://www.njcourts.gov/>

New Jersey Department of Community Affairs: <https://www.nj.gov/dca/>

The Property Problem Can Stop Today

- ☐ You do not have to repair, clean out, stage, or list a qualifying property before asking about a direct as-is purchase.
- ☐ Tell Ray what is happening, what deadline exists, and what documents you have. It is free to find out whether Viera Investment Group LLC can help.
- ☐ Call (973) 939-5151 or text (424) 440-2739. Visit vierainvestmentgroup.com/contact.

Educational Use and Professional Coordination

This resource is provided by Viera Investment Group LLC for general educational and organizational purposes. It does not create an attorney-client, fiduciary, brokerage, lending, tax, insurance, title, or advisory relationship. Laws, court rules, servicing requirements, municipal procedures, fees, forms, and deadlines can change. Consult appropriately licensed professionals and responsible public offices about the specific property.

Viera Investment Group LLC may evaluate qualifying New Jersey residential property for a direct as-is purchase. A property review or offer is not legal advice, and no visitor is obligated to sell.

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