

October 10, 2013

RFQ for Blue Acres Title Services



Teresa Schifano
President

Phone: 631-451-0115

Cellular: [REDACTED]

Fax: 631-451-0701

Email: Priority1Title@AOL.com

Priority One Title Agency, Inc.
119 Magnolia Drive
Selden, NY 11784
(631)451-0115
(516)458-4286
Fax (631)451-0701

October 10, 2013

Attn: Jackie Kemery
Procurement Bureau- 9th Floor
Division of Purchase and Property
Department of the Treasury
33 West State Street, P.O. Box 230
Trenton, NJ 08625-0230

RE: RFQ for Blue Acres Title Services, South River and Sayreville, NJ

Dear Jackie;

We would like to introduce ourselves as being one of the title companies known and respected by the Real Property conveyance industry. We are known this way because we work so closely with you on each and every file. We are available 24 hours a day if needed and supply superior service to our loyal clients making closings smooth and easy.

Please take a moment to review the contents of our proposal along with our company resume, etc. You will find it simplified, concise and informative. We are willing to work with you to comply with the CFPB and ever changing laws.

We are not a large organization but we are in fact large enough to give you the undivided attention you so truly deserve. You will not be pushed aside as some larger organizations may do for other clients. We have specifically designated people that will be working solely on this contract and its requirements. You will have my, Teresa Schifano, President's undivided attention. Calls and concerns will be addressed immediately and will take first priority.

The obvious is that no-one benefits from an unhappy client, so lets work together to ensure our combined success in reaching the goals at hand. If you are skeptical send us one title to test us out. I am sure you will be happy you did so. We cover all of the State of New Jersey as well as New York. We are Licensed and insured.

Please feel free to call, email or fax at the numbers listed herein, we will be happy to assist you and address any outstanding concerns or needs.

Sincerely,



Teresa Schifano
President

Mission Statement

Our mission is to provide fast, accurate, comprehensive reports and services requested in all aspects of title. We issue mortgage and owners policies for all residential, commercial and cooperative closings (insurance upon request). We supply top rate services by providing information as needed to all clients. We work side by side with attorneys and lenders to help clear title issues. We supply superior services for all clients, including special training of staff upon request. Our company is based on honesty and integrity. Every client is valuable and is treated with the utmost importance and respect.



TECHNICAL QUOTE

Priority One Title Agency, Inc. Our procedures are as follows:

Upon receipt of an application for title it is immediately assigned a title number, entered into the computer system and a confirmation of receipt is sent via fax or email depending upon your preference;

The examination/county search and the appropriate departmental/municipal searches are then ordered based upon the needs of the client;

Upon receipt of the searches the abstract is carefully read and compiled into report/commitment format, explaining all requirements and exceptions as dictated by the compiled searches.

The exceptions to title clearly express the outstanding issues/concerns as well as any requirements set forth by law and or the company that need to be addressed/cleared to enable a mindful conveyance of the property searched and issue a policy of insurance.

All and any issues that are found are immediately addressed as some processes of clearing/cleaning can take a period of time to complete depending upon the nature of what is found and the parties involved.

Once the file/title exceptions have been addressed and a closing is in sight, the "Notice of Settlement" gets sent to the County office for recording. *This document puts everyone on notice that a transaction with this property will be taking place.*

Once the file/title exceptions have been cleared and all documents received the closing date can be scheduled and put in place for the upcoming closing/conveyance. An order is then put in place for a tax/water and County bring down. *(A bring down is a continuation of the original searches that run from the Counties board date to the current board date that coincides with the date of the closing.)* If by chance anything new other than the recently filed "Notice of Settlement" shows up on record. The closing may have to be adjourned until the issue at hand is addressed and or cleared.

The closing statement and all closing documents necessary for the conveyance are prepared along with the policy of insurance. It is this Companies policy to issue the Original Policy of Insurance at the closing and send an amended schedule "A" showing the recorded documents unless otherwise desired by the client. *(Please find attached a sample title commitment labeled Schedule A)*



POTENTIAL PROBLEMS

In Summary

There are a few problems that are more common than others and some have become more prevalent with the use of the "mutual indemnification agreement" put in place. It is our company policy to make every attempt to correct these issues rather than pass them on like a band aid over a bullet wound. There are too many variables with each given situation to definitively handle them the same way. The only constant is curing them. The most common and most anticipated issue that has come across my desk over the past 25 years has been the paid off open mortgage. As the age of the mortgage as well as the lien holder's business status dictates the level of difficulty in removing this obstacle from record. Obtaining the necessary information of the mortgagor, i.e. loan number, approximate payoff date, etc., and getting an authorization signed so that the lender will speak with you is the first of many steps needed to remove this obstacle. Obtaining the appropriate contact names and numbers of the Lender "if they are still a viable entity" is the next hurdle. Although this is an anticipated problem we always cure the issue, even if it requires a "bar claim" action to do so.

Death issues often arise as this is an unfortunate part of life. People in general have a very unorthodox (*personal and emotional*) way of looking at death and quite often do not follow the appropriate measures when it comes to this situation. Depending upon the situation at hand be it a simple marital operation of law succession or surviving heirs. All aspects must be looked into to and addressed to assure that the conveyances if prior to, or, current have been properly addressed according to the laws put in place at the time of death as well as through the appropriate court holding jurisdiction. A simple death



PRIORITY ONE TITLE AGENCY, INC.

certificate and affidavits may be a cure in some instances, depending upon the situation or the issuance of letters may be necessary.

Potential Problems (Continued)

Open Bankruptcies is another anticipated issue to be faced with. Due to the economic climate, this is a potential issue that should be anticipated. It has become more prevalent as the current economic condition has dictated an increase in this area. This is another time consuming area as the appropriate documentation is needed in order to convey a property that is currently in the control of the bankruptcy court and its trustees. Depending upon the state of the property, i.e., currently in foreclosure with or without a "stay" will dictate the need for a trustee's conveyance, a court order, trustee's deed in lieu.....etc.

The requirement of tideland searches to be performed for all properties in the tideland counties. These necessary searches must be obtained for each and every purchase in the areas of interest. They must be done by my Vendor regardless of information that may currently be in your system. I have trepidations regarding the potential of crossed information as I am sure that this information is within your grasp and yet may in fact be different than what is found in my searches. My resolution is "communication".

Organizational Support And Experience

Bidder: **Priority One Title Agency, Inc. 119 Magnolia Drive, Selden, NY 11784** is a family run, minority owned and operated corporation. It has been in business since February 2001 and has served the states of New York and New Jersey. Quality and integrity is of major importance which is why every aspect of the operations is over seen and dealt with professionally and personally. Every employee holds a legal degree and has knowledge and experience in the field. We are an equal opportunity employer that gives back to the communities it serves. We have 45 years of collective experience without a claim. This opportunity to serve the State of New Jersey may allow us to expand and employ more people within the State and create a formal presence. (see attached Company and Personal Resume's)

Sub Contractor , Anthony Frazee has been an independent closer for us and colleague for many years. He is honest, knowledgeable and has provided an excellent record. (see attached resume)



PRIORITY ONE TITLE AGENCY, INC.

Sub Contractor, Signature Information Solutions, LLC is the result of the joint venture between Charles Jones LLC and Data Trace NJ/PA Operations. The company was formed in 2007 with a mission to serve the title and legal markets with exemplary and cost-effective solutions. This new entity is the home of the Charles Jones and Data Trace NJ/PA products and services. (See attached brochure)

Underwriter Old Republic National Title Insurance Company is one of the largest title insurance groups in the United States. We operate through a national network of Company-owned offices, affiliates, authorized agents and approved attorneys, which allows us to service our customers in both large and small markets across the country.

Since 1992, it has earned the highest overall financial strength ratings in the title insurance industry. No group has equaled its consistent high ratings, which reflect the ORTIG's strong capitalization; favorable operating performance; conservative investment strategy; strong commitment to technology, and its strategic relationship with its Chicago-based parent, Old Republic International Corporation.

Overall, our unequaled ratings indicate secure claims-paying ability and high financial stability, an independent assessment yet to be matched by any other title underwriters.

References:

Steven Kocoris (Also my "Bank Reference" he holds all the accounts)
Senior Vice President - Signature Bank, Great Neck, NY [REDACTED]

Simon Shin President, Simon S Capital Corp., NY, NY [REDACTED]

Kathie Adler
Senior Loan Specialist -- Advisors Mortgage Group, Wall, NJ -- [REDACTED]

Steven DeVito, Esq. -- Suffolk County Assistant District Attorney -- [REDACTED]



References Continued:

PRIORITY ONE TITLE AGENCY, INC.

Leigh Polett - President, Pollet Associates --



Chart for Entire Firms Key Management
(* Assigned to Contract indicated in Red)

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
NEW JERSEY DIVISION
UNDERWRITER
Richard A. Wilson
(973) 541-2400 x12402

Teresa Schifano,
President – CEO-COO
Contractor/Contact
Licensed Producer

Nicole Groshans
Manager/Agent

Dana Zeppelin
Senior Accounting
Supervisor

Thomas DeVito
Accounts
Receivable/Payable

Florence Knuppel
Receptionist/Clerk
Typist



PRIORITY ONE TITLE AGENCY, INC.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
NEW JERSEY DIVISION**

**UNDERWRITER
Richard A. Wilson
(973) 541-2400 x12402**

Priority One Title Agency, Inc.

**Teresa Schifano
President /Producer
Main Contact
Phone 631-451-0115**

Fax 631-451-0701

"Sub Contractor"

**Signature Information
Solutions, LLC**

**800-792-8888 x 7180
Malinda Clickner Division
Manager**

"Sub Contractor"

**Anthony Frazee,
Independent Closer
908-902-3621**

"Sub Contractor"

**Signature Information
Solutions, LLC.**

**Margaret Burns
Call Center Manager
800-792-8888 x 7190**

CONTRACT SPECIFIC CHART

**Thomas DeVito
Priority One Title
Agency, Inc.
Accounts
Receivable/Payable**

**Florence Knuppel
Priority One Title Agency,
Inc.
Receptionist/Clerk
Typist**



PRIORITY ONE TITLE AGENCY, INC.

Experience With Contracts of Similar Size and Scope

We had been contracted by ServiceLink and Nationallink to provide a variety of services. Including but not limited to foreclosure/REC reports, purchases as well as refinance work for the States of NY and NJ. We have done various different recordings, bring downs/Continuations and obtained various records for their needs.

We have received as much as 400 title orders in a month's time and we were perfectly capable of producing the work. We no longer accept orders from these sister companies as they have failed to make the appropriate payments as agreed to by their own contract. We worked with them for approximately two and ½ years.

There are no specific people that would oversee the operations that remained in their positions for any length of time, however, the following individuals I believe remain and will be able to speak with you regarding the contract work provided.

ServiceLink..... Dee Guyaux or Catherine Mannerino @ (800) 634-8908
Nationallink.....Laura Green or M Warsing @ (888) 422-7911

We have had many clients that would be considered high volume as well that also exceed the scope and needs of this contract. Our dedication and integrity speaks volumes with many respected industry leaders and with great hope you will also be able to reiterate these words if given the opportunity to do so.



PRIORITY ONE TITLE AGENCY, INC.

Cost Quote

In accordance with Section 9.1 of Rate Manual the charges for title insurance for acquisitions by the State of New Jersey or any of its political subdivisions is subject to competitive bidding. We have been duly authorized by Old Republic National Title Insurance Company to offer the following rate schedule for your premiums as follows:

\$1.00 -----\$100,000	\$3.75 per Thousand
\$100,001 --\$500,000	add \$2.50 per thousand
\$500,001--\$2 Million	add \$1.25 per thousand
Over \$2 Million	add \$1.00 per thousand

Cost Quote Continued;

Charge for examination has been previously determined (See Attachment A- Price Schedule)

The examination fee includes one pre-closing continuation any additional continuations/bring downs will be charged in accordance of the NJ Rate Manual.

With Regard to 5.3.2 of the NJ Rate manual, photocopy charges associated with the county search and other searches will be passed through at cost.

With Regard to 5.5 of the NJ Rate manual where the real estate in question lies in two or more counties, a separate examination charge shall be made for each county. Such fee has been predetermined (See Attachment A- Price Schedule)

Escrow Service Charge 6.5 "escrows and escrow services" does not include settlement services, for which separate charges are applicable pursuant to Paragraphs 6.1 through 6.4.3, inclusive, the NJ Rate manual, if **an escrow is needed** the charge will be no more than \$50.00 per closing.

With Regard to 7.5 and 7.6 of the NJ Rate manual these charges if incurred will be passed through and the charges will be what is incurred.



PRIORITY ONE TITLE AGENCY, INC.

Tideland Claim and Grant Searches including copies ---\$40.00 per search

Filed Maps are an additional charge of \$15.00

Notice of Settlement Recording fee + \$5.00 service charge

*Please take notice that the fees included on Attachment A – Price Schedule are charged-- per search at a -- per search price and not an hourly rate.

3, #4 and # 9 are **all inclusive within one search** and are priced at \$35.00

#6 if it is Municipal Water it will show up on the tax search as well. If it is private water, it is not obtainable with a search. There are no specific separate water searches available.

(See Attachment A- Price Schedule)

Attachment A – Price Schedule

Blue Acres Title Services
South River and Sayreville, New Jersey

Bidder's Name: Priority One Title Agency, Inc.

FID #: _____

Line #	Description	Rates
1	Charge for examination Involving a single chain of title	\$100.00 (fixed price)
2	Upper court Searches	Do not provide a price.
* 3	Tax Searches <u>Includes #4, 6 + 9</u>	\$ <u>35.00</u> per <u>hour</u> <u>search</u>
* 4	Municipal Assessment Searches	\$ <u>Included in #3</u> per hour
5	Chancery Abstracts	\$ <u>250.00</u> per <u>hour</u> <u>search</u>
* 6	Water Charge Searches	\$ <u>Included in #3</u> per hour
7	Corporate Reports <u>status</u>	\$ <u>30.00</u> per <u>hour</u> <u>search</u>
8	Uniform Commercial Code Searches <u>State certified Search</u>	\$ <u>60.00</u> per <u>hour</u> <u>search</u>
* 9	Public Utility or Sewer Authority Reports	<u>included in #3</u> per hour

Includes 5 Names unlimited updates.

* #3 search includes #s 4, 6 and 9. (one price)



119 Magnolia Drive • Selden • NY • 11784 • Tel: 631.451.0115 • Fax: 631.451.0701

Sample title commitment

COMMITMENT FOR TITLE INSURANCE

Issued by

NEW JERSEY TITLE

INSURANCE COMPANY

SINCE 1888

New Jersey Title Insurance Company, a New Jersey corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate 180 days after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory on Schedule "A" herein.

IN WITNESS WHEREOF, New Jersey Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

NEW JERSEY TITLE INSURANCE COMPANY

BY: _____

PRESIDENT

BY: _____

SECRETARY



Issuing Agent

PRIORITY ONE TITLE AGENCY, INC.

119 Magnolia Drive

Selden, N.Y. 11784

Tel (631) 451-0115

Fax (631) 451-0701



New Jersey Title Insurance Company

Schedule A

1. Title Number: **POT10-NJO-1361**

Effective Date: **12/06/2010**

Premises

Town/Village/City

County

State **NJ**

Block

Lot

2. Policy (or Policies) to be issued:

a. ALTA Owner's Policy 2006 (with Endorsement Modifications) \$
Proposed Insured

b. ALTA Loan Policy 2006 (with Endorsement Modifications) \$ **291,000.00**

Proposed Insured **Spectrum Federal Credit Union, its successors and/or assigns**

3. a. The estate or interest in the land described or referred to in this Certificate and covered herein is:

Title to said estate or interest in said land at the effective date hereof is vested in: **Fee Simple**

Robert Preston

b. Source of Title:

Recertified Date: 1 / 28 / 11

Title Recertified In: *Same*

4. The land referred to in this Certificate is described as follows:

SCHEDULE C DESCRIPTION WITHIN

**Schedule B -1
Requirements**

Title Number: **POT10-NJO-1361**

The following are the requirements to be complied with:

- OMIT
1. Document(s) satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
(a) Mortgage from
to
 2. Pay the agreed amounts for the interest in the land and/or mortgage to be insured.
 3. Pay us the premiums, fees and charges for the policy.
 4. You must tell us in writing the name of anyone not referred to in the Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
 5. A standard from Mortgagor's Affidavit of Title to be executed at the time of closing of title and provided to this Company.
 6. The Company requires that a NOTICE OF SETTLEMENT in connection with this transaction be file, pursuant to N.J.S.A. 16:16A-1 et seq., as nearly as possible to (but not more than) forty-five (45) days prior to the anticipated closing date. If the closing is postponed to a date which is more than forty-five (45) days after the filing of the NOTICE OF SETTLEMENT, another NOTICE OF SETTLEMENT must be filed in a timely fashion.
 7. Attorney Closing Report must be completed and returned to this office together with copies of HUD-1 (Respa), Deeds, Mortgages and all other applicable documents.
 8. Spouse(s), if any, of vested owners as set forth in Schedule A must sign on the mortgage.
 9. All taxes and other municipal liens are to be paid through and including the current quarter.
 10. A rundown (continuation of the title commitment) must be ordered at least 24 hours in advance of the date of closing.

**Schedule B -2
Exceptions**Title Number: **POT10-NJO-1361**

Hereinafter set forth are additional matters which will appear in our policy as exceptions from coverage unless disposed of to our satisfaction prior to the closing or delivery of the policy.

- See Herein* 1. Taxes, tax liens, tax sales, water rates, sewer rents and assessments set forth in schedule herein.
- Except* 2. Rights or claims by parties in possession not shown by the public records.
- Except* 3. Easements, or claims of easements, not shown by the public records.
- Omit* 4. Any facts about the land which a correct survey would disclose and which are not shown by the public records.
- Except* 5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
- Except* 6. Covenants, conditions, restrictions reservations, agreements and easements, if any, appearing in the public record.
- Omit* 7. New Jersey Superior Court, United States District Court search dated discloses returns against or derivation thereof. If said returns are against the parties in our chain of title, said returns are liens on the premises and must be disposed of at or prior to closing. If said returns are not against, proof of that fact by way of owner's explicit disclaiming affidavit must be submitted to this Company.
- Omit* 8. Searches have been run against the following names and returns. Judgments, if any, appear herein: Robert Preston
- Omit* 9. Proof is required to show that the person(s) executing the deed or mortgage at the closing is/are the current owner of subject premises and the same person(s) as the grantee(s) in the last deed of record as certified herein.
- Omit** 10. Proof of death and heirship of Marie C. Preston and Robert Preston to be obtained and considered prior to closing. Additional exceptions may be raised. (No Surrogates were filed or found in Ocean County) (Under Investigation)
- Omit** 11. Proof of Devolution of title into Marie C. Preston and Robert Preston. The County does not have a record of a deed filed for this property prior to the current deed. Chain of title is unable to be established which leaves the validity of ownership in question. (Under Investigation)
- Omit* 12. NOTE: *is/are being further investigated with prior title insurer* under its title number*. Please be advised that the notation that a particular exception is "being further investigated" does not mean that the exception has been omitted or that the owner has been relieved of his obligation to dispose of said exception at or prior to closing.
- Omit* 13. Proof is required that the following person(s) has/have not been known by any other name in the past 10 years. If (s)he has been known by another name, the name(s) must be furnished to this company prior to closing and title is subject to returns, if any, on amended searches against said name(s): Robert Preston

Continued On Next Page

Title Number: **POT10-NJO-1361**

**Schedule B -2
Exceptions**

- omit* 14. All documents to be recorded in the Office of the Clerk/Register or filed in the Registrar's Office must be executed in **BLACK INK ONLY** or this company will assume no responsibility for the recording of same.
- omit* 15. Policy excepts any consequences that may arise due to the fact that the instruments submitted for recording are rejected by the County Clerk or Register because the instruments are illegible.
- Omit** 16. A Power of Attorney was filed and is showing up on record. If a POA is to be used for this closing. The document must be on the legal form acceptable by the State of New Jersey and approved by this company prior to closing.
- for info only* 17. a) Photo identification (i.e., drivers license, U.S. Passport, etc.) of all parties (whether present or not) executing any documents (Deeds, Mortgages, Power of Attorney, etc.) must be provided at closing.
b) The street address of premises described herein must be recited in all instruments to be recorded.
c) All closing checks totaling \$500.00 or more must be certified, except Attorney Trust Account checks or Bank checks. If two or more closing checks are from the same individual(s) or entity, and when combined total \$500.00 or more, each check must be certified, except as stated above.
d) The tax map designation must appear in the left hand margin of all closing instruments.
e) NOTE: Please advise this company at least 24 hours in advance of the closing.
f) NOTE: It is requested that the seller or borrower produce receipted tax bills at the closing.

New Jersey Title Insurance Company
Schedule C Description

Title Number POT10-NJO-1361

Page 1

All that certain lot or parcel of land situate, lying and being in the [REDACTED]
[REDACTED] State of New Jersey, and being more particularly
described as follows:

BEGINNING at a P.K. & Washer set in the Southwesterly line of North Tenth Street (60' wide) said P.K. being Northwestwardly and a distance of 300.00 feet from the intersection of said line of North Tenth Street with the Northwestery line of Central Avenue, said P.K. also being a division line between Lots 12 and 14, Block 72 on Plan of hereinafter mentioned; extending thence

1) S 33°00'00"W, along said division line a distance of 100.00 feet to an Iron Bar set for a corner in the division line between Lots 13 and 14, Block 72 on said Plan; thence

2) N 57°00'00"W, along said division line, a distance of 50.00 feet to a Concrete Monument found for a corner in the division line between Lots 14 and 16, Block 72 on said Plan; thence

3) N 33°00'00"E, along said division line, a distance of 100.00 feet to a point for a corner in the Southwesterly line of North Tenth Street; thence

4) S 57°00'00"E, along said line of North Tenth Street, a distance of 50.00 feet to the Point or Place of Beginning.

Containing 5,000 square feet, more or less.

Being known as Lot 14, Block 72 as shown on the Borough of Surf City Tax Map.

The above description is in accordance with the Survey prepared by Donald C. Pennell, P.L.S. on June 17, 1999.

*except
&
insure*

Mortgages

Mortgage Number 1 of 1 Title Number POT10-NJO-1361

Mortgagor [REDACTED]

Mortgagee [REDACTED]

Amount [REDACTED]

Dated [REDACTED]

Recorded [REDACTED]

Liber [REDACTED]

Page [REDACTED]

The Mortgagee is [REDACTED] yet the Mortgage was signed as [REDACTED]

A Power of Attorney was used on this mortgage although not properly executed or indicated appropriately by the wording "attorney in fact for" or as his "attorney in fact" nor was the appropriate acknowledgement used.

omit
pd @ closing
Sat to follow

Title Company will require a written payoff statement prior to closing.

These mortgage returns, unless the mortgage is to be insured, will appear as exceptions from coverage. The informaton set forth herein is obtained from the recorded instrument. Sometimes the provisions of a mortgage may be modified by agreements which are not recorded. We suggest that you communicate with the mortgagee if you desire any additional information. If there has been a change in the owners and holders of the mortgage, such information should be furnished to us promptly to enable further searches to be made.



NEW JERSEY TAX & ASSESSMENT SEARCH

For: PRIORITY ONE TITLE AGENCY INC
Customer ID: 451011563
Reference #: POT10-NJO-1361
Order #: 2987173/MT-354-2987173
Completed Date: 12/22/2010

CERTIFICATE OF CURRENT PROPERTY TAX AND ASSESSMENT STATUS FOR:

Block: 72
Lot: 14
Also:

Assessed Owner:
Property Location:
Mailing:

Information: ~ 2011 SECOND QUARTER TAXES MAY INCLUDE A 2009 HOMESTEAD REBATE CREDIT. THE CREDIT REMAINS ON THE SUBJECT PROPERTY AND SIGNATURE INFORMATION SOLUTIONS WILL NOT BE RESPONSIBLE FOR ANY REFUNDS OR ADJUSTMENTS RESULTING FROM ANY TAX PRORATION AT SETTLEMENT. ~

Municipality:

Property Class *: 2 - Residential
Lot Size: 50X100

Cert of Occup.: New Construction & Resales
Smoke detector: Required as per NJAC 5:70-4.19
Call (609) 494-6448 for inspection

Assessed Values: Land:\$350,000 Improvements:\$518,700 Total:\$868,700

Tax Rate: .909 per \$100 of Assessed Value

Tax Deductions: None

2009 Taxes: \$7,427.39 PAID IN FULL

2010 Qtr 1 Due: 02/01/2010 \$1,856.85 PAID

2010 Qtr 2 Due: 05/01/2010 \$1,856.85 PAID

2010 Qtr 3 Due: 08/01/2010 \$2,091.39 PAID

2010 Qtr 4 Due: 11/01/2010 \$2,091.39 PAID

2011 Qtr 1 Due: 02/01/2011 \$1,974.12 OPEN

2011 Qtr 2 Due: 05/01/2011 \$1,974.12 OPEN

Added Assessments: None

Water:

Sewer:

Confirmed Assessments: None

Liens: None

Unconfirmed Assessment Certificate

Ordinance #: None

Adopted On: None

Improvement Type: None

*Not to be used to determine "residential use" for the purposes of P.L. 2004, c. 66, section 8.

Signature Information Solutions LLC guarantees that the above information accurately reflects the contents of the public record as of the completed date.

CHARLES JONES SEARCH
CERTIFIED TO:

*** UNITED STATES PATRIOT NAME SEARCH ***

451-0115-63

RE: POT10-NJO-1361

PRIORITY ONE TITLE AGENCY INC
119 MAGNOLIA DR
SELDEN NY 11784-

SIGNATURE INFORMATION SOLUTIONS LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE LIST OF SPECIALLY DESIGNATED NATIONALS AND BLOCKED PERSONS MAINTAINED BY THE OFFICE OF FOREIGN ASSETS CONTROL, U.S. DEPARTMENT OF THE TREASURY, PURSUANT TO EXECUTIVE ORDER 13224 AS AMENDED BY EXECUTIVE ORDER 13268, AND REPORTS THE FOLLOWING FINDINGS WITH RESPECT TO THE NAME(S) LISTED BELOW:

THROUGH

12-18-2010

***** CLEAR PATRIOT NAME SEARCH *****

NOTE: According to the U.S. Department of Treasury, no U.S. person may deal with any Libyan or Iraqi government official whether their name appears on the list or not.

DATE ISSUED: 12-20-2010

FEES: \$ 2.00
TAX: \$ 0.00
TOTAL:\$ 2.00

PA10-354-01661 354 0599354 02

CHARLES JONES SEARCH
PROVIDED BY
SIGNATURE INFORMATION SOLUTIONS
P.O. BOX 8488
TRENTON, NJ 08650

CHARLES JONES
JUDGMENT SEARCH
CERTIFIED TO:

NEW JERSEY SUPERIOR COURT,
UNITED STATES DISTRICT COURT AND
UNITED STATES BANKRUPTCY COURT

451-0115-63

RE: POT10-NJO-1361

PRIORITY ONE TITLE AGENCY INC
119 MAGNOLIA DR
SELDEN NY 11784-

SIGNATURE INFORMATION SOLUTIONS LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE INDEX OF THE CIVIL JUDGMENT AND ORDER DOCKET OF THE SUPERIOR COURT OF NEW JERSEY, THE INDEX OF THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, AND THE INDEX OF THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY AND DOES NOT FIND REMAINING UNSATISFIED OF RECORD IN ANY OF THESE COURTS A JUDGMENT OR OTHER DOCKETED RECORD REFERRED TO BY THE RESPECTIVE INDICES WHICH CONSTITUTES A GENERAL LIEN ON REAL PROPERTY IN NEW JERSEY, NOR ANY CERCLA LIEN ON SPECIFIC REAL PROPERTY WITHIN NEW JERSEY NOR ANY PETITION COMMENCING PROCEEDINGS IN BANKRUPTCY EXCEPT AS BELOW SET FORTH AGAINST:

FROM TO

*** With Judgments ***

(SEE ATTACHED 12 PAGES)

DATED 12-16-2010
TIME 08:45 AM

FEES: \$ 11.00
TAX: \$ 0.00
TOTAL:\$ 11.00

MN10-354-01660 354 0611354 02

CHARLES JONES SEARCH
PROVIDED BY
SIGNATURE INFORMATION SOLUTIONS
P.O. BOX 8488
TRENTON, NJ 08650

MN10-354-01660
451-0115-63

RE: POT10-NJO-1361

1

SUPERIOR COURT OF NEW JERSEY

JUDGMENT: J-208790-1991

CASE NUMBER: CS 402517 70A

DATE ENTERED: 09/01/92

DATE OF BIRTH: 02/21/53

ACTION: CHILD SUPPORT

VENUE: MERCER

CREDITOR(S):

BURLINGTON CO BD SOCIAL SERVS

LORRAINE DANSBURY

ATTY FOR CR.: PRO SE

DEBTOR(S):

[REDACTED]

CREDITOR(S):

[REDACTED]

DEBTOR(S):

[REDACTED]

SEE REMARKS

[REDACTED]

*** End of Abstract ***

MN10-354-01660
451-0115-63

RE: POT10-NJO-1361

2

JUDGMENT: [REDACTED] SUPERIOR COURT OF NEW JERSEY
DATE ENTERED: 09/01/92 CASE NUMBER: [REDACTED]
ACTION: [REDACTED]
VENUE: ATLANTIC
CREDITOR(S): [REDACTED]
ATTY FOR CR.: PRO SE
DEBTOR(S): [REDACTED]

CREDITOR(S): [REDACTED]

DEBTOR(S): [REDACTED]

SEE REMARKS

CREDITOR(S): [REDACTED]

DEBTOR(S): [REDACTED]

SEE REMARKS

09-15-93 ORDER REENTRY
[REDACTED]
The debt amount varies from date to date. If you wish to know
the current details, please request a verification of this case.

*** End of Abstract ***

JUDGMENT NUMBER: [REDACTED] SUPERIOR COURT OF NEW JERSEY
DATE ENTERED: 01/22/93 CASE NUMBER: [REDACTED]
TYPE OF ACTION: CONTRACT DATE SIGNED: 01/13/93
VENUE: CAMDEN

DEBT: \$ [REDACTED]
COSTS: \$ [REDACTED]

CREDITOR(S): [REDACTED]

DEBTOR(S): [REDACTED]

*** End of Abstract ***

JUDGMENT NUMBER: [REDACTED] SUPERIOR COURT OF NEW JERSEY
DATE ENTERED: [REDACTED] CASE NUMBER: [REDACTED]
TYPE OF ACTION: AUTO NEGL DATE SIGNED: 08/08/96
VENUE: GLOUCESTER

DEBT: \$ 8,500.00

CREDITOR(S):

DEBT

(No Address)
WITHOUT COSTS, ISJ & DISBURSEMENTS

*** End of Abstract ***

JUDGMENT: [REDACTED] SUPERIOR COURT OF NEW JERSEY
DATE ENTERED: [REDACTED] CASE NUMBER: 82422339A
ACTION: CHILD SUPPORT
VENUE: ATLANTIC

CREDITOR(S):

DEBTOR(S):

The debt amount varies from date to date. If you wish to know
the current details, please request a verification of this case.

*** End of Abstract ***

MN10-354-01660
451-0115-63

RE: POT10-NJO-1361

4

SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: J-091112-2008 CASE NUMBER: 93 070176 0
DATE ENTERED: 04/22/08 DATE SIGNED: 03/10/08
TYPE OF ACTION: CRIMINAL
VENUE: ATLANTIC

DEBT: \$ 50.00

CREDITOR(S):

STATE OF NEW JERSEY TREASURER

ATTORNEY: ATLANTIC COUNTY PROBATION DEPARTMENT

DEBTOR(S):

#:XXX-XX-4582

VCCB CDRF VWAF PENALTIES

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: DJ-108000-1994
DATE DOCKETED: 10/18/94
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 4,440.00

CREDITOR(S):

DIVISION OF MOTOR VEHICLES

DEBTOR(S):

DMV SURCHARGE: DRIVER'S LICENSE #
PXXXX6586508672

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED] CASE NUMBER: SC-001621-90
DATE DOCKETED: 12/12/94 DATE OF JUDGMENT IN S.C.P.: 10/01/90
TYPE OF ACTION: CONTRACT
VENUE: ATLANTIC

DEBT: \$	527.00
COSTS: \$	11.50
OTH: \$	32.20
INT: \$	141.24
DCKG: \$	5.00

CREDITOR(S):

[REDACTED]

DEBTOR(S):

[REDACTED]

NOTE: THERE IS A CREDIT OF \$40.00 AGAINST THE ABOVE TOTAL.
*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 12/20/94
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 7,325.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]

DMV SURCHARGE: DRIVER'S LICENSE #

[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 03/21/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 500.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 660.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 124.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #
PXXXX6580004652

*** End of Abstract ***

MN10-354-01660
451-0115-63

RE: POT10-NJO-1361

7

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 660.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 207.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #

*** End of Abstract ***

R COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 660.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 373.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #
[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 290.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #
[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE DOCKETED: 05/17/95
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 1,000.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #
[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]

DATE DOCKETED: 05/17/95

TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 250.00

CREDITOR(S):

DIVISION OF MOTOR VEHICLES

DEBTOR(S):

[REDACTED]

DMV SURCHARGE: DRIVER'S LICENSE #

[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]

DATE DOCKETED: 05/15/95

TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 250.00

CREDITOR(S):

DIVISION OF MOTOR VEHICLES

DEBTOR(S):

[REDACTED]

DMV SURCHARGE: DRIVER'S LICENSE #

[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]

DATE DOCKETED: 03/18/97

TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 250.00

CREDITOR(S):

DIVISION OF MOTOR VEHICLES

DEBTOR(S):

[REDACTED]

DMV SURCHARGE: DRIVER'S LICENSE #

[REDACTED]

*** End of Abstract ***

JUDGMENT NUMBER: [REDACTED] COURT OF NEW JERSEY
DATE DOCKETED: 03/18/97
TYPE OF ACTION: CERTIF OF DEBT

DEBT: \$ 675.00

CREDITOR(S):
DIVISION OF MOTOR VEHICLES
DEBTOR(S):

[REDACTED]
DMV SURCHARGE: DRIVER'S LICENSE #
[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: DJ-004808-2001
DATE DOCKETED: 01/05/01
TYPE OF ACTION: CERTIF OF DEBT
VENUE: MERCER

DEBT: \$ 1,300.20
W/ INT FROM: 12/19/00

CREDITOR(S):
STATE OF NEW JERSEY
DIVISION OF DEVELOPMENTAL DISABILITIES
SPECIAL RESIDENTIAL SERVICES
DEBTOR(S):

[REDACTED]
INSTITUTIONAL LIEN CLAIM. THIS AMOUNT MAY CONTINUE TO
ACCUMULATE THEREAFTER AT THE RATE OF MAINTENANCE OF SAID
INSTITUTION UNTIL PATIENT LEAVES THE INSTITUTION.

*** End of Abstract ***

MN10-354-01660
451-0115-63

RE: POT10-NJO-1361

11

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: [REDACTED]
DATE ENTERED: 07/07/05
LIEN FOR LEGAL SERVICES
VENUE: MERCER

DEBT: \$ 117.50

CREDITOR: OFFICE OF THE PUBLIC DEFENDER
DEBTOR(S):

[REDACTED]

*** End of Abstract ***

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: PD-154462-2009
DATE ENTERED: 07/07/09
LIEN FOR LEGAL SERVICES
VENUE: MERCER

DEBT: \$ 2,508.00

CREDITOR: OFFICE OF THE PUBLIC DEFENDER
DEBTOR(S):

[REDACTED]

ATTORNEY: PRO SE
A/K/A

[REDACTED]

[REDACTED]

UNITED STATES BANKRUPTCY COURT

BANKRUPTCY NUMBER: [REDACTED]
PETITION FILED: 10/24/91
ORDER FOR RELIEF: 10/24/91
IN THE MATTER OF:
[REDACTED]
[REDACTED]

VOLUNTARY
CHAPTER: 07

ATTORNEY: ROBERT F. CUVA-

TRUSTEE: THOMAS ORR

DISCHARGE OF BANKRUPT: 03/25/93

FINAL DECREE: 04/20/93

*** End of Abstract ***

UNITED STATES BANKRUPTCY COURT

BANKRUPTCY NUMBER: [REDACTED]
PETITION FILED: 01/28/93
ORDER FOR RELIEF: 01/28/93
IN THE MATTER OF:
[REDACTED]

VOLUNTARY
CHAPTER: 07

TRUSTEE: STEVEN NEUNER

DISCHARGE OF BANKRUPT: 06/23/93

FINAL DECREE: 06/28/93

*** End of Abstract ***

UNITED STATES BANKRUPTCY COURT

BANKRUPTCY NUMBER: [REDACTED]
PETITION FILED: 12/13/96
ORDER FOR RELIEF: 12/13/96
IN THE MATTER OF:
[REDACTED]

VOLUNTARY
CHAPTER: 13

TRUSTEE: ISABEL BALBOA

ORDER CONFIRMING PLAN: 06/27/97

DISCHARGE OF BANKRUPT: 02/22/01

FINAL DECREE: 02/26/01

*** End of Abstract ***

Charles Jones
Provided by Signature
Information Solutions

HEREBY ISSUED TO: TIDELAND SEARCH CERTIFICATE

ACCOUNT: 451011563

REFERENCE: POT10-NJO-1361

PRIORITY ONE TITLE AGENCY INC
119 MAGNOLIA DR
SELDEN, NY 11784-

SIGNATURE INFORMATION SOLUTIONS LLC CERTIFIES THAT NO PORTION OF THE PROPERTY HEREINAFTER DESIGNATED IS PRESENTLY CLAIMED BY THE STATE OF NEW JERSEY AS AREA NOW OR FORMERLY BELOW MEAN HIGH WATER AS SHOWN ON THE APPLICABLE TIDELANDS MAP PREPARED BY THE OFFICE OF ENVIRONMENTAL ANALYSIS AND APPROVED BY THE TIDELANDS RESOURCE COUNCIL, SUBJECT TO THE RESERVATIONS WHICH APPEAR ON THE ADOPTED MAP AND OVERLAY.

APPLICABLE TIDELANDS MAP

TIDELANDS MAP NUMBER: 301-2136

TIDELANDS MAP DATE: 27-MAY-1982

DESIGNATED PROPERTY

COUNTY: OCEAN

STATE: NEW JERSEY

MUNICIPALITY: [REDACTED]

BLOCK: [REDACTED]

LOT: 14

STREET NUMBER & NAME: [REDACTED]

AS SHOWN ON TAX MAP DATED OR LAST REVISED ON: 01-JAN-2009

SEARCH RESULTS:

FINDINGS: UNCLAIMED

DATED: 20-DEC-2010

FEE: \$30.00

TAX: \$.00

TOTAL: \$30.00

In Witness Whereof,
Signature Information Solutions LLC,
Has caused this certificate to
Be executed by its General Manager

TD10-354-1029

Mark Hilder

Deed

This Deed is made on June 22, 1999

BETWEEN

whose post office address is

referred to as the Grantor
AND

whose post office address is

referred to as the Grantee.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

1. **Transfer of Ownership.** The Grantor grants and conveys (transfers ownership of) the property (called the "Premises") described below to the Grantee. This transfer is made for the sum of \$ 69,000.00 (Sixty Nine Thousand Dollars & 00/100,---

The Grantor acknowledges receipt of this money.

2. **Tax Map Reference.** (N.J.S.A. 46:15-1.1) Municipality of _____
Block No. _____ Lot No. _____ Account No. _____

☐ No property tax identification number is available on the date of this Deed. (Check box if applicable.)

3. **Property.** The Property consists of the land and all the buildings and structures on the land in the Surf City Borough
County of Ocean and State of New Jersey. The legal description is:

☐ Please see attached Legal Description annexed hereto and made a part hereof (check box if applicable).

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Surf City Borough, County of Ocean, State of New Jersey.

SUBJECT to the receipt of an original scaled survey by a licensed Land Surveyor to be presented to this company prior to close of title.

BEING KNOWN as

Prepared by: (print signer's name below signature)

(For Recorder's Use Only)

Trevor S. Williams, Esquire

REC JUN/29/1999 08:18AM 050199 N DEAR HATHE OCEAN COUNTY CLERK 24.00

5709-0358

To be recorded with Deed pursuant to c. 49, P.L. 1988, as amended by c. 225, P.L. 1988 (N.J.S.A. 49:15-5 et seq.)

STATE OF NEW JERSEY

COUNTY OF Burlington

SS.

FOR RECORDERS USE ONLY
Consideration \$ 0.00
Realty Transfer Fee \$ 0.00
Date 12-22-99 By [Signature]
* Use symbol "C" to indicate that fee is exclusively for county use.

(1) PARTY OR LEGAL REPRESENTATIVE (See Instructions #2, 4 and 5 on reverse side.)

Deponent [Signature], being duly sworn according to law upon his/her oath

deposes and says that he/she is the Grantor in a deed dated 12-22-99

transferring real property identified as Block No. [Redacted] Lot No. [Redacted]

(2) FULL EXEMPTION FROM FEE (See Instruction #8.)

Deponent states that, with respect to deed hereto annexed, the actual amount of money and the monetary value of any other thing of value constituting the entire consideration paid or to be paid for the transfer of title to the lands, tenements or other realty, including the consideration of any other property to which the transfer is subject or which is to be received by the grantee, is less than the actual cash or other consideration that was paid, received or to be received by the grantee.

(3) FULL EXEMPTION FROM FEE Deponent claims that this deed transaction is fully exempt from the Realty Transfer Fee imposed by c. 49, P.L. 1988, for the following reason(s): Explain in detail. (See Instruction #7.) Mere reference to exemption symbol is not sufficient.

of an executor of the estate of [Redacted]

(4) PARTIAL EXEMPTION FROM FEE

NOTE: All boxes below apply to grantor(s) only. ALL BOXES IN APPROPRIATE CATEGORY MUST BE CHECKED. Failure to do so will void claim for partial exemption. (See Instructions #8 read #9.)

Deponent claims that this deed transaction is exempt from the increased portion of the Realty Transfer Fee imposed by c. 178, P.L. 1976 for the following reason(s):

- A) SENIOR CITIZEN (See Instruction #8.)
☐ Grantor(s) 65 yrs. of age or over.
☐ One- or two-family residential premises.
☐ Owned and occupied by grantor(s) at time of sale.
No joint owners other than spouse or other qualified exempt owners.
- B) BLIND (See Instruction #8.)
☐ Grantor(s) legally blind.
☐ One- or two-family residential premises.
☐ Owned and occupied by grantor(s) at time of sale.
☐ No joint owners other than spouse or other qualified exempt owners.
- C) DISABLED (See Instruction #8.)
☐ Grantor(s) permanently and totally disabled.
☐ One- or two-family residential premises.
☐ Receiving disability payments.
☐ Owned and occupied by grantor(s) at time of sale.
☐ Not gainfully employed.
No joint owners other than spouse or other qualified exempt owners.
- D) LOW AND MODERATE INCOME HOUSING (See Instruction #8.)
☐ Affordable According to HUD Standards.
☐ Meets Income Requirements of Region.
☐ Reserved for Occupancy.
Subject to Rental Controls.
- E) NEW CONSTRUCTION (See Instruction #9.)
☐ Entirely new improvement.
☐ Not previously used for any purpose.
☐ Not previously occupied.

Deponent swears this Affidavit to induce the County Clerk or Register of Deeds to record the deed and accept the fee submitted herewith in accordance with the provisions of c. 49, P.L. 1988.

EXPIRES
JULY 30, 2001

FOR OFFICIAL USE ONLY This space for use of County Clerk or Register of Deeds
Instrument Number 51139 County BURLINGTON
Deed Number 5109 Book 5109 Page 358
Deed Dated 12-22-99 Date Recorded 12-28-99

IMPORTANT - BEFORE COMPLETING THIS AFFIDAVIT, PLEASE READ THE INSTRUCTIONS ON THE REVERSE SIDE HEREOF. This form is prescribed by the Director, Division of Taxation in the Department of the Treasury, as required by law, and may not be altered without the approval of the Director.

ORIGINAL - White copy to be retained by County.
DUPLICATE - Yellow Copy to be forwarded by County to Division of Taxation on partial exemption from fee (N.J.A.C. 18:14 - 8.12)
TRIPPLICATE - Pink Copy is your file copy.

JB 570940860



119 Magnolia Drive • Selden • NY • 11784 • Tel: 631.451.0115 • Fax: 631.451.0701

4.6

RESUMES

Teresa Schifano

Priority1Title@aol.com

**EXECUTIVE MANAGEMENT: PRESIDENT, VICE PRESIDENT, CEO, COO
Title Insurance Agent, Lender Agent, Escrow Agent, Underwriting, Risk
Management**

Outstanding executive administrator and facilitator with an excellent portfolio charting 21 years of proven performance. Successfully demonstrated expertise in organizing, managing, planning and executing real estate title and bank end closings. Expertly orchestrate business transactions, quickly and seamlessly resolving issues while maintaining the highest level of professionalism. Creating and opening new start – ups establishing the ground floor foundations for successful businesses that remain on the forefront of the industry today. Facilitating the growth and expansion of the company, its daily operations, sales force, and the continuing education. Cultivated and maintained business relationships with clients and their employees. Created and instituted training classes for clients and their staff to create a higher level of understanding and promote a symbiotic business relationship. Recognized as a business leader, winner of business woman of the year for the State of New York, 2005 and 2006. Published opinions and interviews in REO Magazine. Author of " The Tricks of the trade for a home purchaser From Cradle to Grave ... Home \$weet Home”

New Business Development • Policy Analysis Management • Inter and Intra State Business • Team Building • Writing • Business Solutions • Human Resources • Cost Reduction • Account Leadership • Fortune 500 Clients • Start Up Operations • Revenue Growth • Underwriting Expertise • Legal Research • Instructional Training Environment • Compliance • Real Property Expertise –Tile & Settlement • Presentations

Career Note: Currently continuing education in new federal guidelines/laws for Real Estate Practices

Professional Experience

***Priority One Title Agency, Inc./ Priority One Settlement Services/ Eread Services
Selden, NY 2002-Present***

President, CEO, COO

Founder of this innovative organization of unsurpassed excellence. Structured and implemented policies and procedures to maximize a strategy for success based on integrity, client satisfaction and personal referral. Responsible for management and supervision of all areas of the corporation and its subsidiaries, including sales, processing, research, trouble shooting, cost reduction, delivery, closing, post closing, quality control, training, bookkeeping, marketing and compliance. Implemented and created Educational media. Multistate operations, Licensing and Presentations. Grew book of Business to 1.5 million first year in business. Teaches Title Insurance Class for the American Real Estate School.

The Quiet Title Agency, Seaford, NY Consultant—Sr. VP of Operations 2000-2001

Organized, trained and attempted to restructure a failing business. Wound down the corporation and disbanded business dealings and smoothed failed relationships. I attempted to reorganize debt with hopes of rebuilding and reestablishing contacts. I facilitated in the purging of files and selling assets. Remained a consultant and liaison for the company through the wind down processes. Sold off portions of the business subsidiaries, i.e., Law Practice, Settlement Operations.

Excelsior Settlement, Huntington, NY Operations Manager/Closer/Liaison 1992-2001

Provided closing services, including and not limited to clearing any title issues that remained open, negotiated payoff information, satisfaction retrieval, explanation and supervisor of the document preparation. Representative of the Agency and Lender in the closing of the loans, i.e. explanation of bank documents, calculations of expenses, Hud 1, and disbursement of loan proceeds.

Mincone and Mincone, PC / Charter Land Title Agency, Inc. 1994-2001

Hands on closing coordinator and customer relations for the Broker, Banker and Lender while closing on behalf of the Lender. Facilitated and delegated all services necessary to complete each transaction. Provided training for new attorneys in the areas of title, tenancies and clearance. Trouble shooting of closing errors. Representative of the Lender in the closing of the loans.

Opened the Start-Up of Charter Land Title, on behalf of Mincone and Mincone, PC, Structured and implemented policies and procedures, into day to day operations. Hands on from start to close until all staffing was in place. Employee evaluations.

Formal Education

BS and Masters Program Business Management

School, Phoenix Arizona

Associates in Business Administration

Associates in Paralegal Studies

Suffolk Community College

NJ State Licensing in Title Insurance and Business Operations

New Jersey Professional School of Business

ALTA and NYSLTA / NJLTA – CLE classes

LIBOR – Realtor License and Brokers License

Licensed Notary Public in the State of NY

Organizations

New York State Land Title Association, American Land Title Association, New Jersey Land Title Association, Small Business Association, Lions Club, NRCC, TIPAC, New York State Association of Mortgage Brokers, National Association of Mortgage Brokers.



COMPANY RESUME

Tel (631) 451-0115Fax (631)451-0701.....Web www.PriorityOneTitle.com
Priority One Title Agency, Inc. 119 Magnolia Drive, Selden, NY

CONTENTS

**Introductory Statement
Background.....
The Difference between Success and Failure.....
The Difference between Priority One Title and Competitors.....
Managerial Performance.....
Commitment in the Production and Service.....
Training.....
Staff.....
Associates.....**

Introductory Statement

Priority One Title Agency, Inc. is a young company, created and operated by individuals who identified and optimized a business opportunity during the climb of the real estate market. We grasped at the opportunities and established a highly successful and respected company. We created a company that many have come to respect do to our desire to do the appropriate thing and effectuate rather than alienate the problems at hand.

Expertise and knowledge is crucial to a Priority One Title Agency, Inc. we have expanded our work force by employing and utilizing recognized and respected figures from within our target clientele. The result of this recognized skills base and customer focused outlook, is a reputation for quality of service and optimum cost effectiveness.

The reputation has been built on a integrity and quality of service, focusing on how best to fulfill the needs of the client, providing the solution, not the problem. This customer focus has allowed Priority One Title Agency, Inc. to be proactive to the customers needs and expand in services if, the need is there with whatever financial investment may be necessary, thereby maintaining parity with the clients demands.

We provide the best cost efficient and cost effective service possible, keeping our figures as low as possible so that the "client" can relay the information to the borrower without hesitation or cause for question and concern.

Our Company Mission Statement

Our mission is to provide fast, accurate, comprehensive reports and services requested in all aspects of title. We issue mortgage and owners policies for all residential, commercial and cooperative closings (insurance upon request). We supply top rate services by providing information as needed to all clients. We work side by side with attorneys and lenders to help clear title issues. We supply superior services for all clients, including special training of staff upon request. Our company is based on honesty and integrity. Every client is valuable and is treated with the utmost importance and respect.

Background

Priority One Title Agency, Inc. is a company that is a family run, owner operated, managed corporation. Quality and integrity is of major importance which is why every aspect of the operations is over seen and dealt with professionally and personally. Every employee holds a legal degree and has knowledge and experience in the field. We are an equal opportunity employer that gives back to the community.

We have 45 years collectively in this field with an extensive knowledge in all aspects of real estate from all points of view that is what makes us so unique and desirable. We get the deals closed. We have worn the hats of; Realtor, Broker, Bank, Bank Attorney, Settlement Agent, Title Agency, to know that the company you are dealing with truly understands..... is priceless.

The Difference between Success and Failure

Priority One Title Agency, Inc has been built on forming and managing client relationships. We look to our clients as colleagues. It is important to us that our clients are confident that they can simply ask us for advice and that, where possible, we will always answer them in a straight forward manner and as quickly as we are able.

We provide our clients with the optimum cost effective method of compliance with the current and changing legislative demands, i.e. CFPB.

We keep up on the changes and forward any new developments to our clients to keep them abreast as well. We discuss and meet over business concerns for they affect us all be it positively or adversely.

Success and power is knowledge and we at Priority One Title Agency, Inc. pride ourselves in being among the top in the area

We create an environment that makes even the most demanding of situations feasible. We can be reached 24 hours a day 7 days a week. We avail our services to our clients whenever they need us.

We are a dedicated team of people that not only are knowledgeable in their field, but enjoys what they are doing.

Dedication is the reason for success of both the client and our company !!!!!

The Difference between Priority One Title and Competitors.....

This can be difficult for the layman to understand and unfortunately it has come to my attention that even the professional does not quite see this aspect of things. We are a regulated industry and some of the pricing is predetermined.

Workmanship and service is the main difference between Priority One Title, Inc. and any other company. Our staff is friendly and efficient. Our bills are not laden with additional junk fees.

We provide a superior product and superior attention. Title searches often uncover problems that are not the fault of the homeowner but affect the homeowner's rights to the property. Frequently banks make errors in the recordings of satisfactions and assignments that cloud title. Bank ownership changes seem to render the resolution of such errors hopeless. Even in the midst of a swiftly changing tumultuous banking industry Priority One strives to find permanent solutions. We vigorously research the chains of bank ownership and aggressively seek the corrections and satisfactions that your client deserves. We will gladly work side by side with you and your clients to ensure positive results.

We want your deals to close and we are dedicated to providing insurance that we can stand behind. In our service to you we want to help make sure that your clients are happy enough to be repeat customers!
This is a very big difference between Priority One title Agency, Inc. and our competition.

Managerial Performance & Commitment in the Production and Service

As was mentioned before, Priority One Title Agency, Inc. was formed by Teresa Schifano and is a family run business. When the company started we retained several people to create programs set up networks and websites and create a productive work base. Teresa has taken and continues to take an active role in the operations of day to day business.

We have many associates and attorneys that deal closely with us. We have a huge staff of professionals waiting to step up to the plate as needed.

When the client's needs are extended passed the normal hours of operation, we are still reachable and willing to take the time to address your needs. When we say full service we are full service and grant you every consideration.

All files are top priority and receive the same respect and attention we give every file. If the file does not close we do not get paid. We incur an expense from the moment the title is ordered to the time it gets to the closing table. The only way to minimize loss is to efficiently and effectively work toward the goal of a closing. Closed files make for happy borrowers and clients.

In the state of New Jersey there is a limit and a designated dollar amount allowable by law to charge for any given service and or search. We carefully abide by the fees set forth in the NJ Manual of rates and pride ourselves in the services we provide.

Company Resume

-7-

In the state of New York when we are requested to do settlement since we do in the State of New Jersey but in New York we often pass along the

settlement portion to one of our attorney clients as a sign of our mutual respect for their role in the industry and to provide a non - Compete position with regard to bank closings. Regardless of which fabulous State you are working in, rest assured you will never see a untrained notary closing any of our files. We only utilize the services of trained professionals.

We have a 24 hour emergency reach number where a client can contact us if they are in need after five pm or on a weekend.

All calls are returned within a 24 hour period, all orders are confirmed within the day of placing the order. We have an excellent turn around time.

In **most** cases we can have a report to you within 3 business days. Some searches take much longer to obtain due to the town and county.

Municipalities and their procedures sometimes create unavoidable delays in receiving the information requested of them. We promise that you will receive your report/commitment as quickly as humanly possible.

Training/Staff and Associates

Training is offered to all our clients and their staff. We hold classes at your offices so that your staff can have a better understanding when reading a title report. Knowledge although sometimes dangerous, is power. To have a staff that is knowledgeable enough to express themselves intelligently to their clients about what may or may not be needed to correct an issue etc. is a credit to the company they are representing and a guarantee for a successful closing.

To understand the fundamentals and components of a deed, the tenancies and how they govern the way you as the bank, broker or attorney needs to proceed should be second nature. This is just one example of what we cover.

New attorneys or attorneys that are not involved or familiar with the aspects of title are often requesting our training services. We go and have gone into large bank attorney firms to teach some of the more intricate and integral pieces of the "how too" that is not taught in law school or read in a text book.

We at Priority One Title Agency, Inc. keep ourselves on top of all the new laws, forms and developments that come about on almost a daily basis that affect us and our industry, i.e. CFPB and Dodd/Frank; MTA mortgage tax increases, Banking Laws, Bankruptcy, Estates, Peconic bay region taxes etc.....We gladly pass this information on to you and your staff upon request.

Working together in harmony with our clients and associates is what we pride ourselves in doing. We encourage regular meetings so that we can see just how well we are serving you and if there are changes that need to be made. We care what you think.

**You are our Priority that is why we
should be your option!!!!!!!!!!!!!!**

Anthony F. Frazee

affrazee@comcast.net

Summary of Qualifications

- A dedicated, forward thinking individual with over 22 years of management experience in various industries; background reflects accomplishments in the areas of *sales, project and people management, compliance and back-office operations*.
- Able to take on corporate objectives, prioritize tasks, delegate and see through to implementation.
- Experience in various industries and excellent interpersonal skills. I have excelled in the employ of large corporations and have had the great opportunity to work with smaller start-up companies.
- Well versed in building customer relations. Excelled with both large and small corporations.

Professional Experience

Frazee Appraisal & Signing Associates, Red Bank, New Jersey

April 2002 – Present

Certified Signing Agent / Licensed Title Producer

- Responsible for generating business, marketing, and servicing of client accounts. Implement corporate directives & develop business operation plans. Handle compliance, licensing & registration issues.
- Maintain relationship management and build alliances with Realtors, Attorneys, Banks, Lenders, Thrifts, etc.
- Coordinate & conduct in-office & in-home closing services for commercial & residential purchase, refi's, heloc's. Educate borrowers about closing documents, notarize, audit, record and fund the transaction.
- Serve as a public, private and corporate notary. Take acknowledgements; administer oaths & affirmations, jurats, witness signatures, proof facts and copy certifications.
- Member of the National Association of Signing Agents & National Notary Association, Title of Source and Certified New Jersey Title Insurance Producer through the Department of Banking & Insurance.

Primerica Financial Services, a member of Citigroup Tinton Falls, New Jersey

January 2004 – Present

Division Leader

- Responsible for all sales and servicing of accounts. Provide full service Asset Management: life, auto & home insurance, mortgages, college planning, retirement planning, estate planning etc.
- Develop business partnerships. Hire, train & develop new associates allowing them to advance through our business management program. Assist all associates in obtaining the various licensing necessary in running a successful financial services business.
- Coordinate paperwork and file it with the Banking and Insurance commissions for state licensure. Provide an environment for others to succeed and aid in attaining their Life Insurance license and their Series 6 and 63 General Securities Exam.
- Complete a Financial Needs Analysis for each client and implement strategies to achieve their goals.
- Educate families and offer them the opportunity to make & save money by partnering with Primerica.

Atlantic Oxford Enterprises, Ocean, New Jersey

Part Time May 2002 – July 2005

Staff Appraiser & Project Manager

- Assist owner/operator in completing company goals and initiatives. Conducted business plans with all levels of management. Utilize the three approaches to valuation to arrive at an opinion of value on single-family residences, condominiums and planned unit developments.
- Uphold the Uniform Standards of Professional Appraisal Practice regulations. Work closely with mortgage companies, banks, realtors and tax assessors to ensure fair market values could be reached.

Datek Online Holdings Corp. / iClearing LLC, Jersey City, New Jersey

June 2000 – November 2002

Vice President, Project Management / Special Projects

- Manage the Project Task List and prepare confidential documentation for the Board of Directors Meetings
- Manage and coordinate systems projects for brokerage clearing division. Identified risk areas and promoted communication between all parties to the project management process.

- Analyze SEC and NASD mandates and the impact to the firm. Developed the Datek Disaster Recovery Plan.
- Conducted meetings to develop user and functional specifications with the various programming areas and take corrective action on delinquent items. Assisted clearing business units in the identification of all tasks required to complete the project. Perform ongoing analysis as requested by the President, CFO.
- Assist senior management in completing companywide goals and initiatives. Report meeting minutes.

Merrill, Lynch, Pierce Fenner & Smith, Somerset, New Jersey

November 1998 – June 2000

Project Analyst, PCBS Business Development & Support

- Collaborated with Systems to introduce new service solutions, LAN to maintain continuous user connectivity and the Data Centers to ensure quality service throughout system testing.
- Managed the documentation fulfillment for the Private Client Book keeping system. Developed and rolled out disaster recovery procedures. Formed and implemented enhancements that increased productivity and streamlined processes. Supervised 6 consultants.
- Analyzed firm wide usage of the Accounts Processing system and other subsystems. Coordinated and managed the audit process, Product Development, produced system test scenarios for the integration, conversion, scripting and user testing.
- Determined security rights of users and propose the audit trail for each impacted area throughout the firm.

***Supervisor - Next Generation Services, Lost Stolen Visa & Check Card Products* June 1997 – Nov. 1998**

- Supervised the Lost Stolen Visa & Check Card Products unit. Reduced financial exposure for our clients and the firm. Reissued & delivered Visa cards & checking products. Ensured compliance with the policies and procedures. Monitored productivity, call volume and Fraud. Prepared/reported volumes related to blocking & reissuing.
- Spearheaded strategic business initiatives with all levels of management. Staff Administration including: monitoring lateness, attendance, performance, product knowledge and Administer mid-year & year-end reviews.

Supervisor - Statement Quality Assurance, Statement Audit & Production

April 1996 – June 1997

- Worked closely with the systems developers, programmers and users in all phases of statement enhancements.
- Created Audit procedures, reference material, supervised & trained staff and provided manager updates. Acted as Liaison for subsidiaries, prepared & distributed Monthly Statement Performance Reports.
- Managed the database repository for the production & delivery of Month end test statements.
- Delivered presentations to Statement Quality and other areas of the firm.

***Cash Management Account Operations, Assistant Visa USA / Bank One Liaison* Dec. 1993 – April 1996**

- Coordinated Visa initiatives & served as liaison for Operations, Bank One, Visa, Marketing, and Client Services.
- Monitored & reported vendor performance, Visa related issues in addition to communicating & analyzing mandates and their impact to the firm. Researched, analyzed and planned proposed projects and enhancements for internal and external organizations. Compiled Income & Expense Reports, and reconciled financials.

Citibank / Citicorp Credit Services, Inc., Shrewsbury, New Jersey

June 1990 – December 1993

Supervisor - National Recoveries Control Department & Charge-off Recoveries Department

General Motors Acceptance Corporations, Florham Park, New Jersey

July 1987 – June 1990

Finance & Collections Department, Field Officer/Account Representative

Licenses

- New Jersey Life Insurance License
- New Jersey Title Insurance Producers License
- New Jersey State Notary Commission
- New Jersey State Apprentice Appraisal License
- New Jersey Series 7, General Securities, Series 63, Uniform Securities Agent State Law

Education

William Paterson University, Wayne, New Jersey Bachelor of Arts in Business Administration/Management - 1987



Charles Jones

NAME SEARCHES

Certified Statewide General Lien (Upper Court) Search

This certified search covers a period of up to 20 years. Our proprietary database of carefully examined and frequently updated court records is the most time-tested name search system in the industry and includes court data from:

- *NJ Superior Court - Statewide judgments and liens including child support judgments*
- *US District Court for NJ - Judgments and liens including Superfund liens*
- *US Bankruptcy Court - Bankruptcy petitions and proceedings in NJ*

Certified Patriot Name Search

A Certified Patriot Name Search helps keep you in compliance with national security requirements. This certified search is a list of "Specially Designated Nationals and Blocked Persons" published by the Office of Foreign Assets Control (OFAC) of the U.S. Department of Treasury.

Certified Child Support Judgment Search

Our Certified Child Support Judgment Search helps you comply with New Jersey child support debt state regulations. These regulations require parties involved in a broad range of civil actions to ascertain whether their clients are child support debtors before releasing a monetary award or settlement.

FEATURES & BENEFITS

- *Certified results:* We provide a certified search reporting all relevant liens or records against the names requested, giving you peace of mind.
- *Unique search logic:* Our proprietary name search logic and quality control assures the most widely accepted and refined results in the industry.
- *High-tech, High-touch:* We save your staff time by combining automation and personal decisions as needed - lending you our years of experience.
- *Confidence:* Accepted as the standard in the industry for Judgment Searches in New Jersey.

Services	Region
Tax and Assessment Search.....	NJ
Tax Certification and Utility Search.....	PA
Certified Judgment Lien Search.....	NJ
Certified Child Support Judgment Search.....	NJ
Certified Patriot Name Search.....	Nationwide
Corporate Status Report.....	Nationwide
Good Standing Certificate.....	Nationwide
Business Formations (Corp., LLC).....	Nationwide
Litigation/Lien Search.....	Nationwide
Registered Agent Services*.....	Nationwide
Corporate/LLC Kits.....	Nationwide
UCC Filing.....	Nationwide
Document Filing/Retrieval Service.....	Nationwide
State UCC Search.....	Nationwide
Corporate Tax Lien Report.....	PA
Franchise Tax Report.....	NJ
UCC Plus Search.....	NJ
County Search Services.....	NJ
Certified Tideland Claim Search.....	NJ
Certified Flood Search.....	Nationwide
Life-of-Loan Monitoring.....	Nationwide
Wetland Determination.....	NJ
1099 Reporting Service.....	NJ

*affiliated with National Registered Agents, Inc.



SIGNATURE
INFORMATION SOLUTIONS®

P.O. Box 8488, Trenton, New Jersey 08650-0488
800.792.8888 • FAX: 800.883.0677
www.signatureinfo.com

This communication is intended for information purposes only. For legal advice, please consult a qualified legal professional.

Charles Jones and Signature Information Solutions are registered trademarks of Signature Information Solutions LLC. Data Trace is a registered trademark of Data Trace Information Services LLC. ©2012 Signature Information Solutions LLC



Signature Information Solutions LLC is the home of Charles Jones® and Data Trace® NJ/PA products and services. The combined resources and experience of these two well-established organizations bring precision and expediency to a new level. So you can confidently make



better decisions, faster! Because confidence in the results of a records search is important, there is truly no substitute for experience and the attention of a dedicated staff.

SIGNATURE
INFORMATION SOLUTIONS®

FEATURES & BENEFITS OF SIGNATURE'S PRODUCTS

- *Experience:* Our service doesn't begin and end with your search request. We back up our results with a knowledgeable team of experts - our institutional knowledge enhances the relationship with your customer by providing you with valuable information you need - before, during, and AFTER your results have arrived.
- *Title software:* We have integrated our products with various title software to streamline your processing. Check our website for an updated list.
- *Customer focus:* Signature provides you with the results you need and the personal service you deserve.
- *Convenience:* Easily order and retrieve your results through our convenient web-based search system.

Charles Jones has been in public record information services for over 100 years

with a long heritage of dependability and personal service.

Delivering clear, concise, accurate reports quickly, based on relevant, up-to-date information has been the Charles Jones signature approach.

For more than 40 years, **Data Trace** has built its reputation on developing automation technology to enhance the tax and title searching process. Data Trace constantly examines technology and procedures to bring greater speed and more accuracy to you.



Data Trace

SIGNATURE
INFORMATION SOLUTIONS®



TAX SEARCHES

New Jersey Tax and Assessment Search



Our New Jersey Tax Search includes lien and payment information for the prior, current and (where available) subsequent year. Results include confirmed, unconfirmed and added assessments along with utility information (when public).

Through access to our expansive property database, our experienced professionals provide concise, easy-to-read certificates in your choice of formats.

FEATURES & BENEFITS

- **One of the largest tax databases in the industry:** Our comprehensive database means you get faster turnaround time with most results returned within one business day.
- **Predictable, fixed fees:** Our fixed prices help you know exactly what to charge.
- **Statewide coverage:** We are your one stop for all your New Jersey Tax Searches.
- **Certified search:** Our proven results help give you peace of mind.

Pennsylvania Tax Certification

Our certified search can give you confidence at the closing table. Our statewide coverage allows you to obtain a tax certification and (for an additional fee) a utility search delivered electronically. Data includes billing, payment and lien statuses from county, municipal and school taxing entities, as well as third-party collectors. Format is easy-to-read and includes contact and address information for all relevant taxing entities.

FEATURES & BENEFITS

- **Timely information:** Most results are returned within three to five days.
- **Convenience:** Call one source and write only one check for all of your searches statewide.
- **Comprehensive content:** Our searches cover tax data provided from the current year, plus three previous years, and include key payment information.
- **Confidence:** Experienced searchers mean no guesswork on your part.



CORPORATE AND UCC SEARCHES

UCC PLUS Search

Charles Jones UCC PLUS Search features a unique Dual Index Search which examines both NJ State UCC records, as well as our current proprietary database.

FEATURES & BENEFITS

- **Dual Index:** We use our own proprietary UCC database and the New Jersey state database to complete your searches with faster and more refined results delivered to you.
- **Quick results:** Most results with copies returned to you in four hours or less, helping to expedite your business transaction.
- **Fixed fees:** You immediately know how much to charge your customers - no hidden fees and no guesswork with all copies included.

Corporate Status Report

Our report provides the critical information you need about a corporate entity, such as the legal name, date of formation, registered agent, registered office and/or principal address, and status (active, dissolved, revoked, etc.). Results are normally available in 24 hours.

Good Standing Certificate

Our Good Standing Certificate is provided in either long or short form and provides conclusive evidence from the state that the company is active and all reports and taxes are current within two years.

Franchise Tax Report

Need to know if tax has been paid by a business to the state for the right to conduct business? You can find out with our Franchise Tax Report, another corporate service solution for your business needs. We offer a Franchise Tax Report for both New Jersey and Pennsylvania.

Also offering:

- Charles Jones Corporate Document Filing and Retrieval
- Charles Jones 1099 Reporting Service



FLOOD AND TIDELAND SEARCHES

Certified Flood Hazard Search

Our Flood Search discloses whether all or a portion of a designated property is located in a special or moderate flood hazard area (i.e., a 100 or 500 year flood zone) based upon the FEMA Flood Insurance Rate Maps. Life-of-Loan Monitoring is also available!

FEATURES & BENEFITS

- **Convenience:** Our nationwide coverage offers fast turnaround times, within 24 hours in over 95% of cases.
- **Experience:** With more than 30 years of expertise, our staff works diligently to provide you with accurate results and answers to challenging questions.

Tideland Claim Grant Searches

A Tideland Search is a certified search of riparian rights and claims established by the state of New Jersey to portions of property lying in areas presently or formerly flowed by tidal waters. Affected properties have ownership interests by the state that are not always clearly established through a traditional county search. If a property is subject to a tideland claim, we will perform a search for prior grants and leases of any claimed areas and provide all relevant copies.

FEATURES & BENEFITS

- **Reliable service:** We use maps and overlays adopted by the Tidelands Resource Council, tax maps, U.S. Geological Survey maps, computerized index files and other source materials.
- **Predictable, fixed fees:** Our fixed prices, including all grant copies, help you know exactly what to charge.
- **Confidence:** With 30 years of professional service, our certified results give you peace of mind at the closing table.

Also providing Wetland Searches

We provide an opinion regarding the possible existence of wetlands on designated properties. We clarify various jurisdictions, such as pinelands, meadowlands or coastal barriers, and differentiate coastal/tidal vs. fresh water wetlands.



COUNTY SEARCH SERVICES

With the development of title plants housing hundreds of thousands of documents in counties throughout New Jersey, our County Search Services have extra power.

In our growing inventory of counties with title plants our data includes a detailed catalog of all pertinent, statutory recordings. This, along with an extensive back title database of policies helps us significantly reduce turnaround time while decreasing search fees. Experienced searchers return results on clearly typed report sheets that include data in an easy-to-follow chronological listing of all instruments affecting title. Through our network of experienced searchers, we cover the entire state. We recognize that County Search needs vary significantly from customer to customer as well as deal-to-deal and our flexible approach means we can meet and exceed your requirements.

FEATURES & BENEFITS

- **Statewide coverage:** We're your one-stop solution for all county needs.
- **Quick results:** Electronic title plants and an extensive statewide policy database help speed your searches and decrease fees.
- **Clarity:** Clear, type-written results are delivered electronically.
- **Service:** Discover a professional and responsive Customer Service team.
- **Flexibility:** Tell us what you want - Full copies? Pertinent copies only? No copies? We do it all!
- **Your source:** We can be your source for complicated Commercial work and large, project searches.

Our expansive product line includes:

- Present Owner Searches
- Full Searches - 20-60 year "Chain of Title" coverage
- Two-Owner Searches
- Foreclosure Searches
- Project work
- Each with a complimentary Rundown and Cover Record included!



5.4

5.4 LICENSES



State of New Jersey
Department of Banking and Insurance
20 West State Street
Trenton, NJ 08625-0327

LICENSE NUMBER
1013696

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

THIS CERTIFIES THAT **PRIORITY ONE TITLE AGENCY INC**

AT BUSINESS ADDRESS 119 MAGNOLIA DRIVE
SELDEN, NY 11784

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	TITLE INSURANCE	06/01/2012	05/31/2014

printed: 10/07/2013

K. S. Kohler
Commissioner of Banking and Insurance

The Department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327



State of New Jersey
Department of Banking and Insurance
20 West State Street
Trenton, NJ 08625-0327

LICENSE NUMBER
1013694

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

THIS CERTIFIES THAT **TERESA SCHIFANO**

AT BUSINESS ADDRESS PRIORITY ONE TITLE AGENCY INC
119 MAGNOLIA DRIVE
SELDEN, NY 11784

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	TITLE INSURANCE	03/01/2012	02/28/2014

printed: 10/07/2013

K. S. Kohler
Commissioner of Banking and Insurance

The Department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327



State of New Jersey
Department of Banking and Insurance
20 West State Street
Trenton, NJ 08625-0327

LICENSE NUMBER
1012240

THIS CERTIFIES THAT **ANTHONY F. FRAZEE**

AT BUSINESS ADDRESS PRIMERICA FINANCIAL SERVICES
620 TINTON AVE STE 200
TINTON FALLS, NJ 07724-3260

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; TITLE INSURANCE; VARIABLE	11/01/2013	10/31/2015

printed: 09/30/2013

K. S. Koyan
Commissioner of Banking and Insurance

The Department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327