

October 4, 2013

Jackie Kemery
Procurement Bureau, Division of Purchase and Property
Department of the Treasury
33 West State Street, PO Box 230
Trenton, NJ 08625-0230

Re: REQUEST FOR QUALIFICATIONS: Blue Acre Title Search Services
Proposal Submission Due Date: South River and Sayreville, New Jersey
October 10, 2013 at 1:00 p.m.
Respondent: Two Rivers Title Company, LLC

EXECUTIVE SUMMARY

Dear Ms. Kemery,

I have enclosed our qualifications for "Title Search and Insurance Services" as issued by the State of New Jersey Department of the Treasury, Division of Property and Purchase on October 3, 2013. Two Rivers Title Company, LLC (Two Rivers) is a licensed Title Insurance Agency in the State of New Jersey and is a registered business with the state of New Jersey. We are a policy issuing agent for two of the largest and highest rated title insurance underwriters, Old Republic and First American. We are a certified Small Business Enterprise, Category 2. Two Rivers Title is owned and operated by two attorneys, Matthew Cohen, Esq. and Leslie Howard, Esq. who have over 45 years of collective legal/title experience in residential and commercial, governmental, and quasi-governmental real estate transactions. The company is run like a law firm, with high standards for work product, professional appearance and attitude towards our clients and the public. We are centrally located and operate throughout the State of New Jersey providing title, escrow, and closing services.

Two Rivers has extensive experience in the public domain, working with utilities and government entities at all levels of government. Our Senior Title Examiner, Ken Sikorski, is a member of the International Right of Way Association. Ken has almost forty years experience and has performed title work for numerous government entities and quasi-public entities, including current Elizabethtown Gas and NJNG and easement work with PSE&G. Ken also has done title work for T&M Associates conducting road widening projects. We currently perform search and closing services for the New Jersey DCA through their NJ Homekeeper Program and Mortgage Assistance Program "MAP". We have a current four year federal contract to perform title and closing services in New Jersey with the United States Army Corps of Engineers, and current one and two year contracts as a qualified title insurance company for Morris, Ocean, Atlantic, Burlington, Monmouth, Cumberland and

Warren Counties. We have successfully completed multi-year contracts, closing and insuring numerous transactions with the United States Army Corps of Engineers and the Cumberland County Open Space Farmland Preservation Program.

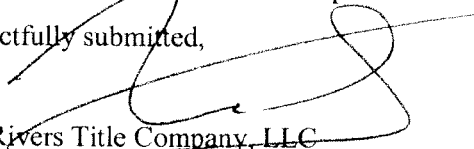
We request that certain information contained in this proposal be kept confidential, except to the extent necessary to evaluate this submission or as required by any resulting contract. This information includes resumes and financial data for Two Rivers Title Company, LLC. Two Rivers title agrees to the terms and conditions set forth in the RFP including, but not limited to section 3.2 regarding rates set by the New Jersey Land Title Insurance Rating Bureau.

I would like to emphasize certain portions of our proposal.

- Our staff consists of some of the most experienced title examiners, paralegals and support staff with 20 to 40 years experience in the real estate and title industry. We routinely insure waterfront properties and properties within tideland areas and flood zones.
- We have a large settlement department with three supervising paralegals each having over 30 years experience.
- Matthew Cohen, Esq. and Leslie Howard, Esq., the principals of the company, are real estate attorneys and are members of the New Jersey and New York Bars. Matthew Cohen is a licensed Title Producer in several states and is a member of the Board of Consultants for the New Jersey State Bar Association (Real Property and Trust and Estate Law Section). He is a frequent guest lecturer on title and closing related issues for NJ ICLE. He has worked on high profile government transactions such as the New Jersey Performing Arts Center, Newark; Chester Area Senior Housing, Chester; a large private donation to the Morris County Parks system; and projects concerning New Jersey Eminent Domain Act, New Jersey Farmland Preservation Act and N.J. Green Acres Act.
- Our Senior Title Officer, Ken Sikorski, has over 40 years experience in title examination and research involving commercial, farmlands, subdivisions, vacant lands, and residential properties, Wetlands and other areas relating to Department /Agencies of the State of NJ (D.O.T., D.E.P., and E.P.A) and over 14 years experience in title examination, consulting and management services for Right of Way and Easement Acquisitions for natural gas utility and wireless telecommunications industries.
- Two Rivers has invested heavily in hardware and software systems and utilizes available technology to strengthen quality and shorten turn-around time. Most **title binders are complete within 48 to 72 hours** of receipt of the order.

If any additional information is requested we will gladly provide same.

Respectfully submitted,


Two Rivers Title Company, LLC

By: Matthew Cohen, Esq.

Two Rivers Title Co, LLC
RFQ Proposal, Blue Acres Title Service

3.2 Bidder Qualifications

Title insurance underwriters to be utilized for project:

- **Old Republic National Title Insurance Co.**
- **First American National Title Insurance Co.**

See licenses, Exhibit A

4.1 Technical Quote

TwoRiversTitle Company utilizes major data/search companies for obtaining tidelands, tax, upper court and related searches, including nationally recognized companies Signature Information Solutions, and RedVision. County Land records are either searched by our staff or independent abstractors such as Independence Search & Abstract who has been conducting these searches for over 25 years in Middlesex County. We review all work to provide a detailed title commitment and policy. *see attached sample Title Report and Title Policy, Exhibit B*

4.2 Potential Problems

Gaps in chain of title.

We have researched and identified necessary parties to clear up chains of title using public databases. Drafted necessary deeds and prepared expert reports for quiet title actions.

Gaps or gores created by conflicting descriptions between property Deed and neighboring parcels.

The senior title team of Matthew Cohen, Esq. and Ken Sikorski have walked properties, worked with surveyors, government officials, prior owners and neighbors to resolve boundary line issues, negotiate easement agreements and boundary line agreements. Relationships with surveyors state wide has provided access to unrecorded historical maps and surveys which allow us to identify alterations in waterways, roadways, and documentation over time to resolve current disputes.

Rush time frame for a large number of parcels.

Cross training in our office allows two rivers title to shift personnel to assignments on an as needed basis. We are able to produce title commitments for most counties in under 72 hours. We have been able to produce title commitments in one day on an emergency basis.

Conflicting title requirements for multiple funding sources on one transaction.

Matthew Cohen, Esq. and Ken Sikorski have extensive experience in open space and other forms of government acquisition. We are familiar with the title requirements of the State, various Federal agencies and County agencies and are able to attend closing and provide any necessary endorsements "at the table" if necessary.

4.3 Organizational Support and Experience

Two Rivers Title Company is a full service title company providing title, escrow and closing services throughout the State of New Jersey. The professionals at Two Rivers possess a diverse range of knowledge and experience of the legal and title industry that uniquely qualifies them to face challenging issues and provide prompt solutions to our client's specific needs. The firm is organized with title officers and paralegals and experienced title agency staff members with the capability to handle a large number of complex files each month. We typically handle over 100 files a month, a mixture of government, commercial, and residential transactions. Extensive cross training allows flexibility in our work flow. 5 members of our team are qualified to order the necessary searches. 5 title examiners are available on a typical workday to examine files and clear title issues. 3 members of our team are involved in issuance of title policies and follow-up documentation.

We will dedicate certain staff members to oversee the Blue Acre program, and other staff will be available to assist them. Matthew Cohen, Esq. will oversee all steps in the title commitment, title clearance, and policy issuance stages of each file.

The qualifications, experience and job responsibilities are set forth below and on the resumes attached. The individual title producer licenses for the staff are also attached

The Assigned Blue Acres Team:

1. *Matthew Cohen, Esq.: At tourney, Principal, Senior Title Officer, Licensed Title Producer:*
 - a. Duties: Examine title, prepare reports, clear title exceptions, review court proceedings (foreclosure, bankruptcy, estate administration) and attend closings.
 - b. Qualifications and Experience:
 - Over 23 years combined legal and title experience. Primary focus was on real estate development and transactions in New York and New Jersey. Practice also encompassed bankruptcy and estate administration, and frequently involved Chancery litigation involving real estate issues, including foreclosures and contested estates.
 - Manager of federal, state, county, and municipal contracts for title searches, title insurance, and closing services
 - Extensive knowledge in all areas of title and real estate law.

- Frequent guest lecturer on title and closing issues for NJ ICLE and the Monmouth county Bar Association. Topics include Public Trust doctrine, Short sales, new HUD Regulations, and Deeds of Lieu of foreclosure.

2. *Kenneth Sikorski, Lead title Examiner, Licensed Title Producer:*

- Duties: Examine title, prepare reports, clear title exceptions, review surveys.
- Qualifications and Experience:
Over 40 years experience of title examination and research involving commercial, farmlands, subdivisions, vacant lands and residential properties, Wetlands, tidelands and other areas related to Department/Agencies of the Sate of NJ (D.O.T, D.E.P, E.P.A).
Over 17 years experience in title examination, consulting and management services for Right of Way and Easement Acquisitions for natural gas utility and wireless telecommunications industries. Projects were performed throughout multiple counties in New Jersey and multiple states. *list of projects is attached to resume.

3. *Agnes Nicolas, Title Examiner, Policy Issuance, Licensed Title Producer:*

- Duties: Perform initial reviews, assist in preparation of title binder review of surveys, attend closings.
- Qualifications and Experience: 9 years extensive cross-training experience in all phases of insuring and closing a transaction.

4. *Patricia Lorenson, order management, title orders, endorsements, policy issuance*

- Duties: Oversee Closing Services Department
- Qualifications and Experience: Over 30 years experience with NJ Title Agencies.

5. *Dina Marchese, post closing, contract administrator.*

- Duties: oversee post closing document management. Contract management.
- Qualifications: 20 years office administration. 2 years manager of statewide title search/closing services for the State of New Jersey Homekeeper and Map programs.

4.3.1 Location and Contract Manager

Headquarter Address:

Matthew Cohen, Esq.
Two Rivers Title Company, LLC
26 Ayers Lane

Little Silver, NJ 07739
Tel: 732-747.3615
Fax: 732.747.3616
Website: www.tworivertitle.com
mcohen@tworivertitle.com

4.3.2 Organizational Charts

Two Rivers has 17 employees. The employees who will be assigned to perform on the Blue Acres contract are as follows:

Matthew Cohen, Esq.: Attorney, Principal, Senior Title Officer, Licensed Title Producer: Examine title prepare reports, clear title exceptions, review court proceedings (foreclosure, bankruptcy, estate administration) attend closings.

Kenneth Sikorski, Lead Title Examiner, Licensed Title Producer, International Right of Way Association member: Examine title and prepare reports, clear title exceptions, review surveys. Assistance to Mr. Sikorski would be provided by the following personnel.

Agnes Nicolas, Title Examination, Policy Issuance, Licensed Title Producer: Examine title and prepare reports as a title examiner, prepare title binder, review of surveys, clear exceptions.

Judy White, Senior Paralegal: Real Estate Paralegal with over 40 years experience. Prepare and review closing documents, preparation of settlement statements, obtain payoffs and disbursement sheets. Satisfy pre-closing conditions.

Dina Marchese, Government Contract Coordinator, Post Closing Clerk: Assist with scheduling and documentation on government contract. Post closing review and recording of documents. Prepare lender packages.

Patricia Lorenson, order management, title orders, endorsements, policy issuance.

a. Contract Specific Chart

See Exhibit C

b. Chart for Entire firm

See Exhibit C

Staff Contact list

1. Matthew A. Cohen, Esq., Principal, Sr. Title Officer, mcohen@tworivertitle.com

2. Kenneth Sikorski, Sr. Title Examiner, ksikorski@tworiverstitle.com
3. Leslie S. Howard, Esq. Principal, lhoward@tworiverstitle.com
4. Patricia Squasoni, Esq., Title Examiner (NY), psquasoni@tworiverstitle.com
5. Roseanne DeRusso, Title Examiner, rderusso@tworiverstitle.com
6. Agnes Nicolas, Title Examiner, anicolas@tworiverstitle.com
7. Nicole Ortiz, Title Examiner, Production Coordinator, nortiz@tworiverstitle.com
8. Lisa DeCarvalho, Sr. Paralegal, ldecarvalho@tworiverstitle.com
9. Jill Campbell, Sr. Paralegal, jcampbell@tworiverstitle.com
10. Dina Marchese, Post Production, dmarchese@tworiverstitle.com
11. Patricia Lorenson, Policy Clerk, plorenson@tworiverstitle.com
12. Judy White, Sr. Paralegal, jwhite@tworiverstitle.com
13. Avery Morris, Closing Assistant, amorris@tworiverstitle.com
14. Susan Alderson, Administrative Aide, salderson@tworiverstitle.com
15. Daniel Shea, Title Officer/Closer (Burlington County), [REDACTED]
16. Michael Snyder, Title Officer/Closer (Burlington County), [REDACTED]

4.6 Resumes

Exhibit D

References

County of Monmouth Green Acres and Open Space Projects (Kenneth Sikorski performed work through former employer) Contacts: County Counsels Paul S. Kennedy, Esq. (732)528-1880 and Francis J. Campbell Esq. (732)741-1800

Elizabethtown Gas Co Union, NJ
Main Tel. No. (800)242-5830
Engineering Department: Walter Siedlecki

New Jersey Natural Gas Co. AND New Jersey Resources
1415 Wycoff Rd Wall, NJ 07716 Main Tel. No. (732)938-1000
Engineering Dept. John Wycoff; Daniel Lin; Keith Sturm; Bob Doig; Joe Pugliese; Mark Panniccione; Bob Saliga
Community Relations: Steve Rybka
Environmental Dept: John Raspa; Lisa Hamilton; Tom Merenda; Margaret Bruderek
Legal Dept: Eileen Quinn; Helen Kinsella; Bob Scharfenberg (Energy ventures)

South Jersey Gas Co. Folsom, NJ
Main Tel. No. (800)582-7060
Charles Dippo, VP Engineering & Operations

Ocean County Department of Engineering
Marla Kriney
(732) 929-2130

4.6 Experience with contracts of similar size and scope

New Jersey Homekeeper Program (Phase 1 and Phase 2)

Title Examination/Clearance/Closing/Recording

Orlando La Santa-609-278-7540

Mario Mazza-609-278-7685

New Jersey Map Program (Oct. 2012 - Present)

Title Examination/Clearance/Closing/Recording

Pamela Dottin-609-278-7676

Tessa Young-609-278-7346

Cumberland County Farmland Preservation Program

Matthew E. Pisarski, PP 856-453-2175

Todd W. Heck, Esq. 856-691-2300

Atlantic County Mill Pond Open Space

Anthony Pagano, Esq. 609-343-2279

Monmouth County Open Space and Various Land Acquisition

Malcom V. Carton, Esq. 732-776-7777

Paul S. Kennedy, Esq. 732-528-1880

Andrea Bazer, Esq. 732-683-8640

Ocean County General Title Services

Laura Benson, Esq. 732-349-4800

New Jersey Turnpike Authority (2013 no files assigned as of 10-9-2013)

See Also, Resumes, Exhibit D

4.8 Financial Capability of the Bidder

A compilation of the balance sheet, income statement, and statement of cash flow, prepared by Sonzgoni, Bettito, and Fingerhut, CPAs, for the calendar year 2012 is attached hereto in a separate envelope marked confidential. Same is certified by Matthew Cohen, Esq., member of Two Rivers Title Company, LLC. Our bank contact is, Bank of America-732-842-5182, Karen Kondek-732-936-3011 should you need to contact them.

8.0 Insurance

Insurance Certificate for all required insurance is attached as *Exhibit E*.

10.0 Additional Information

Required forms, information and certifications are attached as *Exhibit F*.

Respectfully submitted.



Two Rivers Title Company, LLC

By: Matthew A. Cohen, Esq./ Member

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A



State of New Jersey

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

DEPARTMENT OF THE TREASURY
DIVISION OF REVENUE & ENTERPRISE SERVICES
P.O. BOX 026
TRENTON, NJ 08625-034
PHONE: 609-292-2146 FAX: 609-984-6679

ANDREW P. SIDAMON-ERISTOFF
State Treasurer

APPROVED

under the

Small Business Set-Aside Act and Minority and Women Certification Program

This certificate acknowledges The TWO RIVERS TITLE COMPANY LLC as a Category 2 approved Small Business Enterprise that has met the criteria established by N.J.A.C. 17:13 and/or 17:14.1

This registration will remain in effect for three years. Annually the business must submit, not more than 20 days prior to the anniversary of the registration notice, an annual verification statement in which it shall attest that there is no change in the ownership, revenue eligibility or control of that business.

If the business fails to submit the annual verification statement by the anniversary date, the registration will lapse and the business will be removed from the SAVI that lists registered small businesses. If the business seeks to be registered again, it will have to reapply and pay the \$100 application fee. In this case, a new application must be submitted prior the expiration date of this registration.



Andrew Pantelides
Assistant Director

Issued: 9/24/2013
Certification Number: A0009-60

Expiration: 9/24/2016



State of New Jersey

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

DEPARTMENT OF THE TREASURY
DIVISION OF PURCHASE AND PROPERTY
PROCUREMENT BUREAU
PO BOX 230
TRENTON, NJ 08625-0230

ANDREW P. SIDAMON-ERISTOFF
State Treasurer
JIGNASA DESAI-MCCLEARY
Director

October 8, 2013

To: All Interested Bidders

Re: Blue Acres Title Services – South River and Sayreville NJ

Quotation Submission Due Date: October 10, 2013 (1:00 p.m. Eastern Standard Time)

MODIFICATION #1

Answers to Questions

Note: Some of the questions have been paraphrased in the interest of readability and clarity. Each question is referenced by the appropriate RFQ page number(s) and section where applicable.

#	Question	Answer
1	Will contracted Title Companies be responsible for Escrow Settlement Services or Just for Title Commitment and Insurance Services?	Title companies will only be responsible for title commitment and insurance services.
2	Will e-recording of documents be acceptable?	Not all counties currently have the capability to accept e-recording, so submission of original deeds and affidavits will often be required for recording. However, the State records these at their own expense, therefore the title company will not need to provide recording services.
3	Are resumes for Management and Supervisors needed only or do you need it for the Management, Supervisors, all staff working on the transactions?	Bidders are required to submit resumes Management and Supervisors only.
4	Are audited financials acceptable to cover the Financial Capability portion of the Bid? If it is, can it be kept confidential and how do we go about doing that? Also, the document is 14 pages and the total bid allowed is 20 pages? If it is acceptable, I am not sure we can follow that guideline with resumes, corporate charts, and schedule of fees.	The State will accept an audited Financial statement. The Financial Statement does not count towards the 20 pages allowed for your technical proposal.

#	Question	Answer
5	I know we have to keep The Bid to 20 pages or under. Being that Financials and a Title Report are requested, those documents can be semi-voluminous and cannot be condensed. What do we do in this case? Do those documents count towards the bid or are they considered just for reference?	The 20 page limit is only restricted to your technical proposal. All forms, resumes, financial statement do not count toward those 20 pages.
6	Do we need to send full resumes or can we send Corporate Bios for the Managers of this company. Our Management has served as such for EAM for over 10 years. All projects comparable to this contract have been facilitated by these same managers. I was thinking that I could submit their Corporate Bios for this company in addition to the projects and all the details and each Managers Role for said projects. Is this acceptable?	Corporate Bios are acceptable submissions.
7	Do I need a resume for our Subcontractor that will be responsible for providing all examinations and searches for EAM?	No. Resumes for subcontractors do not need to be submitted.
8	Do you require proof of our Agency Agreements?	No. Proof of Agency Agreements is not required.
9	The rates requested for search work in Attachment A are calculated either per name or property address, rather than per hour. I have adjusted the chart accordingly. Please advise if my adjustments are acceptable.	Yes, such adjustments are acceptable.
10	How many references do you need us to supply?	Bidders should supply three (3) references.
11	How much detail do you want in regards to our staff's experience? Do you require this information on our staff that is not producing title?	Describe years of experience in producing title services. It is not necessary to provide information on staff who aren't involved in title services.
12	For the forms we need to complete, what is our Solicitation Number and would Fortune Title Agency, Inc. be the appropriate response for Bidder/Offeror?	For purposes of this RFQ there is no solicitation number. Those fields may be left blank.
13	The insurance requirements mention our General Liability, Auto, and Worker's Compensation. I do not believe the Auto applies to us, please confirm. Also, do you need our E&O Policy as well?	Contractors must provide general liability, Auto and Worker's Compensation as per Section 2.3 of the Waivered Terms and Conditions. No exceptions.
14	The instructions state our proposal cannot exceed 20 pages. Does that include all attachments, such as insurance policies, financial records, etc...?	Please see response to Question #5.

#	Question	Answer
15	There is that Schedule A addendum that states hourly charges. We don't charge hourly charges for any searches. We charge the searches according to the rate manual. Do we use that page to reference any pass through charges that are a set price?	No, it is not necessary to itemize pass-through charges that are a set-price.

Clarification to the RFQ

Section 3.2 of the RFQ requires firms to supply the hourly rate charged for title search work as well as any other fees to be charged that are not set in the New Jersey Land Title Insurance Rating Bureau Manual of Rates and Charges (Manual); however Attachment A does not allow space to include fees other than those in listed in section 5.3.1 of the Manual, and it erroneously lists these pass-through charges as hourly rates rather than per-unit costs. Further, Section 3.2 does not reference all areas of the Manual which provide for additional variable charges. In addition to costs described in 5.3.1 of the Manual, sections 3.1.5 (b) and 7.6 of the Manual reference other special circumstances or charges which are beyond the set rates.

Bidders whose title services will include costs outside of the rates and per-unit costs itemized in the Manual should list any and all such costs in their price list submission. Please also note that the link for the Manual provided in the RFQ is not for the current Manual updated September 1, 2013. The correct link is:

<http://image.exct.net/lib/fe91775716d05/m/1/Rate+Manual+09-01-2013.pdf>

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of 10/07/2013

State of New Jersey
Department of Banking and Insurance
Division of Insurance
20 West State Street
P.O. Box 325
Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: TWO RIVERS TITLE COMPANY LLC
National Producer #: 15643813

License Information

PRODUCER

NJ Reference #: 1013488

Expiration Date: 05/31/2014

Authority

TITLE INSURANCE

Qualified By

Designated Responsible Licensed Producer

Status

ACTIVE

Status Effective

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981

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P.O. Box 325
Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: COHEN, MATTHEW
National Producer #: 8387089

License Information

PRODUCER

NJ Reference #: 1115923

Expiration Date: 04/30/2015

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

06/15/2007

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981

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Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: HOWARD,LESLIE S
National Producer #: 7968746

License Information

PRODUCER

NJ Reference #: 1010421

Expiration Date: 04/30/2014

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

11/11/2003

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

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20 West State Street
P.O. Box 325
Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: SHEA JR, DANIEL
National Producer #: 7419341

License Information

PRODUCER

NJ Reference #: 9035171

Expiration Date: 01/31/2015

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

12/06/1990

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981

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P.O. Box 325
Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: SNYDER, MICHAEL F
National Producer #: 5703851

License Information

PRODUCER

NJ Reference #: 0083915

Expiration Date: 07/31/2014

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

12/09/2000

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

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of 10/07/2013

State of New Jersey
Department of Banking and Insurance
Division of Insurance
20 West State Street
P.O. Box 325
Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: SIKORSKI, KENNETH J
National Producer #: 8648479

License Information

PRODUCER

NJ Reference #: 1055720

Expiration Date: 02/28/2014

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

08/09/2005

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981.

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P. O. Box 325
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of 10/07/2013

State of New Jersey
Department of Banking and Insurance
Division of Insurance
20 West State Street
P.O. Box 325
Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: ORTIZ,NICOLE
National Producer #: 15038287

License Information

PRODUCER

NJ Reference #: 1232593

Expiration Date: 11/30/2013

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

07/27/2009

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

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Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: NICOLAS,AGNESE
National Producer #: 8925202

License Information

PRODUCER

NJ Reference #: 1080053

Expiration Date: 05/31/2014

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

02/22/2006

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981

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20 West State Street
P.O. Box 325
Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: DERUSSO, ROSEANN
National Producer #: 8776812

License Information

PRODUCER

NJ Reference #: 1067914

Expiration Date: 03/31/2014

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

04/01/2006

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981

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Department of Banking and Insurance
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Trenton, NJ 08625-0325

Kenneth E. Kobylowski
Commissioner

Certification of Licensure

Name: DECARVALHO, LISA M
National Producer #: 8790433

License Information

PRODUCER

NJ Reference #: 1069108

Expiration Date: 10/31/2014

Authority

TITLE INSURANCE

Qualified By

EDUCATION BY EXAMINATION

Status

ACTIVE

Status Effective

04/01/2006

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981.

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Attachment A – Price Schedule

**Blue Acres Title Services
South River and Sayreville, New Jersey**

Bidder's Name: Two River Title Company, LLC

FID #: 2004-77017

Line #	Description	Rates
1	Charge for examination involving a single chain of title	\$100.00 (fixed price) Do not provide a price.
2	Upper court Searches	\$ <u>8</u> per hour name
3	Tax Searches	\$ <u>25</u> per hour property
4	Municipal Assessment Searches	\$ <u>0</u> per hour property included in 3
5	Chancery Abstracts	\$ <u>145</u> per hour case
6	Water Charge Searches	\$ <u>0</u> per hour included in 3, above
7	Corporate Reports	\$ <u>625</u> per hour company
8	Uniform Commercial Code Searches	<u>60 (certified) name</u> \$ <u>25 (uncertified)</u> per hour
9	Public Utility or Sewer Authority Reports	\$ <u>0</u> per hour included in 3, above

Fee Schedule Continued

SUPPLEMENTAL RATE SCHEDULE

The following hourly services are available if requested:

Paralegal Services	\$65/hr
Field Investigation (Ken Sikorski)	\$85/hr
Title Clearance	\$85/hr
Legal Review	\$200/hr
<u>Expert Testimony*</u> :	
Ken Sikorski	\$250/hr
Matthew Cohen, Esq.	\$350/hr

*additional mileage expense



B

Schedule A

ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

SCHEDULE A

1. Commitment Date: **June 29, 2011** Termination Date: 180 days after effective date
2. Policy (or Policies) to be issued:

(a) ALTA Owner's Policy (6-17-06)
Proposed Insured:

Policy Amount \$ **1,131,856.00**

[REDACTED]

(b) _____
Proposed Insured:

Policy Amount \$

3. Fee Simple interest in the land described in this commitment is owned, at the Commitment Date, by:

Title is vested in the current owners by the following three (3) Deeds:

- (1) [REDACTED] his wife as Tenants in Common, by Deed from [REDACTED] dated December 28, 1993 and recorded on December 28, 1993 in the Cumberland County Clerk's office in Deed Book 2033 page 73 (as to Lots 34.01, 36 and 38 in Block 7, and Lot 1 in Block 8 - NOTE: Lot 34.01 was formerly a portion of Lot 34, which was subdivided in 2004 to create Lots 34.01 and 34.02 as set forth in Deed Books 2722 page 236 and 2722 page 238.);
- (2) [REDACTED] is wife by Deed dated February 13, 2004 and recorded in the Cumberland County Clerk's office on February 17, 2004 in Deed Book 2722 page 236 (as to new Lot 34.01 in Block 7); and
- (3) [REDACTED] as Tenants in Common, by Deed from [REDACTED] John Carrig, Trustees for the Sterling Grace Municipal [REDACTED] dated July 2, 1997 and recorded on July 9, 1997 in the Cumberland County Clerk's office on July 9, 1997 in Deed Book 2245 page 292 (as to Lot 37 in Block 7).

NOTE: Title was previously acquired by [REDACTED] is wife by the following Deeds (as to Lots 34, 36 and 38 in Block 7, and Lot 1 in Block 8):

- (1) Deed from [REDACTED] dated May 6, 1969 and recorded on May 6, 1969 in Deed Book 1151 page [REDACTED]
- (2) Deed from [REDACTED] wife, dated July 30, 1970 and recorded on July 31, 1970 in Deed Book 1170 page 17 and
- (3) Quitclaim Deed from [REDACTED] widow, dated October 12, 1970 and recorded on August 3, 1971 in Deed Book 1183 page 278.

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

For information purposes only:

[REDACTED]

SEE CONTINUATION OF SCHEDULE A FOR LEGAL DESCRIPTION

Schedule A (Continued)
ALTA Plain Language Commitment 2006

File No. TRT4691KS

Commitment No. TRT4691KS

LEGAL DESCRIPTION

Farmland Preservation Easement Description

ALL that certain lot, parcel or tract of land, situate and lying in the State of New Jersey, and being more particularly described as follows:

BEGINNING at a concrete monument found for a corner in the southerly line of Bridgeton-Millville Pike (NJSH Route 49, 66 feet wide); said concrete monument being the Municipal Boundary Line between the City of Millville and the Township of Fairfield, (said beginning point having NJPCS NAD 83 (92) values North 211,542.24 feet and East 311,495.45 feet) and from said beginning point and in said bearing system running; thence

- 1) Along said Municipal Boundary Line and line other land of said Ruske, South 27 degrees 12 minutes 32 seconds East, 667.27 feet to an iron bar set for a corner; thence
- 2) Along line of Paul Kohansky, South 05 degrees 39 minutes 34 seconds East, 529.27 feet to an iron pipe found (disturbed) for a corner; thence
- 3) Still along same, North 84 degrees 00 minutes 17 seconds East, 208.54 feet to an iron bar set for a corner; thence
- 4) Along said Municipal Boundary Line, South 27 degrees 12 minutes 32 seconds East, 1,524.60 feet to an iron bar set for a corner; thence
- 5) Along line of Marilyn J. Harris, South 09 degrees 23 minutes 43 seconds West, 345.76 feet to a stone found for a corner; thence
- 6) Still along same, South 80 degrees 31 minutes 43 seconds East, 257.07 feet to an iron bar found for a corner; thence
- 7) Along said Municipal Boundary Line, South 27 degrees 12 minutes 32 seconds East, 560.34 feet to a concrete monument found (Township Line Marker) for a corner; thence
- 8) Along line of land of Hopewell Nursery, North 89 degrees 43 minutes 54 seconds West, 673.82 feet to an iron bar found for a corner; thence
- 9) Still along same, South 04 degrees 19 minutes 13 seconds East, 259.88 feet to an iron bar found for a corner; thence
- 10) Along the northerly line of land of C. H. Martin Associates, Inc. South 85 degrees 45 minutes 00 seconds West, 3,091.48 feet to an iron bar set for a corner; thence
- 11) Along the easterly line of land of the State of New Jersey, North 03 degrees 56 minutes 59 seconds West, 2,442.10 feet to a stone found for a corner; thence
- 12) Along the southerly line of land of the State of New Jersey and line of land of State of New Jersey Department of Environmental Protection, North 84 degrees 03 minutes 21 seconds East, 1,520.30 feet to a concrete monument found for a corner; thence
- 13) Still along line of land of said State of New Jersey Department of Environmental Protection, North 04 degrees 54 minutes 30 seconds West, 786.01 feet to an iron bar set for a corner; thence
- 14) Along line of other land of Roger J. and Margaret M. Ruske, North 85 degrees 08 minutes 57 seconds East, 605.41 feet to an iron bar set for a corner; thence
- 15) Still along same, North 15 degrees 11 minutes 04 seconds East, 215.42 feet to an iron bar set for a corner; thence
- 16) Still along same, North 76 degrees 34 minutes 03 seconds West, 344.19 feet to an iron bar set for a corner; thence
- 17) Still along same, North 13 degrees 25 minutes 57 seconds East, 200.00 feet to a concrete monument set for a corner in the southerly line of Bridgeton-Millville Pike; thence
- 18) Along said southerly line of Bridgeton-Millville Pike, South 76 degrees 34 minutes 01 seconds East, 384.58 feet to the point and place of BEGINNING.

Schedule A

ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

LEGAL DESCRIPTION – Continued

FOR INFORMATIONAL PURPOSES ONLY: [REDACTED]

The above description is drawn in accordance with a survey prepared by Guy M. DeFabrites, P.L.S. of Fralinger Engineering, PA dated October 5, 2011.

Schedule B – Section I
ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

REQUIREMENTS

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
 - i. **Deed from** [REDACTED]
- d. You must tell us in writing the name of anyone not referred to in this 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.
- e. In the event that the proceeds of the loan to be secured by the mortgage to be insured are not to be fully disclosed at closing, the Company must be notified and this Commitment will then be modified accordingly.
- f. **Receipt of acceptable Affidavit(s) of Title.** The present owner's Affidavit of Title must specifically state there are no mortgages affecting the premises except those, if any, set forth in this Commitment.
- g. **Copy of HUD-1 (RESPA) or Closing Statement.** Immediately upon closing of title to be insured hereunder, a copy of HUD-1, a copy of the payoff letter(s) of mortgage(s) that are paid off at closing and a copy of the check(s) issued to pay off same.
- h. Proof of the record owner's marital or civil union status is required; and, if married, or if there is a civil union partner and the premises to be insured is or has ever been occupied as the principal marital or principal civil union residence of the record owner, then his or her spouse or civil union partner must join in the deed or mortgage and affidavit of title.
- i. This Company requires a Notice of Settlement to be filed pursuant to N.J.S.A. 46:16A-1 et seq. prior to closing. The Notice should be filed as nearly as possible to, but not more than 45 days prior to the anticipated closing date. Should the anticipated closing not take place within 45 days of the filing of the Notice of Settlement, another Notice must be filed. If both a Deed and Mortgage are to be insured, two Notices of Settlement must be filed, one for the Deed and one for the Mortgage. A filed copy of the Notice(s) of Settlement must be provided to the Company as part of the post closing package.
- j. This Company requires a **TITLE RUNDOWN BE ORDERED AT LEAST 48 HOURS PRIOR TO CLOSING.**
- k. Proof will be required that all dues, common charges and assessments or other similar charges levied by the Homeowner's Association pursuant to a Declaration of Covenants, Conditions, Easements and Restrictions, Master Deed, and/or any other instruments creating a similar association which instruments may be amended and supplemented, whether the same be monthly, annual or special, are paid through the date of closing. **A letter from the Homeowner's Association confirming that said payments are current as of the date of closing is required, and a copy of said letter must be submitted to this Company for review.**
- l. All resident sellers/grantors or exempt non-resident sellers/grantors must produce at closing a seller's residency certificate/exemption (New Jersey Tax Form GIT/REP-3).

All non-resident sellers/grantors must produce at closing either a non-resident seller's tax declaration (New Jersey Tax Form GIT/REP-1) together with the estimated tax payment; or a non-resident seller's tax

Schedule B – Section I
ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

REQUIREMENTS – Continued

prepayment receipt (New Jersey Tax Form GIT/REP-2) with the official seal of the director of taxation affixed.

Failure to provide one of these forms, fully completed and executed by seller/grantor will result in an immediate adjournment of the closing until the form is produced.

This Company assumes no responsibility or liability for determination of residency/exemption status and is prohibited by law from rendering such advice. Any seller/grantor unable to complete the applicable form should immediately contact an attorney for guidance if not represented by one.

- m. An Affidavit of Consideration for Use by Buyer (RTF-1EE) must be attached to any deed for consideration in excess of \$1,000,000.00.
- n. An Affidavit of Consideration for Use by Seller (RTF-1) must be attached to any deed, regardless of the amount of consideration, when: (i) Seller/Grantor is seeking a full or partial exemption from Realty Transfer Fee. (ii) The conveyance consists of CLASS 4A, 4B, or 4C property.
- o. Taxes, municipal charges, and assessments as set forth in the search(es) attached.
- p. Possible additional taxes and assessments assessed or levied under N.J.S.A. 54:4-63.1
- q. Superior Court of New Jersey and United States District Court Search: See copies attached. Affidavit of Title must make specific reference to judgment search and specifically state that the judgments shown thereon are not against the deponent but persons of similar names or said judgments must be satisfied of record. (Attach a copy of judgment search to the Affidavit.)
- r. County Judgment Search: See Copies Attached

NOTE: Judgments, if any, to be satisfied of record or affidavit submitted that same are not against persons in chain of title and/or purchasers, but against other with the same or similar names.

s. Additional requirements:

- 1. Furnish satisfactory proof of the marital status of Roger J. Ruske and Margaret M. Ruske.
- 2. Cancellation or other disposition of the Mortgage from [REDACTED] his wife to [REDACTED] dated October 10, 2003 and recorded on October 17, 2003 in Mortgage Book 3180 page 285, securing \$160,250.00.

NOTE: Subordination Agreements recorded on April 23, 2004 in Book 3313-148 and on October 29, 2009 in Book 4063 page 8975; AND Mortgage Extension Agreement recorded on December 17, 2009 in Book 4065 page 8255.

- 3. Cancellation or other disposition of the Mortgage from [REDACTED] his wife to [REDACTED] dated October 22, 2003 and recorded on October 27, 2003 in Mortgage Book 3188 page 229, securing \$127,100.00.

NOTE: Subordination Agreements recorded on April 23, 2004 in Book 3313-148 and on October 29, 2009 in Book 4063 page 8975; and Mortgage Extension Agreement recorded on December 17, 2009 in Book 4065 page 8252.

- 4. Cancellation or other disposition of the Mortgage from [REDACTED] his wife to [REDACTED] dated February 3, 2009 and recorded on February 9, 2009 in Mortgage Book 4054 page 236, securing \$220,000.00.

Schedule B – Section I
ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

REQUIREMENTS – Continued

NOTE: Subordination Agreements recorded on April 23, 2004 in Book 3313-148 and on October 29, 2009 in Book 4063 page 8975; and Mortgage Extension Agreement recorded on December 17, 2009 in Book 4065 page 8249.

5. Cancellation or other disposition of the Mortgage from [REDACTED] husband and wife to [REDACTED] dated October 27, 2009 and recorded on October 29, 2009 in Mortgage Book 4063 page 8979, securing \$700,000.00.

NOTE: The aforementioned mortgage appears to be an equity credit line. Care should be taken to obtain an accurate pay-off figure, and the Lender should be apprised that the loan will be paid in full.

6. Cancellation or other disposition of the Mortgage from [REDACTED] husband and wife to [REDACTED] dated October 27, 2009 and recorded on October 29, 2009 in Mortgage Book 4063 page 8979, securing \$700,000.00.

NOTE: The aforementioned mortgage appears to be an equity credit line. Care should be taken to obtain an accurate pay-off figure, and the Lender should be apprised that the loan will be paid in full.

7. Company notes Power of Attorney recorded in Deed Book 2697 page 131 dated October 1, 2002 and recorded on October 17, 2003 between [REDACTED] serve jointly or severally as attorney-in-fact. Our Company must be advised prior to closing if said Power is to be utilized in the present transaction to be insured hereunder. If so, the following proof will be required: Proof that said Power remains in full force and effect through the date of closing and that the same has not been revoked due to death or disability of the principal, Roger J. Ruske.

8. A copy of the Ordinance/Resolution authorizing the County of Cumberland to purchase the subject premises must be produced at or prior to closing and provided to this Company.

NOTE: A metes and bounds legal description will be furnished upon receipt of a current survey (to be provided by client).

NOTE: Subject to High Liability Policy Approval from our underwriter, Old Republic National Title Insurance Company, which has been sent for their review.

t. With respect to the proposed Deed, we require:

- (i) Subject to compliance with Chapter 176, Laws of 1975 (Realty Transfer Tax on all conveyances). (if applicable)
- (ii) Subject to compliance with Chapter 157, Laws of 1977 requiring reference to the tax lot and block numbers on all deeds. (if applicable)
- (iii) Proof as to past and present marital status of the proposed Grantor(s). If divorce or death has occurred, this Company must be notified prior to closing of title so appropriate amendments and/or additional requirements can be given.

Schedule B – Section I
ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

REQUIREMENTS – Continued

- (iv) If Grantor is married or in a civil union and the subject premises is or ever has been used as a principal marital or civil union residence, spouse or civil union partner must join in the conveyance.

NOTE: Purchasers and/or borrowers acknowledge that attached to this commitment is the policy statement of Old Republic National Title Insurance Company and its agent pursuant to the Gramm-Leach-Bliley Act. This notice is given pursuant to Federal Statute and Regulations and/or the notice requirements of the State of New Jersey.

Schedule B – Section II
ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

EXCEPTIONS

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction:

1. **Notwithstanding any provision of the policy to the contrary, the following matters are expressly excepted from the coverage of the policy, and the Company will not pay loss or damage, costs, attorney's fees or expenses that arise by reason of any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the land. (Omitted 12/19/2011 by KJS).**
2. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
3. Rights or claims of parties in possession of the land not shown by the public records.
4. Easements or claims of easements not shown by the public records.
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.
6. Taxes, charges and assessments: See Copies Attached
Lien for unpaid taxes for the year 2011. 2011 taxes paid through the 2nd quarter.
NOTE: Property is assessed as farmland in accordance with NJSA 54:4-23.1.
7. Possible additional taxes and assessments assessed or levied under N.J.S.A 54:4-63.1 et seq.
8. The policy does not insure acreage and quantity of land.
9. Subsurface conditions and/or encroachments not disclosed by an instrument of record. (Owner's Policy only.)
10. Unless an exception is taken in Schedule B, the policy insures against loss arising from easements, encroachments, overlaps and boundary line disputes. The following matters shown on a survey made by Guy M. De Fabrites, P.L.S., P.P. of Fralinger Engineering, PA dated October 5, 2010 are added to Schedule B:
 - a) Various Wire Fences on or near the easterly, southerly, westerly and northerly property lines;
 - b) Iron Pipe found disturbed in the northeasterly section (2nd course) of the premises;
 - c) Monitoring Wells located near the easterly property line and southwesterly property corner of premises;
 - d) Fence encroachment at the southeasterly property corner;
 - e) Mislocated Greenhouses near the northwesterly property corner; and
 - f) Utility Poles (2) located within premises in the northwesterly property corner.

NOTE: The calculation of acreage on the survey is not insured herein; however, the metes and bounds description in the survey and narrative description prepared by Guy M. DeFabrites of Fralinger Engineering dated October 5, 2011 are insured.

Schedule B – Section II
ALTA Plain Language Commitment 2006

File No. **TRT4691KS**

Commitment No. **TRT4691KS**

EXCEPTIONS – Continued

11. Easement in Deed Book 2320 page 312 (affects Lot 34 Block 7).
12. Agreement to Sell Development Easement as set forth in Deed Book 4082 page 1612.
13. Subject to the rights of the State of New Jersey to limit access to and egress from the insured premises and State Highway Route 49.
14. Rights public and private in that part of the insured premises within the lines of Bridgeton-Millville Pike, a/k/a NJSH Route 49 crossing, bounding or affecting the insured premises. (OMITTED 12/21/11 –kjs)
15. Subject to Slope and Drainage Rights, if any, along State Highway Route 49 to the State of New Jersey as may exist along said highway. (NOTE: OMITTED 12/20/2011).

NOTE: Property is assessed as farmland in accordance with NJSA 54:4-23.1.

NOTE: The calculation of acreage on the survey is not insured herein; however, the metes and bounds description in the survey and narrative description prepared by Guy M. DeFabrites of Fralinger Engineering dated October 5, 2011 are insured.

NOTE: The following endorsement(s) will be attached to the Final Policy when applicable.

- Survey Endorsement

**RESIDENTIAL TITLE INSURANCE POLICY
SCHEDULE A**

Policy No.: **SB-08065605**

File No.: **TRT4691KS**

Policy Date: **February 2, 2012**

Policy Amount: **\$1,131,856.00**

LEASEHOLD POLICY

1. Name of Insured:

[REDACTED]

2. Your interest in the land covered by this Policy is: **Fee Simple**

By virtue of a deed of easement from [REDACTED] husband and wife, and [REDACTED] individually, dated December 29, 2011, and recorded February 2, 2012, in the Clerk's Office for the [REDACTED] in Book 4089, at page 1637, as Docket No. 405261.

3. The land referred to in this Policy is described as follows:

Located in: [REDACTED]

See Schedule A continued

TWO RIVERS TITLE COMPANY, LLC

Countersigned: _____
Authorized Officer or Agent

Issued at:
**26 Ayers Lane
Suite 202
Little Silver, NJ 07739**

RESIDENTIAL TITLE INSURANCE POLICY
SCHEDULE A
(continued)

File No.: **TRT4691KS**

Policy No.: **SB-08065605**

LEGAL DESCRIPTION

Farmland Preservation Easement Description

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

BEGINNING at a concrete monument found for a corner in the southerly line of Bridgeton-Millville Pike (NJSH Route 49, 66 feet wide); said concrete monument being the Municipal Boundary Line between the City of Millville and the Township of Fairfield, (said beginning point having NJPCS NAD 83 (92) values North 211,542.24 feet and East 311,495.45 feet) and from said beginning point and in said bearing system running; thence

- 1) Along said Municipal Boundary Line and line other land of said Ruske, South 27 degrees 12 minutes 32 seconds East, 667.27 feet to an iron bar set for a corner; thence
- 2) Along line of Paul Kohansky, South 05 degrees 39 minutes 34 seconds East, 529.27 feet to an iron pipe found (disturbed) for a corner; thence
- 3) Still along same, North 84 degrees 00 minutes 17 seconds East, 208.54 feet to an iron bar set for a corner; thence
- 4) Along said Municipal Boundary Line, South 27 degrees 12 minutes 32 seconds East, 1,524.60 feet to an iron bar set for a corner; thence
- 5) Along line of Marilyn J. Harris, South 09 degrees 23 minutes 43 seconds West, 345.76 feet to a stone found for a corner; thence
- 6) Still along same, South 80 degrees 31 minutes 43 seconds East, 257.07 feet to an iron bar found for a corner; thence
- 7) Along said Municipal Boundary Line, South 27 degrees 12 minutes 32 seconds East, 560.34 feet to a concrete monument found (Township Line Marker) for a corner; thence
- 8) Along line of land of Hopewell Nursery, North 89 degrees 43 minutes 54 seconds West, 673.82 feet to an iron bar found for a corner; thence
- 9) Still along same, South 04 degrees 19 minutes 13 seconds East, 259.88 feet to an iron bar found for a corner; thence
- 10) Along the northerly line of land of C. H. Martin Associates, Inc. South 85 degrees 45 minutes 00 seconds West, 3,091.48 feet to an iron bar set for a corner; thence
- 11) Along the easterly line of land of the State of New Jersey, North 03 degrees 56 minutes 59 seconds West, 2,442.10 feet to a stone found for a corner; thence
- 12) Along the southerly line of land of the State of New Jersey and line of land of State of New Jersey Department of Environmental Protection, North 84 degrees 03 minutes 21 seconds East, 1,520.30 feet to a concrete monument found for a corner; thence
- 13) Still along line of land of said State of New Jersey Department of Environmental Protection, North 04 degrees 54 minutes 30 seconds West, 786.01 feet to an iron bar set for a corner; thence
- 14) Along line of other land of Roger J. and Margaret M. Ruske, North 85 degrees 08 minutes 57 seconds East, 605.41 feet to an iron bar set for a corner; thence
- 15) Still along same, North 15 degrees 11 minutes 04 seconds East, 215.42 feet to an iron bar set for a corner; thence
- 16) Still along same, North 76 degrees 34 minutes 03 seconds West, 344.19 feet to an iron bar set for a corner; thence
- 17) Still along same, North 13 degrees 25 minutes 57 seconds East, 200.00 feet to a concrete monument set for a corner in the southerly line of Bridgeton-Millville Pike; thence
- 18) Along said southerly line of Bridgeton-Millville Pike, South 76 degrees 34 minutes 01 seconds East, 384.58 feet to the point and place of BEGINNING.

RESIDENTIAL TITLE INSURANCE POLICY
SCHEDULE A
(continued)

File No.: **TRT4691KS**

Policy No.: **SB-08065605**

FOR INFORMATIONAL PURPOSES ONLY: [REDACTED]

The above description is drawn in accordance with a survey prepared by Guy M. DeFabrites, P.L.S. of Fralinger Engineering, PA dated October 5, 2011.

Parcel ID No.

**RESIDENTIAL TITLE INSURANCE POLICY
SCHEDULE B**

File No.: **TRT4691KS**

Policy No.: **SB-08065605**

EXCEPTIONS

In addition to the Exclusions, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
2. Unless an exception is taken in Schedule B, the policy insures against loss arising from easements, encroachments, overlaps and boundary line disputes. The following matters shown on a survey made by Guy M. De Fabrites, P.L.S., P.P. of Fralinger Engineering, PA dated October 5, 2010 are added to Schedule B:
 - a) Various Wire Fences on or near the easterly, southerly, westerly and northerly property lines;
 - b) Iron Pipe found disturbed in the northeasterly section (2nd course) of the premises;
 - c) Monitoring Wells located near the easterly property line and southwesterly property corner of premises;
 - d) Fence encroachment at the southeasterly property corner;
 - e) Mislocated Greenhouses near the northwesterly property corner; and
 - f) Utility Poles (2) located within premises in the northwesterly property corner.

NOTE: The calculation of acreage on the survey is not insured herein; however, the metes and bounds description in the survey and narrative description prepared by Guy M. DeFabrites of Fralinger Engineering dated October 5, 2011 are insured.

3. Lien of unpaid taxes for the year 2012. Taxes are paid through the 2nd quarter of 2012. Subsequent taxes not yet due and payable.

The final 2012 real property tax rate may not be available for this property. It is unknown to what extent, if any, the annual taxes might be increased. This does not provide any protection against any unexpected increase for the 2012 real property taxes pertaining to the seller's term of ownership.
4. Subject to added or omitted assessments pursuant to N.J.S.A 54:4-63.1 et seq.
5. Subordination of Lease between [REDACTED] dated December 20, 2011 and recorded February 2, 2012, in Book 4089, Page 1633, as Instrument No. 405259

SEE SHEET 3

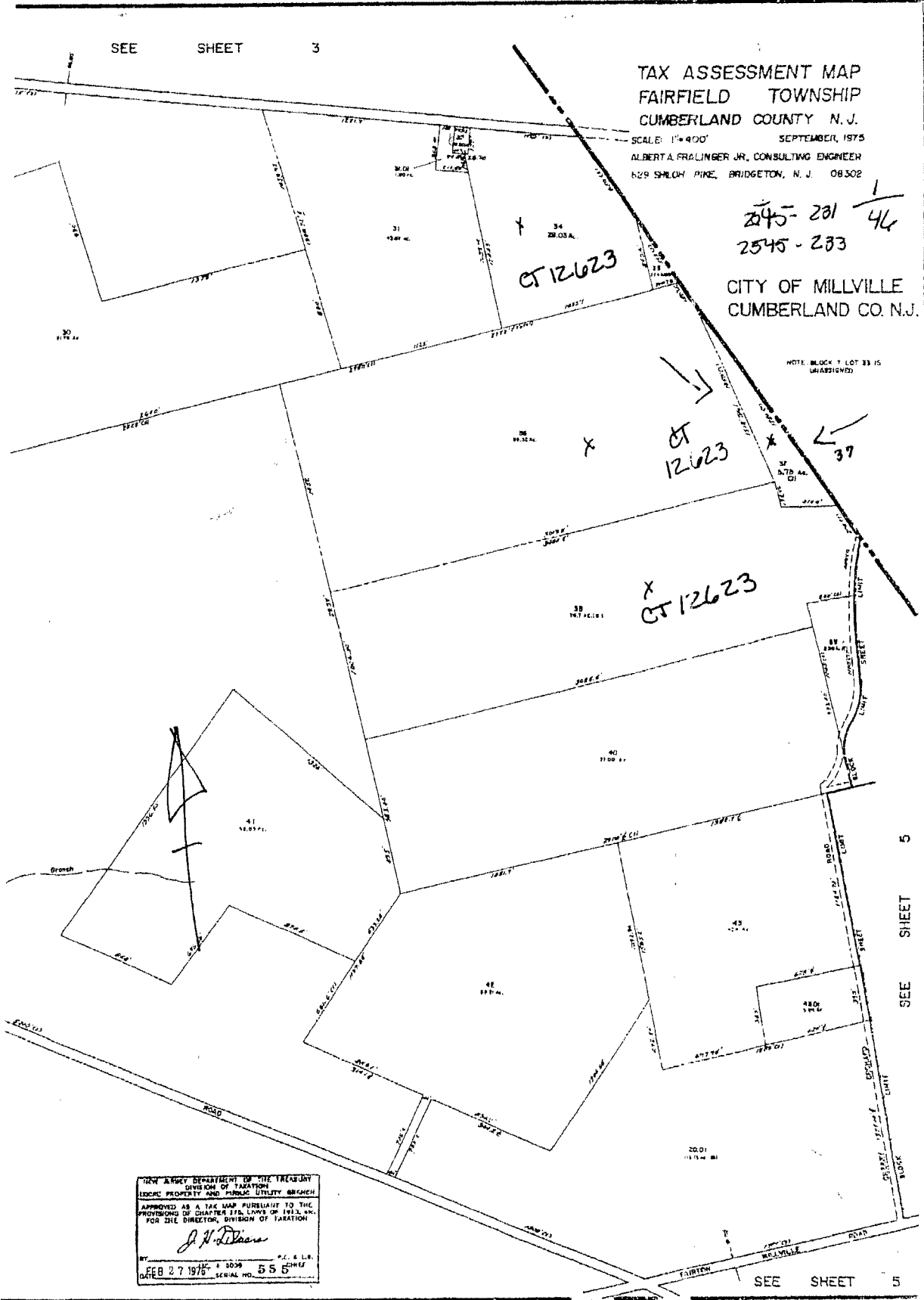
TAX ASSESSMENT MAP
FAIRFIELD TOWNSHIP
CUMBERLAND COUNTY N.J.

SCALE: 1"=400' SEPTEMBER, 1975
ALBERT A. FRALINGER JR., CONSULTING ENGINEER
629 SHILOH PIKE, BRIDGETON, N.J. 08302

2045-231 1/46
2545-233

CITY OF MILLVILLE
CUMBERLAND CO. N.J.

NOTE: BLOCK 7 LOT 33 IS
UNASSIGNED



NEW JERSEY DEPARTMENT OF THE TREASURY
DIVISION OF TAXATION
REGULATORY PROPERTY AND PUBLIC UTILITY BRANCH
APPROVED AS A TAX MAP PURSUANT TO THE
PROVISIONS OF CHAPTER 170, LAWS OF 1913, N.J.
FOR THE DIRECTOR, DIVISION OF TAXATION
J. H. [Signature]
BY: [Signature] DATE: FEB 27 1975 SERIAL NO. 555

**NEW JERSEY TAX & ASSESSMENT SEARCH**

For: TWO RIVERS TITLE COMPANY LLC
Customer ID: 747361573
Reference #: TRT6502
Order #: 4197100/MT-266-4197100
Completed Date: 09/24/2013

CERTIFICATE OF CURRENT PROPERTY TAX AND ASSESSMENT STATUS FOR:**Block:****Lot****Also:**

Information: Sewer Authority requires new owner/tenant notify them immediately of name and address change.

Assessed Owner:**Property Location:****Mailing:****Municipality:** TOMS RIVER TWP(OCEAN)

33 Washington Street

P.O. Box 607

TOMS RIVER, NJ 08754

(732) 341-1000

Property Class *:

2 - Residential

Lot Size:

1.00AC

Cert of Occup.: New Construction & Rentals**Smoke detector:** Required as per NJAC 5:70-4.19

Call (732) 240-5153 for inspection

Inspection Fee \$ 50.00 for inspection

Assessed Values:**Land:**\$125,000**Improvements:**\$392,000**Total:**\$517,000**Tax Rate:**

2.033 per \$100 of Assessed Value

Tax Deductions:

None

2012 Taxes:

\$11,021.31

PAID IN FULL

2013 Qtr 1 Due: 02/01/2013

\$2,755.33

PAID

2013 Qtr 2 Due: 05/01/2013

\$2,755.33

PAID

2013 Qtr 3 Due: 08/01/2013

\$2,499.98

PAID

2013 Qtr 4 Due: 11/01/2013

\$2,499.97

OPEN

2014 Qtr 1 Due: 02/01/2014

\$2,627.66

OPEN

2014 Qtr 2 Due: 05/01/2014

\$2,627.65

OPEN

Added Assessments:

None

Water:

Private

Sewer:

Toms River Sewer 340 West Water St. Toms River, NJ 08753 732-240-3500

Acct: 42903 0

10/01/2013 - 12/31/2013 \$95.30 OPEN

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.



*** UNITED STATES PATRIOT NAME SEARCH ***

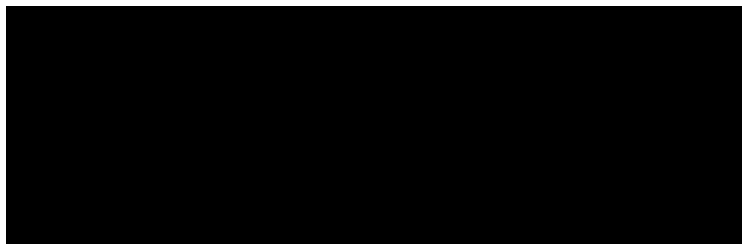
747-3615-73

RE: TRT6502

CERTIFIED TO:

TWO RIVERS TITLE COMPANY LLC
26 AYERS LN STE 201
LITTLE SILVER NJ 07739-

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

09-24-2013

09-24-2013

09-24-2013

***** 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: 09-26-2013

FEES: \$ 6.00
TAX: \$ 0.00
TOTAL:\$ 6.00

PA13-269-02206 269 0621269 02

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



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

747-3615-73

RE: TRT6502

CERTIFIED TO:

TWO RIVERS TITLE COMPANY LLC
26 AYERS LN STE 201
LITTLE SILVER NJ 07739-

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
[REDACTED] *** Name is CLEAR ***	09-24-1993	09-24-2013
[REDACTED] *** Name is CLEAR ***	09-24-1993	09-24-2013
[REDACTED] *** Name is CLEAR ***	09-24-1993	09-24-2013
[REDACTED] *** Name is CLEAR ***	09-24-1993	12-07-2001

DATED 09-24-2013
TIME 08:45 AM

FEES: \$ 40.00
TAX: \$ 0.00
TOTAL:\$ 40.00

RN13-269-02205 269 0628269 02

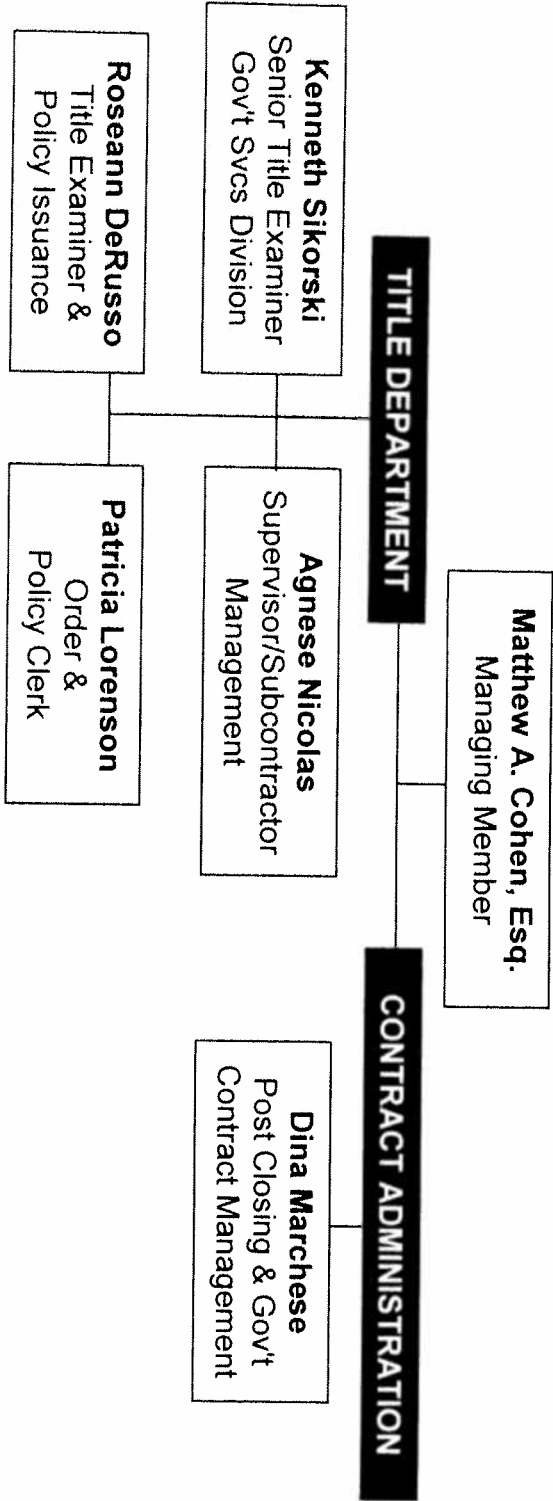
CHARLES JONES SEARCH
PROVIDED BY
SIGNATURE INFORMATION SOLUTIONS
P.O. BOX 8488
TRENTON, NJ 08650



C

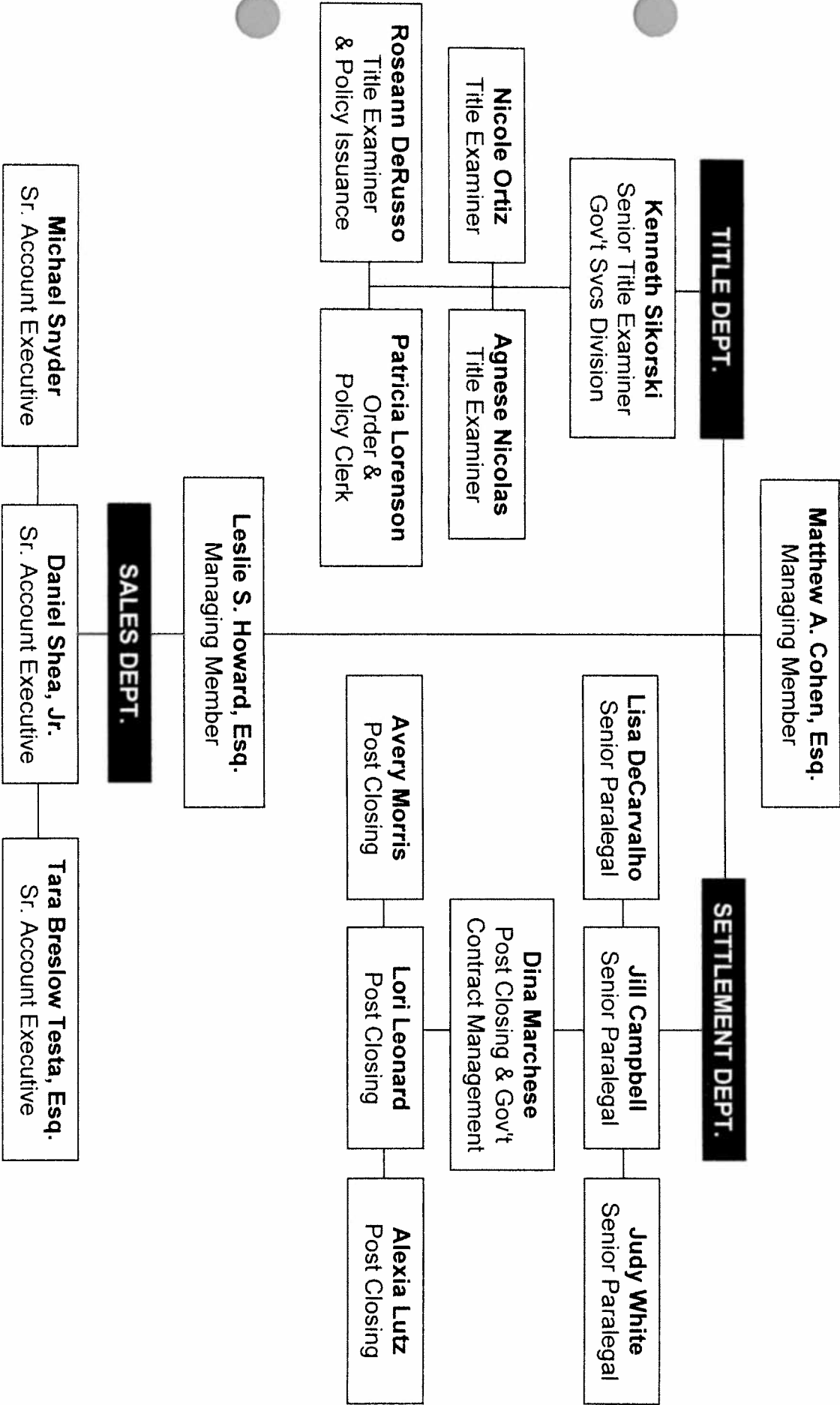
tworiversitlecompany, LLC

A. Contract Specific Chart of Firm



tworivertitlecompany, LLC

B. Chart of Firm





D

MATTHEW A. COHEN, ESQUIRE

HIGHLIGHTS OF QUALIFICATIONS:

- Over 25 years combined legal and title experience. Primary focus was on real estate development and transactions in New York and New Jersey. Practice also encompassed bankruptcy and estate administration, and frequently involved Chancery litigation involving real estate issues, including foreclosure and contested estates.
- Extensive knowledge in all areas of title and real estate law.
- Co-founded Two Rivers Title Company in 2003. Presently 17 employee, multi-state title agency.
- Frequent guest lecturer on title and closing issues. Topics include Public Trust Doctrine, Short Sales, New HUD Regulations, and Deeds in Lieu of Foreclosure.
- Licensed Attorney, NY and NJ, Title Producer NJ and PA.

HIGHLIGHTS OF EXPERIENCE:

- Commercial transactions involving retail, high rise offices, industrial and warehouse sites
- Residential subdivisions
- Removal of condominium regime/ Review of new condominium documents
- Lease negotiations
- Resolution of boundary line disputes
- Chancery and Probate Litigation
- DEP coastal development applications and other environmental permits
- Municipal Development hearings
- Acquisition of Light and Air Rights
- Waterfront Properties
- Riparian Rights
- Corporate Document Review
- Estate Administrative and Tax Issues
- Family and Trust transfers

Government Services Experience / Government Contracts

- New Jersey Homekeeper Program
- New Jersey MAP Program
- Winslow township In Rem Foreclosure contract.
- New Jersey Turnpike Authority
- Atlantic County (open space and general title services)
- Monmouth County (open space and general title services)
- Middlesex County
- Ocean County
- Warren
- United States Army Corps of Engineers
- Cumberland County Farmland Preservation Program

EMPLOYMENT HISTORY:

- | | |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2003 - Present | <p>Principal/General Counsel/ Production and Settlement Department Director
Two Rivers Title Company, LLC, Little Silver, NJ</p> <ul style="list-style-type: none">▪ Manage daily operations of production and settlement departments▪ Give final clearance on all title binders issued and makes final decision on all title issue exceptions.▪ Confer with underwriters' legal counsel to ensure proper resolution of title issues.▪ Direct activities of workers who search records and examine titles, assigning, scheduling, and evaluating work, and providing technical guidance as necessary. |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

2000 - Present **The Law Offices of Cohen & Howard LLP, Attorney/Partner, Little Silver, NJ**

- Partner in general practice law firm focusing on residential and commercial real estate transactions, wills and estate administration and bankruptcy
- Negotiated and drafted contracts, leases, and security agreements
- Developed business plans and investor participation agreements for diverse clients, including a natural gas pipeline servicing company, a textile manufacturer, restaurants and various franchise businesses.

1993 – 1999 **Schneider Goldberger Cohen Finn Solomon Leder & Montalbano, P.C., Attorney, Kenilworth, NJ**

- In charge of real estate, environmental and zoning practice areas
- Represented labor unions and pension and welfare funds
- Conducted due diligence on corporate purchases and formation of new business entities
- Negotiated and drafted employment contracts, stockholder and operating agreements, distribution and licensing contracts.

1990 – 1992 **Brach, Eichler Rosenberg Silver Bernstein Hammer & Gladstone, P.C., Associate, Roseland, NJ.**

- Assisted in land acquisitions by public and non-profit entities.
- Prepared and filed for numerous development applications

EDUCATION:

Rutgers Law School, Newark, NJ: Juris Doctor, May 1990; Admitted to New York and New Jersey Bars.
Rutgers College, Rutgers University, Bachelor of Arts in Economics, concentration in Finance, 1986.

PROFESSIONAL ASSOCIATIONS & LICENSES:

New Jersey State Bar Association
New York State Bar Association
Monmouth County Bar Association
Pennsylvania Title Producer
New Jersey Title Producer
New Jersey Land Title Association

PROFESSIONAL AND COMMUNITY ACTIVITIES:

- Member, New Jersey State Bar Association Board of Consultants (Real Estate Section)
- Public Speaking Engagements on Public Trust Doctrine
- NJ ICLE, Instructor (Institute for Continuing Legal Education) live and webinar presentations – various title and transactional related topics including short sales, deeds in lieu of foreclosures.
- Monmouth County Bar Association, Real Estate Section. Member and speaker at various CLE events.
- Bergen County Community College, Instructor for adult education classes in real estate and environmental law.
- Teaneck Architectural Site Plan and Review Board and Teaneck Environmental Commission.

- Review and give all clearance on all documents issued by settlement department, including HUD statements, Affidavit of Title, Deeds, corporate documents
- Act as escrow agent for company
- Attend residential and commercial closings

11/1/2011
11/1/2011
11/1/2011

KENNETH J. SIKORSKI

HIGHLIGHTS OF QUALIFICATIONS:

- Over 40 years experience of title examination and research involving commercial, farmlands, subdivisions, vacant lands, and residential properties, Wetlands, Tidelands and other areas related to Departments/Agencies of the State of N.J. (D.O.T., D.E.P., and E.P.A).
- Over 14 years experience in title examination, consulting and management services for Right of Way and Easement Acquisitions for natural gas utility and wireless telecommunications industries. Projects were performed throughout multiple counties in New Jersey and multiple States. *(list of projects attached hereto)

EMPLOYMENT HISTORY:

- 2009 - Current Senior Title Examiner, Two Rivers Title Company, LLC, Little Silver, NJ
- For entire state of New Jersey, examine documentation such as mortgages, liens, judgments, easements, plat books, maps, contracts, and agreements in order to verify factors such as properties' legal descriptions, ownership, or restrictions.
 - Read search requests in order to ascertain types of title evidence required and to obtain descriptions of properties and names of involved parties
 - Prepare reports describing any title encumbrances encountered during searching activities, and outlining actions needed to clear titles
 - Confer with underwriters' legal counsel to ensure proper resolution of title issues.
 - Direct activities of workers who search records and examine titles, assigning, scheduling, and evaluating work, and providing technical guidance as necessary
- 2000 - Current President, Consulting and Right a Way Management Services, Eagle Land Services Inc., Brick, NJ
- Provide consulting and right of way management services for the natural gas utility and wireless telecommunications industries
 - Provide title search and abstracts for ownership and property identification
 - Investigate and obtain zoning requirements, permit applications and land use ordinances
 - Conduct site visits and negotiate with landowners for grants of easement, temporary workspace, site access and site acquisition
 - Prepare and review documentation, photographs and/or video of sites to determine existing/pre-construction conditions

Other Related Experience:

- 2005 - 2009 Title Examiner, Century Intercounty Title Agency, Inc., Freehold, NJ
- 1996 - 2000 Right of Way Manager / Title Supervisor, Maverick Pipelines Services, Inc., Freehold, NJ
- 1990 - 1996 Principal, Genesis Title Services, Inc. / Genesis Abstract Co., Freehold, NJ
- 1985 - 1990 Asst. VP, Senior Title Examiner and Office Manager, Progressive Lawyers Services Inc., Freehold, NJ

EDUCATION AND MEMBERSHIPS

- Current Title Producer License, State of New Jersey
- 1997 - 2005 International Right of Way Association
- 1988 - 1994 New Jersey Land Title Institute (State of New Jersey Title Examiner's License)
New Jersey Title Abstractors Association (Professional Licensed Searchers)
- 1969 - 1979 Seton Hall University, South Orange, NJ
Undergraduate for BA Degree - English and Government Majors
- 1968 - 1969 Western New England College, Springfield, MA
Undergraduate credits towards BA Degree - English Major

PROJECT EXPERIENCE

1998-Current

New Jersey Natural Gas Company, Wall, NJ (NJNG)

Remediation Projects (Environmental Department)

Former Atlantic Highlands Manufactured Gas Plant along Many Mind Creek in Atlantic Highlands (Monmouth County), NJ; Former Long Branch Manufactured Gas Plant in Monmouth County; Former Toms River Manufactured Gas Plant in Ocean County; Former Dover / Rockaway Manufactured Gas Plant in Morris County, NJ. Project Managers: Tom Merenda, Edwin O'Brien and John Raspa.

Title research for identification of owners and to help determine prior uses of the properties; interaction with property owners to acquire access for various activities: survey, soil/groundwater sampling and monitoring wells. Obtained license agreements where monitoring wells and site excavations were necessary; prepared and procured access agreements with the property owners.

Natural Gas Pipeline Projects

Right of Way and Title services have been provided to NJNG Engineering for the past eight (8) years on various natural gas pipeline projects, ranging from new to replacement transmission pipelines and acquisition of regulator station sites throughout Monmouth, Ocean, Middlesex and Morris County

1998-2004

South Jersey Gas Company, Folsom, NJ (SJG)

Remediation Projects

Former MGP site operations in Glassboro and Elk Townships (Gloucester County), Egg Harbor Township, Pleasantville and Millville (Atlantic County), Bridgeton (Cumberland County), Vineland (Cumberland County) and Penns Grove (Salem County); owners/properties identified, agreements prepared for access to remediation areas, negotiated Grant of Easement agreements for remediation activities requiring owners' permission; Well Abandonment Agreements acquired for MGP remediation sites within the City of Egg Harbor. Project Managers: Mike Halter and Ron Johnson

Natural Gas Pipeline Projects

Provided right of way management and supervision for construction of SJG's New Century 24" pipeline project (20 miles) within Gloucester County, supervised and examined title work for 350 properties along the proposed pipeline route. Participated in a recent feasibility study for a new project between Estell Manor and Egg Harbor Township, Atlantic County. Title work conducted for 45-50 properties along the existing Conectiv (Atlantic City Electric Company) easement and right of way.

NOTE: Land Acquisition Services for NJNG & SJG Regulator Station Sites

Identification of various properties and owners in Monmouth, Ocean, Atlantic, Gloucester and Morris Counties for acquisition of properties and/or easements to be used for new valve, metering and regulator station sites. Activities include site visits, property & owner research, direct interaction with property owners; procuring municipal zoning / planning requirements for "permitted and conditional land uses"; attend municipal meetings as required, and negotiate agreements with landowners. Regular tracking, reporting and updates provided to client on a weekly / daily basis as required.

PRIOR PROJECTS: (Chronological Order)

2001 - Current NJNG, Wall, NJ

Oak Glen 30" Pipeline Feasibility Study

Assisted NJNG Engineering Department with a feasibility study for a new 12-14 mile natural gas pipeline (proposed 30") to service a new electric generating station. The route was between Freehold and Howell Townships and main route established along an existing (EP) (electric transmission) right of way. Provided title research, deeds, mapping and estimated right of way and easement costs for the proposed project.

Franklin Line Project

Conducted title examinations and acquired new right of way and easements for the replacement (20" high pressure line) of this 16" transmission line running from East Brunswick to Long Branch, NJ (20 miles)

Located sites and contacted land owners in Brick, Toms River, Howardsville, Jackson, Manalapan, Jamesburg, Freehold, Jefferson Township, for the installation and construction of new regulator stations to be built for reducing natural gas flows from high pressure transmission lines to low pressure distribution lines.

1998 - 2000

SJC, Folsom, NJ / (Maverick Pipeline Services, Inc.)

24" New Century Natural Gas Pipeline - Manager of Right of Way Services for the installation and new construction for 20 miles of a 24" natural gas pipeline in Gloucester County, NJ. Coordinated activities with appointed Right of Way Supervisor and five (5) Right of Way agents responsible identifying 325 tracts of land and contacting 350 property owners along both sides of the entire route. Acquired 150 Grants of Easement for the client on this project. Final phase included scheduling and coordinating contractors for restoration of properties, landscaping, and re-paving the county / township highways and roads. Pipeline installation completed ahead of schedule.

1999-2000

SEMCO Energy, Michigan (Maverick Pipeline Services, Inc.)

Right of Way services provided and coordinated Right of Way activities for a new (16") 14-mile natural gas pipeline in Holland, MI. Project included, route selection, interviewing and hiring right of way agents, title research and contact with 35 property owners for negotiations and acquisition of easements. Resigned from Maverick Pipeline Services, Inc. in April 2000 before project was completed.

1998-1999

Texas Eastern Transmission / Duke Energy, Dallas, TX (Maverick Pipeline Services)

Right of Way services provided for a new 7-mile natural gas pipeline (8") running from Illinois to Indiana for a "peaking station". Coordinated title work and right of way activities for the acquisition of easements through 40 properties prior to construction and installation of the new pipeline. Project completed on schedule.

1997-1998

NUI/Elizabethtown Gas Company, Elizabeth, NJ (Maverick Pipeline Services, Inc.)

Roche II Project - Right of Way services for the installation and construction of a new 8" natural gas pipeline over a distance of 14 miles in Warren County, NJ. Consisted of identifying 45 tracts, conducting title work, and contacting / negotiating easements with 38 property owners along the entire route prior to construction and installation. Project completed on schedule.

Wireless Site Acquisition Services

2001-2005

Verizon, T-Mobile (Voicestream), SPRINT and AT&T (AWS)

Provide sites and candidates within designated search rings for proposed cellular towers throughout New Jersey. Activities include site visits; procurement of zoning ordinances to determine "permitted / conditional land use", and review assigned areas for viable candidates and sites. Pictures, tax maps and owner contact information were also provided. Reports with comments and recommendations for potential sites are submitted for client review, consideration and approval. Pre-construction visits are arranged between property owners and client's engineers / construction personnel for approved sites.

AGNESE NICOLAS

WORK EXPERIENCE

Two Rivers Title Company

2005 - Present

Production Coordinator, Title Examiner, Policy Issuance

- Oversee/order all searches, including corporate searches
- Maintain detailed spreadsheet of all files
- Examine/interpret county abstracts
- Prepare title commitments and title binders
- Coordinate production of title binders
- Maintain that all binders are sent in a timely manner
- Prepare survey and other endorsements
- Clear title issues
- Review closing documents to determine if they are recordable
- Confirm with abstractors within 2 months of closing that documents have been properly recorded
- Review post-closing title documents to confirm that all outstanding title issues have been satisfied
- Clear up post closing title issues that remain open
- Issue final title policy to lender and homeowner
- Assign Policy Jacket Numbers to Files

PROFESSIONAL MEMBERSHIPS

Title Producer's License, State of New Jersey

Constantina Marchese
159 Blue Sea Lane
Toms River, NJ 08753
732-864-1858

Education:

1970-1974 ALJ Regional High School, Clark, NJ
Degree: High School Diploma

2001-2002 Capri Beauty School, Brick, NJ
Degree: State of New Jersey Cosmetology License

2010-State of New Jersey Notary Public

Skills: Microsoft Word
Microsoft Outlook

Professional Experience

Two Rivers Title, Co LLC 2010-Present
26 Ayers Lane, Little Silver, NJ 07739
Sending out Post Closing Documents to clients and
Lenders, sending out Payoffs, Checks, Binders and Policies
Filing, Close Files.

Spa@ Monmouth Beach 2006-2010
32 Beach Road, Monmouth Beach, NJ 07750
Nail Technician, LCN Specialist, Pedicures
Manicures, Waxing

The Manicured Woman 2002-2006
29 Beach Road, Monmouth Beach, NJ 07750
Nail Technician, LCN Specialist. Pedicures
Manicures, Waxing

American INS Agency 1998-2000
400 Central Ave, Clark, NJ
Insurance CSR, Sold Personal Ins, Over 500
Clients

Brookwood Auto Body Shop 1978-1998
Galaxy Tow, Newark, NJ
Vice President/Bookkeeper
Owner/Partner
Payroll, Paid Bills, Ordered Parts, Quarterly Reports

Patricia Lorenson

Administrative Assistant

732.291.0670 ♦ PolicyPat@aol.com

Profile

Administrative professional specializing in the administration of residential and commercial real estate title insurance; known as a team resource in the quick and keen resolution of challenges essential to title research and policy processing; viewed by clients as seamlessly delivering accurate and timely title insurance documents.

Areas of Expertise

- | | | |
|-------------------------------|---------------------|--------------------------------|
| ♦ Customer Service Excellence | ♦ Policy Processing | ♦ Superb Work Ethic |
| ♦ Team Collaboration | ♦ Data Entry | ♦ Problem Resolution |
| ♦ Document Analysis | ♦ Internet Research | ♦ Oral & Written Communication |

Professional Experience

Two Rivers Title Company, LLC
26 Ayers Lane
Little Silver, NJ 07739

2012 to date

A team player in the Production Department in charge of new orders, ordering searches, rundowns and preparing files for policy issuance.

Title Insurance Administrator/Administrative Assistant
Trident Abstract Title Agency, LLC, Wall, NJ

1980 to 2010

Supported agency president and title insurance team in conducting internet research and processing over 3,500 title policies per year. Recognized as demonstrating leadership and the ability to manage projects and meet deadlines.

- ♦ Identified and resolved title policy issues, therefore minimizing the risk of title claims.
- ♦ Formed productive professional relationships with clients/attorneys, financial institutions and underwriters.
- ♦ Frequently called upon by co-workers and clients to solve policy and invoicing issues.
- ♦ Created and implemented a color coding system which reduced time related to closing files.
- ♦ Generated monthly reports and processed premium payments as a result.
- ♦ Trained new employees to produce an accurate, professional finished product.

Technical Skills

Microsoft Word / Excel / Title Insurance Management Software (T.I.M.) / Title Express

Volunteer Activities

National Multiple Sclerosis Society, Ocean, New Jersey, 1995 to present
Holiday Express, Shrewsbury, New Jersey, 2011 to present