

John S. Hogan  
Bergen County Clerk

Bergen County Clerk  
One Bergen County Plaza  
Hackensack, NJ 07601  
(201) 336-7000  
www.bergenclerk.org/



INSTRUMENT# 2025070794

V 5623 1793

RECORDED DATE: 10/17/2025

Document Type: **DECLARATION OF ENCUMBRANCE**

Transaction #: 2112947

Document Page Count: 6

Operator Id: MAR

**RETURN TO:**  
GRANDVIEW TITLE AGENCY OF BERGEN COUNTY  
198 BOULEVARD  
HASBROUCK HEIGHTS, NJ 07604

**SUBMITTED BY:**  
LOUIS J. VERDE, ESQ.  
MEYERSON, FOX & CONTE, P.A.  
ONE PARAGON DRIVE, SUITE 240  
MONTVALE, NJ 07645

**PRIMARY NAME**

AGARWAL RENU

**SECONDARY NAME**

STOOPS ARIK J

**ADDITIONAL PRIMARY NAMES**

**ADDITIONAL SECONDARY NAMES**

CREEL KEALANI L

**MARGINAL REFERENCES:** File Number: 94194 Volume: 8848 Page: 56

**DOCUMENT DATE:** 09/19/2025  
**MUNICIPALITY:** HACKENSACK  
**LOT:** 1.01  
**BLOCK:** 237

**FEES/ TAXES:**

RECORDING FEE	\$20.00
STATE RECORDING FEE	\$25.00
COUNTY RECORDING FEE	\$25.00
HOMELESSNESS TRUST FUND	\$3.00
HOMELESS CODE BLUE	\$2.00

NPNR	\$0.00
Basic County	\$0.00
Basic State	\$0.00
PHPF	\$0.00
Extra-Aide	\$0.00
Gen-Purpose	\$0.00
Mansion-Tax	\$0.00

**Total: \$75.00**

**INSTRUMENT#:** 2025070794  
**Recorded Date:** 10/17/2025

I hereby CERTIFY that this document is recorded  
in the Clerk's Office in Bergen County, New  
Jersey.



*John S. Hogan*  
John S. Hogan  
Bergen County Clerk

**Recording Fees:** \$75.00  
**Realty Transfer Tax Fees:** \$0.00  
**Consideration:** \$

**OFFICIAL RECORDING COVER PAGE**

Page 1 of 6


**PLEASE DO NOT DETACH**

**THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT**

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION.

V12.24.21

<b>Bergen County Recording Data Page</b> <b>Honorable John S. Hogan</b> <b>Bergen County Clerk</b>			<b>Official Use Only - Barcode</b>
<b>Official Use Only – Realty Transfer Fee</b>			
<b>Date of Document:</b> September 19, 2025		<b>Type of Document:</b> DECLARATION	
<b>First Party Name:</b> RENU AGARWAL		<b>Second Party Name:</b> ARIK J. STOOPS AND KEALANI L. CREEL	
<b>Additional Parties:</b>			

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
<b>Block:</b>	<b>Lot:</b>
<b>Municipality:</b>	
<b>Consideration:</b>	
<b>Mailing Address of Grantee:</b>	

THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGE INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY	
<b>Original Book:</b>	<b>Original Page:</b>

<b>BERGEN COUNTY RECORDING DATA PAGE</b> Please do not detach this page from the original document as it contains important recording information and is part of the permanent record.
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**DECLARATION**

**REGARDING FRONTENAC UNIT 11A, 90 PROSPECT AVE, HACKENSACK, NJ 07601**

**DISCLOSURE OF SELLER & INDEMNITY OF BUYER BEFORE CLOSING**

1. That Mrs. Renu Agarwal, the owner of record of Unit 11A at the Frontenac has decided to sell the unit, and that we are the Buyers whose name and identity are disclosed below under our signatures;
2. That the Buyers hereby acknowledge that the Seller has informed them that the unit is being accepted as a two-bedroom unit (instead of a three-bedroom unit originally shown in the Master deed of the Condo Association). The layout plan shown to me is as per the Architectural plan attached herewith is acceptable to me;
3. The HOA of the Unit is presently \$1,379.42 per month which includes all utilities, HOA monthly fees, contribution to reserves, and parking. That in consideration of the credit of \$ 10,800 offered in the HOA fees by the Seller to the Buyer in the sale offering of the Unit, the Buyer has taken a lump sum reduction in the price and negotiated the same for \$355,000 finally accepted for the purchase of this Unit;
4. The Buyers hereby release the Association, its Directors and Officers from all or any claims which may arise from the difference in the "as-built" floor plan (as per Architectural plan attached) and the one that is attached to the Master Deed, including any claims from the difference in the square footage area or the percentage interest in the common elements of the Unit remaining 1.85436% as stated in the Master Deed.

Both Seller and Buyer set forth their signatures below in confirmation of the above

Seller for seller by: R. Agarwal

Renu Agarwal

Date 9/19/25

Signed for buyer by: Arik J. Stoops

Arik J. Stoops

Date 9/19/25

Buyer's present address: 1023 W Turner Road, Lodi, CA 95242

KHALANI L. CREEL

Date 9/19/25

\* Master Deed recorded 7/22/2005 in Deed BOOK 8848 page 56.

STATE OF NEW JERSEY )

) ss:

COUNTY OF Bergen )

I CERTIFY that on September 19, 2025, Renu Agarwal personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person);

- (a) is named in and personally signed this document; and
- (b) signed, sealed and delivered this document as his/her act and deed.



Notary Public

**Lorin A. Liva**

An Attorney At Law of New Jersey

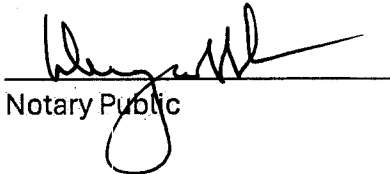
STATE OF NEW JERSEY )

) ss:

COUNTY OF Bergen )

I CERTIFY that on September 19, 2025,  
Arik J. Stoops and Kealani L. Creel personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person);

- (a) is named in and personally signed this document; and
- (b) signed, sealed and delivered this document as his/her act and deed.

  
Notary Public

**Wayne A. Stahlmann**  
An Attorney at Law of New Jersey

RECORD AND RETURN TO:  
Louis J. Verde, Esq.  
Meyerson, Fox & Conte, P.A.  
One Paragon Drive, Suite 240  
Montvale, NJ 07645

Record + Return to:

Grandview Title Agency of Bergen County  
198 Boulevard  
Hasbrouck Heights, NJ 07604

H 1225-25F

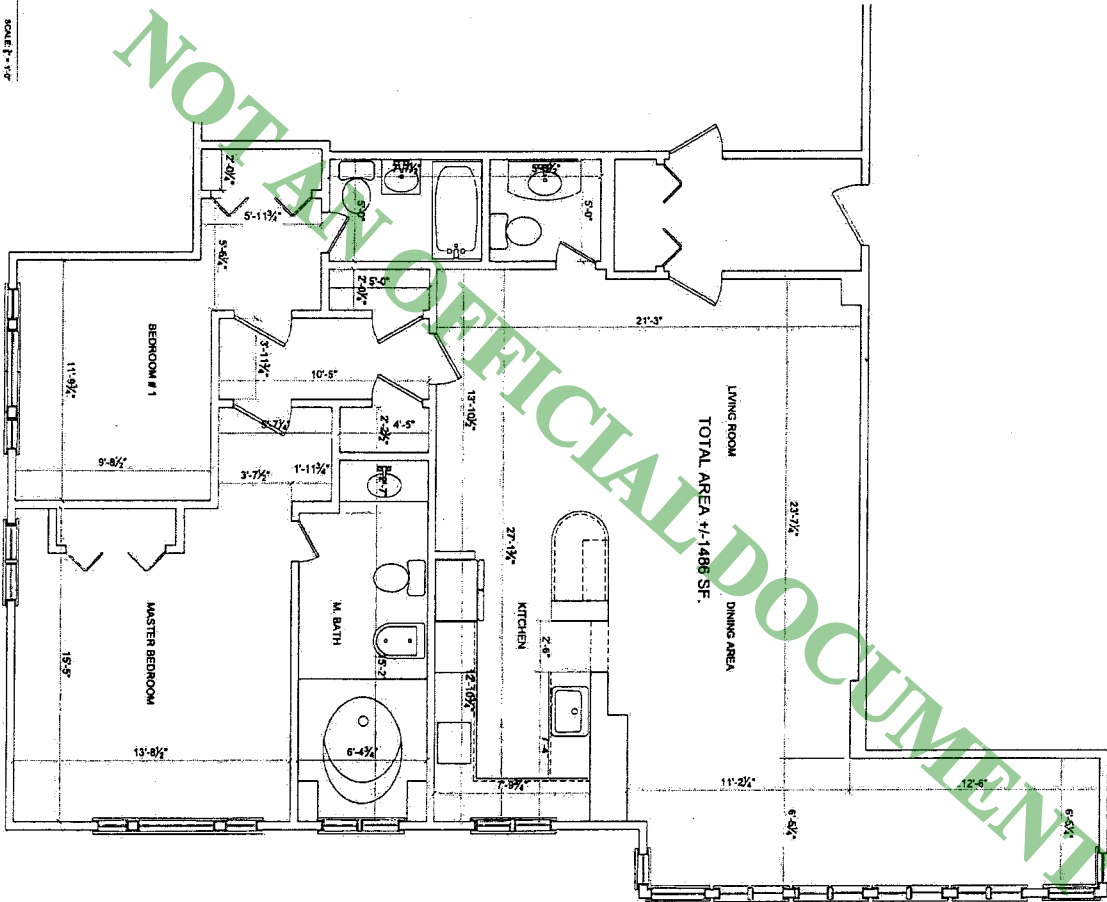


NOT AN OFFICIAL DOCUMENT

**SCHEDULE A**

FLOOR PLAN

SCALE: 1/4" = 1'-0"



NOTE: Known and designated as Block 237  
in the City of Hackensack.

A-100

NO.	DATE	REVISION
1	01/11/10	AS-BUILT

AS-BUILT

DRAWING TITLE:

DATE	01/11/10
BY	AS-BUILT
CHECKED	AS-BUILT
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PROJECT NAME:	AS-BUILT
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