

John S. Hogan  
Bergen County Clerk

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



INSTRUMENT# 2025055499

V 5574 1796

RECORDED DATE: 08/13/2025

Document Type: NOTICE/SETTLEMENT

Transaction #: 2098241

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Operator Id: ERECORD

RETURN TO:

190 Main St Ste 305  
Hackensack, NJ 07601-7315

SUBMITTED BY:

SIMPLIFILE

4844 North 300 West, Suite 202

PROVO ,UT 84604

PRIMARY NAME

IORIO RICHARD

SECONDARY NAME

SHARON OFER

ADDITIONAL PRIMARY NAMES

TERESA RICCA ESTATE OF

ADDITIONAL SECONDARY NAMES

ATIAS RUHAMA

MARGINAL REFERENCES: File Number: Volume: Page:

DOCUMENT DATE: 01/01/1900

MUNICIPALITY: CRESSKILL

LOT:

BLOCK:

FEES/ TAXES:

RECORDING FEE	\$10.00
STATE RECORDING FEE	\$5.00
COUNTY RECORDING FEE	\$5.00

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: \$20.00

INSTRUMENT#: 2025055499

Recorded Date: 08/13/2025

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: \$20.00

Realty Transfer Tax Fees: \$0.00

Consideration: \$ 0.00

OFFICIAL RECORDING COVER PAGE

Page 1 of 3

**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

**Seller: (name and address)**

Richard Iorio, Executor of the Estate of Teresa Ricca  
323 12th Street, Cresskill, NJ 07626

**Purchasers/Mortgagors: (names and address)**

Ofer Sharon and Ruhama Atias  
323 12th Street, Cresskill, NJ 07626

**MSQ-18821**

**NOTICE OF  
REAL ESTATE SETTLEMENT**

NOTICE is hereby given of a contract of sale and mortgage commitment between the parties hereto.

THE lands to be affected are described as follows:

All those certain tracts or parcels of land and premises situate lying and being in the Borough of Cresskill of the Bergen County, State of New Jersey, commonly known as:

**323 12th Street, Cresskill, NJ 07626**

Also known as Lot 463 in Block 122 on the tax map of the Borough of Cresskill.

And more particularly described as follows:

*See attached Exhibit "A".*

BY: Dominick DeCarlo  
Dominick DeCarlo  
President of  
Main Street Title & Settlement  
Services, LLC

State of New Jersey, County of Bergen

I CERTIFY that on July 31, 2025, Dominick DeCarlo, President of Main Street Title & Settlement Services, LLC, 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 or her act and deed.

Eileen Deady  
Notary Public of New Jersey

**Eileen Deady  
A Notary Public of New Jersey  
My Commission Expires 03/07/2028  
Commission #2430884**

Record and return to:

Main Street Title & Settlement Services, LLC  
190 Main Street  
Suite 305  
Hackensack, NJ 07601

*\*This form must be executed by a party or legal representative. If the notice is executed by anyone other than an Attorney at Law of New Jersey, it must be executed and acknowledged or proved in the same manner as a deed.*

## EXHIBIT A

File No.: MSQ-18821

### LEGAL DESCRIPTION

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

ALL that (those) certain lot(s), tract(s) or parcel(s) of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Cresskill, County of Bergen, and State of New Jersey and is bounded and described as follows:

BEING known and designated as Lot A-463, A-464, A-465 and A-466 in Block 4 as shown on a certain map entitled A Series Lot Layout, Merritt Park, Bergen County, New Jersey, which map was filed in the office of the Clerk of Bergen County on 05/14/1926 as Filed Map No. 2097.

BEGINNING at a point on the westerly side line of Twelfth Street where the same is intersected by the northerly side line of Lot A-466 aforesaid, running thence (1) along the said westerly side line of Twelfth Street, south 10 degrees 30 minutes 15 seconds West, 80 feet to the point where said side line is intersected by the southerly side line of Lot A-463 aforesaid; thence (2) along the southerly side line of Lot A-463 aforesaid North 79 degrees 29 minutes 45 seconds West, 150 feet; thence (3) along the westerly lines of Lots A-463, A-464, A-465 A- aforesaid, North 10 degrees 30 minutes 15 seconds east, 80 feet; thence (4) along the northerly side line of Lot A-466 aforesaid South 79 degrees, 29 minutes, 45 seconds east, 150 feet to the point or Place of BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY: BEING known as Tax Lot 463, 464, 465 and 466, in Tax Block 122, on the Official Tax Map of the Borough of Cresskill.

FOR INFORMATIONAL PURPOSES ONLY: The mailing address is: 323 12th Street, Cresskill, New Jersey 07626. Tax Map

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 463 in Block 122 on the Borough of Cresskill Tax Map.