



Middlesex County Document Summary Sheet

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Transaction Identification Number		7985186	9821780
Submission Date <i>(mm/dd/yyyy)</i>		12/09/2025	
No. of Pages <i>(excluding Summary Sheet)</i>		2	
Recording Fee <i>(excluding transfer tax)</i>		\$40.00	
Realty Transfer Tax		\$0.00	
Total Amount		\$40.00	
Document Type	NOTICE/SETTLEMENT/ CONTRACT & MTG		
Municipal Codes			
CARTERET		CAR	
Batch Type L2 - LEVEL 2 (WITH IMAGES)			
898032			

Additional Information (Official Use Only)

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Middlesex County
Document Summary Sheet

NOTICE/ SETTLEMENT/ CONTRACT & MTG	Type	NOTICE/SETTLEMENT/CONTRACT & MTG			
	Consideration				
	Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)			
	Document Date	12/09/2025			
	Reference Info				
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date
	SELLER/MTGOR	Name		Address	
		BOSKEY A SHAH-BHAVSAR			
	BUYER/MTGEE	Name		Address	
		FLAVIO C FREITAS HOMETOWN EQUITY MORTGAGE LLC DBA THELENDER			
	Parcel Info				
	Property Type	Tax Dist.	Block	Lot	Qualifier

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NOTICE OF SETTLEMENT

File #: NS-327-10186

Owner(s) Name(s) and Address(es):

Boskey A. Shah-Bhavsar and Hemang D. Bhavsar, her husband
2405 Chukker Creek Road
Aiken, SC 29803

Buyer/Borrower(s) Name(s) and Address(es):

Flavio C. Freitas
25 Pennsylvania Avenue
Carteret, NJ 07008
about to reside at:
25 Pennsylvania Avenue, Carteret, NJ 07008

Lenders Name and Address:

Hometown Equity Mortgage, LLC, dba theLender ISAOA
25531 Commercentre Dr #250
Lake Forest, CA 92630

NOTICE is hereby given of a contract, agreement of sale, or mortgage commitment between the parties hereto.
THE land to be affected is commonly known as **25 Pennsylvania Avenue**, Tax Block **910**, Tax Lot **5** in the **Borough of Carteret, Middlesex County, New Jersey**

SAID land is more particularly described in SCHEDULE "C" attached hereto and made a part hereof.



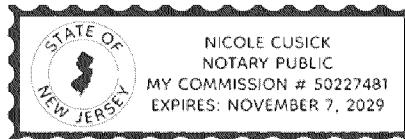
Peter Wall, Title Representative
North Star Title Agency, LLC
119 Avenue at the Commons Suite 1
Shrewsbury, NJ 07702

ACKNOWLEDGEMENT

State of NJ, County of Middlesex

Be it remembered that on December 9, 2025, before me, the subscriber, personally appeared **Peter Wall, Title Representative, North Star Title Agency, LLC**, who I am satisfied, is or are the person(s) named in and who executed the within instrument, and thereupon he, she, or they signed, sealed, and delivered the same as such office aforesaid on behalf of the corporation and that the within instrument is the voluntary act and deed of such corporation.

Sworn to and subscribed before me, the date aforesaid.




Nicole Cusick
License #: 50227481
Notary Public of the State of New Jersey
My Commission Expires on: November 7, 2029

Notary for: North Star Title Agency, LLC

* 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 proven in the same manner as a deed.

NOTICE OF SETTLEMENT

SCHEDULE C Legal Description

File #: NS-327-10186

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Carteret, in the County of Middlesex, State of New Jersey:

BEGINNING at a point on the Southwesterly line of Pennsylvania Avenue distant 15.00 feet Southeasterly from the corner formed by the intersection of the Southeasterly line of Post Boulevard with the Southwesterly line of Pennsylvania Avenue and running; thence

1. South 11 degrees 55 minutes West, a distance of 100.00 feet; thence
2. South 78 degrees 05 minutes East, a distance of 50.00 feet; thence
3. North 11 degrees 55 minutes East, a distance of 100.00 feet to the Southwesterly line of Pennsylvania Avenue; thence
4. Along the Southwesterly line of Pennsylvania Avenue, North 78 degrees 05 minutes West, a distance of 50.00 feet to the point and place of BEGINNING.

BEING known and designated as Lots 12 and 13 in Block U on map entitled, "Map of Carteret Park, situated in the Borough of Carteret, NJ, Scale 1"-100', November 1926, Fred F. Simons, CE" and which map has been duly filed in the office of the Clerk of the County of Middlesex at New Brunswick, NJ.

FOR INFORMATION PURPOSES ONLY: BEING known as Tax Lot 5 in Tax Block 910 on the Official Tax Map of the Borough of Carteret, Middlesex County, State of New Jersey

FOR INFORMATION PURPOSES ONLY: The mailing address is: 25 Pennsylvania Avenue, Carteret, NJ 07008.