

John S. Hogan
Bergen County Clerk

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



INSTRUMENT# 2025065558

V 5607 751

RECORDED DATE: 09/23/2025

Document Type: DEED AND REALTY TAX FEES

Transaction #: 2107918

Document Page Count: 7

Operator Id: AP

RETURN TO:
GRANDVIEW TITLE AGENCY BERGEN CITY
198 BOULEVARD
HASBROUCK HEIGHTS, NJ 07604

SUBMITTED BY:
GRANDVIEW TITLE AGENCY BERGEN CITY
198 BOULEVARD

HASBROUCK HEIGHTS, NJ 07604

PRIMARY NAME

SECONDARY NAME

AGARWAL RENU

STOOPS ARIK J

ADDITIONAL PRIMARY NAMES

ADDITIONAL SECONDARY NAMES

AGARWAL ANIL

CREEL KEALANI L

MARGINAL REFERENCES: File Number: Volume: Page:

DOCUMENT DATE: 09/11/2025
MUNICIPALITY: HACKENSACK
LOT: 1.01
BLOCK: 237

INSTRUMENT#: 2025065558
Recorded Date: 09/23/2025

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

FEES/ TAXES:

RECORDING FEE	\$20.00
STATE RECORDING FEE	\$30.00
COUNTY RECORDING FEE	\$30.00
TAX ABSTRACT-STATE	\$5.00
TAX ABSTRACT-COUNTY	\$5.00
HOMELESSNESS TRUST FUND	\$3.00
HOMELESS CODE BLUE	\$2.00

NPNR	\$307.50
Basic County	\$355.00
Basic State	\$0.00
PHPF	\$0.00
Extra-Aide	\$0.00
Gen-Purpose	\$639.00
Mansion-Tax	\$0.00

Total: \$1,396.50

Recording Fees: \$95.00
Realty Transfer Tax Fees: \$1,301.50
Consideration: \$ 355000.00

OFFICIAL RECORDING COVER PAGE

Page 1 of 7


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

Bergen County Recording Data Page Honorable John S. Hogan Bergen County Clerk 	<i>Official Use Only - Barcode</i>
<i>Official Use Only – Realty Transfer Fee</i>	
Date of Document: 09/11/2025	Type of Document: Deed
First Party Name: Renu Agarwal Anil Agarwal	Second Party Name: Arik J. Stoops Kealani L. Creel
Additional Parties:	

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block: 237	Lot: 1.01 C011A
Municipality: Hackensack	
Consideration: \$355,000.00	
Mailing Address of Grantee: 1023 W. Turner Road, Lodi, CA 95242	

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

BERGEN COUNTY RECORDING DATA PAGE 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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Prepared by: Renu Agarwal,
54 Polifly Road, Apt # 103, Hackensack, NJ 07601

Record and Return to: Grandview Title Agency Bergen City,
198 Boulevard, Hasbrouck Heights, NJ 07604

CONDOMINIUM UNIT DEED

THIS DEED,

MADE this 11th day of Sept. in the year Two Thousand Twenty-five and delivered Sept. 19, 2025
between

RENU AGARWAL and ANIL AGARWAL, married, whose present address is 54 Polifly Road,
Apt # 103, Hackensack, NJ 07601, (referred to herein as the "Grantor")

and

ARIK J. STOOPS & KEALANI L. CREEL, whose address is 1023 W Turner Road, Lodi, CA
95242 (referred to herein as the "Grantee")

The words Grantor and Grantee include the heirs, executors, legal representatives, successors and
assigns of the said parties where the context requires and permits.

Transfer of Ownership: that in consideration of Three hundred fifty-five thousand Dollars
(\$355,000.00), the said Grantor does hereby grant and convey ownership of the property described
below to the said Grantee. Grantor hereby acknowledges receipt of this money.

All that certain piece, parcel or tract of land lying and being in the Tax Map of the City of
Hackensack, County of Bergen, and State of New Jersey, being Block 237, Lot 1.01 // Qual:
C011A.

Being known as 90 Prospect Avenue, Unit 11A, Hackensack, New Jersey, 07601, situated in
Frontenac Condominium Association, Inc., together with an undivided 1.85436% in the Common
Elements of said Condominium Association as per legal description attached.

The name of the condominium association is Frontenac Condominium Association, Inc. as set
forth in the Master Deed, dated July 8, 2005, and recorded on July 22, 2005, in the office of the
Bergen County Clerk in Deed Book 8848, page 56, et seq. The unit designation as set forth in the
Master Deed is 11A.

Being the same premises previously conveyed to Renu Agarwal by deed from Peter O. Hanson, a
married man dated 5/6/2022 and recorded 6/8/2022 in the Bergen County Clerk's Office in Deed
Book 4705, Page 166;

Being the same premises previously conveyed to Peter O. Hanson, married, by deed from
Frontenac Co-Op Owners, Inc. dated 8/18/2005 and recorded 9/16/2005 in the Bergen County
Clerk's Office in Deed Book 8904, Page 465.

Together with all singular the building, improvements, ways, streets, alleys, passages, waters,
water-courses, rights, liberties, privileges, hereditaments, and appurtenances whatsoever thereto

Fidelity National Title Insurance Company

SCHEDULE A

(continued)

File No. **H7225-25F**

LEGAL DESCRIPTION

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

BEING KNOWN AND DESIGNATED AS Unit No. 11A situated in "Frontenac Condominium," together with an undivided 1.85436 percentage interest in and to the common elements appurtenant thereto, in accordance with, and subject to the terms, conditions, provisions, covenants, restrictions, easements, and other matters contained in the Master Deed for said Frontenac Condominium, which Master Deed was dated July 8, 2005 and recorded on July 22, 2005 in the Clerk's Office of the County of Bergen, in Book 8848, Page 56, as the same may hereafter be lawfully amended.

Said Master Deed was amended in Deed Book 9015 page 324, Deed Book V2508 page 1077, Deed Book V5239 page 1258, Deed Book V5290 page 68, Deed Book V5296 page 668, Deed Book V5312 page 175, Deed Book V5340 page 745, Deed Book V5341 page 104, Deed Book V5449 page 302, Deed V5449 page 338, Deed Book V5465 page 1198.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 1.01 Qual. C011A in Block 237 on the City of Hackensack Tax Map.

Commonly known as:

90 Prospect Avenue, Unit 11A, Hackensack, NJ 07601

**Grandview Title Agency of Bergen County
198 Boulevard
Hasbrouck Heights NJ 07604
title@grandviewtitle.com
Telephone: 201-288-6905 Fax: 201-288-3314**

This page is only a part of a 2021 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

CM-51S NJRB 3-10 ALTA Commitment for Title Insurance (ALTA 07-01-21) (NJRB 11-01-23) -SCHEDULES

belonging and all the estate, right, title, interest and claim, either at law or in equity, of Grantor of, in, to or out of such real property.

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the Property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as making a mortgage or allowing a judgment to be entered against the Grantor).

IN WITNESS WHEREOF, said Grantor has hereunto set his hand and seal the day and year first above written.

Sealed and Delivered in the Presence of

Witness _____ R Agarwal _____ Anil Agarwal

STATE OF New Jersey }
COUNTY OF Bergen } ss.

I certify that on this 11th day of Sept, 2025, **Renu Agarwal and Anil Agarwal** personally came before me and acknowledged under Oath, to my satisfaction, that this person

- a) was the maker of this Deed,
- b) executed this Deed on her own act,
- c) made this Deed for the sum of \$355,000 as full and final consideration paid/to be paid, for the transfer of title. (as defined in N.J.S.A 46:15-5.)

Christine A. Lafaso
NOTARY PUBLIC OF NEW JERSEY

CHRISTINE A. LAFASO
A Notary Public of New Jersey
My Commission Expires August 24, 2030

GIT/REP-3
(8-19)

(Print or Type)

State of New Jersey
Seller's Residency Certification/Exemption

Seller's Information

Name(s)

Renu Agarwal and Anil Agarwal, married

Current Street Address

54 Polifly Road

City, Town, Post Office

Hackensack

State

NJ

ZIP Code

07601

Property Information

Block(s)

237

Lot(s)

1.01

Qualifier

C011A

Street Address

90 Prospect Avenue, Unit 11A

City, Town, Post Office

Hackensack

State

New Jersey

ZIP Code

07601

Seller's Percentage of Ownership

100 %

Total Consideration

\$ 355,000.00

Owner's Share of Consideration

\$ 355,000.00

Closing Date

9/19/25

Seller's Assurances (Check the Appropriate Box) (Boxes 2 through 14 apply to Residents and Nonresidents)

1. ☒ Seller is a resident taxpayer (individual, estate, or trust) of the State of New Jersey pursuant to the New Jersey Gross Income Tax Act, will file a resident Gross Income Tax return, and will pay any applicable taxes on any gain or income from the disposition of this property.
2. ☒ The real property sold or transferred is used exclusively as a principal residence as defined in 26 U.S. Code section 121.
3. ☐ Seller is a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
4. ☐ Seller, transferor, or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
5. ☐ Seller is not an individual, estate, or trust and is not required to make an estimated Gross Income Tax payment.
6. ☐ The total consideration for the property is \$1,000 or less so the seller is not required to make an estimated Income Tax payment.
7. ☐ The gain from the sale is not recognized for federal income tax purposes under 26 U.S. Code section 721, 1031, or 1033 (CIRCLE THE APPLICABLE SECTION). If the indicated section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey Income Tax return for the year of the sale and report the recognized gain.
☐ Seller did not receive non-like kind property.
8. ☐ The real property is being transferred by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this State.
9. ☐ The real property being sold is subject to a short sale instituted by the mortgagee, whereby the seller agreed not to receive any proceeds from the sale and the mortgagee will receive all proceeds paying off an agreed amount of the mortgage.
10. ☐ The deed is dated prior to August 1, 2004, and was not previously recorded.
11. ☐ The real property is being transferred under a relocation company transaction where a trustee of the relocation company buys the property from the seller and then sells the house to a third party buyer for the same price.
12. ☐ The real property is being transferred between spouses or incident to a divorce decree or property settlement agreement under 26 U.S. Code section 1041.
13. ☐ The property transferred is a cemetery plot.
14. ☐ The seller is not receiving net proceeds from the sale. Net proceeds from the sale means the net amount due to the seller on the settlement sheet.
15. ☐ The seller is a retirement trust that received an acknowledgment letter from the Internal Revenue Service that the seller is a retirement trust, and is therefore not required to make the estimated Gross Income Tax payment.
16. ☐ The seller (and/or spouse/civil union partner) originally purchased the property while a resident of New Jersey as a member of the U.S. Armed Forces and is now selling the property as a result of being deployed on active duty outside of New Jersey. (Only check this box if applicable and neither boxes 1 nor 2 apply.)

Seller's Declaration

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein may be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete. By checking this box ☐ I certify that a Power of Attorney to represent the seller(s) has been previously recorded or is being recorded simultaneously with the deed to which this form is attached.

9/11/25

Date

R Agarwal

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

9/11/25

Date

Agarwal

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

STATE OF NEW JERSEY
AFFIDAVIT OF CONSIDERATION FOR USE BY SELLER

(Chapter 49, P.L.1968, as amended through Chapter 33, P.L. 2006) (N.J.S.A. 46:15-5 et seq.)

BEFORE COMPLETING THIS AFFIDAVIT, PLEASE READ THE INSTRUCTIONS ON THE REVERSE SIDE OF THIS FORM.

STATE OF NEW JERSEY

COUNTY

Bergen

0223

MUNICIPALITY OF PROPERTY LOCATION Hackensack City

FOR RECORDER'S USE ONLY	
Consideration \$	355,000.00
RTF paid by seller \$	1,301.50
Date 9/11/25	By [Signature]

*Use symbol "C" to indicate that fee is exclusively for county use.

(1) PARTY OR LEGAL REPRESENTATIVE (See Instructions #3 and #4 on reverse side)

Deponent, Renu Agarwal being duly sworn according to law upon his/her oath,
(Name)
deposes and says that he/she is the Grantor in a deed dated 9/11/25 transferring
(Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.)
real property identified as Block number 237 Lot number 1.01 Qual: C011A located at
90 Prospect Avenue, Unit 11A, Hackensack, NJ 07601 and annexed thereto.
(Street Address, Town)

(2) CONSIDERATION \$ 355,000.00 (Instructions #1 and #5 on reverse side) ☒ no prior mortgage to which property is subject.

(3) Property transferred is Class 4A 4B 4C (circle one). If property transferred is Class 4A, calculation in Section 3A below is required.

(3A) REQUIRED CALCULATION OF EQUALIZED VALUATION FOR ALL CLASS 4A (COMMERCIAL) PROPERTY TRANSACTIONS:

(See Instructions #5A and #7 on reverse side)

Total Assessed Valuation + Director's Ratio = Equalized Assessed Valuation

\$ 262500.00 + 98.44 % = \$ 266659.89

If Director's Ratio is less than 100%, the equalized valuation will be an amount greater than the assessed value. If Director's Ratio is equal to or in excess of 100%, the assessed value will be equal to the equalized valuation.

(4) FULL EXEMPTION FROM FEE (See Instruction #8 on reverse side)

Deponent states that this deed transaction is fully exempt from the Realty Transfer Fee imposed by C. 49, P.L. 1968, as amended through C. 66, P.L. 2004, for the following reason(s). Mere reference to exemption symbol is insufficient. Explain in detail.

(5) PARTIAL EXEMPTION FROM FEE (Instruction #9 on reverse side)

NOTE: All boxes below apply to grantor(s) only. ALL BOXES IN APPROPRIATE CATEGORY MUST BE CHECKED. Failure to do so will void claim for partial exemption. Deponent claims that this deed transaction is exempt from State portions of the Basic, Supplemental, and General Purpose Fees, as applicable, imposed by C. 176, P.L. 1975, C. 113, P.L. 2004, and C. 66, P.L. 2004 for the following reason(s):

- A. SENIOR CITIZEN Grantor(s) ☒ 62 years of age or over. * (Instruction #9 on reverse side for A or B)
- B. { BLIND PERSON Grantor(s) ☐ legally blind or; *
- DISABLED PERSON Grantor(s) ☐ permanently and totally disabled ☐ receiving disability payments ☐ not gainfully employed *
- Senior citizens, blind persons, or disabled persons must also meet all of the following criteria:
- ☒ Owned and occupied by grantor(s) at time of sale. ☒ Resident of State of New Jersey.
- ☒ One or two-family residential premises. ☒ Owners as joint tenants must all qualify.

*IN CASE OF HUSBAND AND WIFE, PARTNERS IN A CIVIL UNION COUPLE, ONLY ONE GRANTOR NEED QUALIFY IF TENANTS BY THE ENTIRETY.

C. LOW AND MODERATE INCOME HOUSING (Instruction #9 on reverse side) IF APPLIES ALL BOXES MUST BE CHECKED.

- ☐ Affordable according to H.U.D. standards. ☐ Reserved for occupancy.
- ☐ Meets income requirements of region. ☐ Subject to resale controls.

(6) NEW CONSTRUCTION (Instructions #2, #10 and #12 on reverse side) IF APPLIES ALL BOXES MUST BE CHECKED.

- ☐ Entirely new improvement. ☐ Not previously occupied.
- ☐ Not previously used for any purpose. ☐ "NEW CONSTRUCTION" printed clearly at top of first page of the deed.

(7) RELATED LEGAL ENTITIES TO LEGAL ENTITIES (Instructions #5, #12, #14 on reverse side) IF APPLIES ALL BOXES MUST BE CHECKED.

- ☐ No prior mortgage assumed or to which property is subject at time of sale.
- ☐ No contributions to capital by either grantor or grantee legal entity.
- ☐ No stock or money exchanged by or between grantor or grantee legal entities.

(8) INTERCOMPANY TRANSFER IF APPLIES ALL BOXES MUST BE CHECKED. (Instruction #15 on reverse side)

- ☐ Intercompany transfer between combined group members as part of the unitary business
- ☐ Combined group NU ID number (Required) _____

(9) Deponent makes this Affidavit to induce county clerk or register of deeds to record the deed and accept the fee submitted herewith in accordance with the provisions of Chapter 49, P.L. 1968, as amended through Chapter 33, P.L. 2006.

Subscribed and sworn to before me
this 11th day of September, 2025

Christine A Lafaso

CHRISTINE A. LAFASO
A Notary Public of New Jersey
My Commission Expires August 24, 2030

R Agarwal Renu Agarwal and Anil Agarwal
Signature of Deponent Grantor Name
54 Polifly Rd, #103 Grantor Address at Time of Sale
Hackensack, NJ 07601 Hackensack, NJ 07601
Deponent Address
XXX-XX-X 960 Last three digits in Grantor's Social Security Number
Name/Company of Settlement Officer

FOR OFFICIAL USE ONLY	
Instrument Number _____	County _____
Deed Number _____	Book _____ Page _____
Deed Dated _____	Date Recorded _____

County recording officers shall forward one copy of each RTF-1 form when Section 3A is completed to:

STATE OF NEW JERSEY
PO BOX 251
TRENTON, NJ 08695-0251

ATTENTION: REALTY TRANSFER FEE UNIT

The Director of the Division of Taxation in the Department of the Treasury has prescribed this form as required by law, and may not be altered or amended without prior approval of the Director. For information on the Realty Transfer Fee or to print a copy of this Affidavit, visit the Division of Taxation website at:

www.state.nj.us/treasury/taxation/tp/localtax.htm