

John S. Hogan
Bergen County Clerk

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



INSTRUMENT# 2025067801

V 5614 3

RECORDED DATE: 10/02/2025

Document Type: DEED AND REALTY TAX FEES

Transaction #: 2110039

Document Page Count: 6

Operator Id: AP

RETURN TO:
JORDAN D YUELYS ESQ
LAW OFFICES OF JORDAN D YUELYS
505 MAIN STREET STE 304
HACKENSACK, NJ 07601

SUBMITTED BY:

JORDAN D YUELYS ESQ
LAW OFFICES OF JORDAN D YUELYS
505 MAIN STREET STE 304
HACKENSACK, NJ 07601

PRIMARY NAME

SECONDARY NAME

HA LUCIA YEONKYUNG

SETIEN ANA M

ADDITIONAL PRIMARY NAMES

ADDITIONAL SECONDARY NAMES

KIM MYUNG MIN

MARGINAL REFERENCES: File Number: Volume: Page:

DOCUMENT DATE: 09/02/2025

INSTRUMENT#: 2025067801

MUNICIPALITY: HACKENSACK

Recorded Date: 10/02/2025

LOT: 1.01

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

BLOCK: 237




John S. Hogan
Bergen County Clerk

FEES/ TAXES:

RECORDING FEE	\$20.00
STATE RECORDING FEE	\$25.00
COUNTY RECORDING FEE	\$25.00
TAX ABSTRACT-STATE	\$5.00
TAX ABSTRACT-COUNTY	\$5.00
HOMELESSNESS TRUST FUND	\$3.00
HOMELESS CODE BLUE	\$2.00

NPNR	\$149.25
Basic County	\$249.50
Basic State	\$623.75
PHPF	\$124.75
Extra-Aide	\$173.85
Gen-Purpose	\$0.00
Mansion-Tax	\$0.00

Total: \$1,406.10

Recording Fees: \$85.00
Realty Transfer Tax Fees: \$1,321.10
Consideration: \$ 249500.00

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

Bergen County Recording Data Page
Honorable John S. Hogan
Bergen County Clerk



Official Use Only - Barcode

Official Use Only – Realty Transfer Fee

Date of Document:
September 02, 2025

Type of Document:
DEED

First Party Name:
Lucia Yeonkyung Ha and Myung Min Kim

Second Party Name:
Ana M. Setien

Additional Parties:

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY

Block: **237**

Lot: **1.01**

Municipality: **Hackensack**

Consideration: **\$249,500.00**

Mailing Address of Grantee: **90 Prospect Avenue, Unit 10G, Hackensack, NJ 07601**

**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.

DEED

Record & Return to:

Jordan D. Yuelys, Esq.
Law Offices of Jordan D. Yuelys
505 Main Street, Ste. 304
Hackensack, New Jersey 07601
Phone: (201) 996-0056

Prepared by:

KRISTOPHER KIM, ESQ.
[Preparer signature no longer
required per N.J.S.A. 46:26A-3]

This Deed is made and delivered on September 7th, 2025,

BETWEEN Lucia Yeonkyung Ha and Myung Min Kim, wife and husband

whose address is: 90 Prospect Avenue, Unit 10G, Hackensack, New Jersey 07601,
referred to as the Grantor,

AND Ana M. Setien, unmarried

whose post office address is about to be: 90 Prospect Avenue, Unit 10G, Hackensack, New Jersey 07601,

referred to as the Grantee.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of **Two Hundred Forty-Nine Thousand and Five Hundred and 00/100 (\$249,500.00) U.S. Dollars**. The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-2.1) Municipality of the **City of Hackensack**

Block No.: 237 Lot No.: 1.01 Qualifier: C010G Account No.

No property tax identification number is available on the date of this deed.
(Check if applicable.)

Property. The property consists of the land and all the buildings and structures on the land in the Borough/Township/City of **Hackensack**, County of **Bergen**, and State of **New Jersey**. The legal description is:

XXX Please see **LEGAL DESCRIPTION** annexed hereto and made a part hereof. (Check if applicable.)

LEGAL DESCRIPTION

All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the City of Hackensack, County of Bergen, State of New Jersey:

Being known as and designated as Unit No. 10-G situated in "Frontenac Condominium," a condominium, established in accordance with the New Jersey Condominium Act (N.J.S.A. 46:8b-1, et seq.), together with an undivided 1.11855% interest in the General Common elements of said condominium appurtenant thereto as set forth in the said Master Deed of Frontenac Condominium, dated July 8, 2005, recorded July 22, 2005, in the Office of the Bergen Clerk/Register in Deed Book 8848, Page 56 and amended in Deed Book 9015, Page 324; Deed Book V-2508, Page 1077 and Deed Book V-3819, Page 1579, as same may now or hereafter be lawfully amended.

Tax Lot: 1.01 Qualifier: C010G Block: 237 Tax Map of the City of Hackensack, County of Bergen, State of New Jersey

NOTE: Lot and Block shown for informational purposes only.

NOTE FOR INFORMATION ONLY: Mailing Address is 90 Prospect Avenue, Unit 10G, Hackensack, NJ 07601-1909

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. 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.

BEING AND INTENDED TO BE the same premises conveyed to Lucia Yeonkyung Ha by Deed from Hackensack University Medical Center, a division of HMH Hospitals Corporation, dated August 23, 2022, recorded on September 13, 2022 in the office of the Bergen County Clerk's/Register's Office in Deed Book V-4806, Page 88.

The Grantors, Lucia Yeongkyung Ha and Myung Min Kim, were married in October of 2022. By signing below, Myung Min Kim relinquishes all rights, title and interests in and to the property, including all marital interests he may have thereto, and intends to release, extinguish and alienate any rights of possession under N.J.S.A. 3B:28-3 or under any claim of dower, curtesy or other legal or equitable rights.

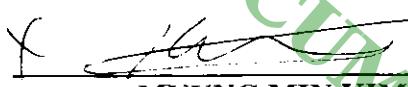
FOR INFORMATION ONLY: The mailing address of the premises is commonly known and designated as: 90 Prospect Avenue, Unit 10G, Hackensack, New Jersey 07601.

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 by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. The Grantor signs this Deed as of the date at the top of the first page.

(Seal)

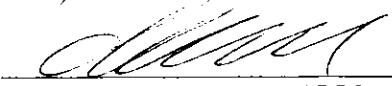

LUCIA YEONKYUNG HA

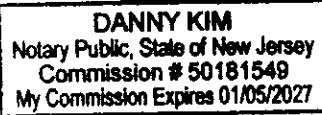

MYUNG MIN KIM

ACKNOWLEDGEMENT

State of New Jersey, County of Bergen, s.s.:

I certify that on September 1st, 2025, Lucia Yeonkyung Ha and Myung Min Kim, wife and husband, 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 Deed;
(b) signed, sealed and delivered this Deed as his or her act and deed; and
(c) made this Deed for Two Hundred Forty-Nine Thousand Five Hundred and 00/100 (\$249,500.00) U.S. Dollars as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5.)


NOTARY PUBLIC



State of New Jersey
Seller's Residency Certification/Exemption

Seller's Information

Name(s)
Lucia Yeonkyung Ha & Myung Min Kim, wife and husband

Current Street Address
115 Myrtle Road

City, Town, Post Office
Warren

State
NJ
ZIP Code
07059

Property Information

Block(s)	Lot(s)	Qualifier
237	1.01	C010G

Street Address
90 Prospect Avenue, Unit 10G

City, Town, Post Office
Hackensack

Seller's Percentage of Ownership	Total Consideration	Owner's Share of Consideration	Closing Date
100	\$249,500.00	\$249,500.00	9/2/2025

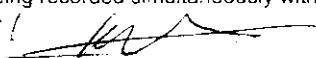
Seller's Assurances (Check the Appropriate Box) (Boxes 2 through 16 apply to Residents and Nonresidents)

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.

09/02/2025

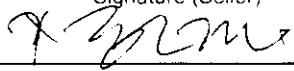


Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

9/21/2025



Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact