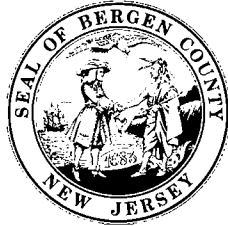


John S. Hogan  
Bergen County Clerk

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



INSTRUMENT# 2025072510

V 5629 981

RECORDED DATE: 10/24/2025

Document Type: DEED AND REALTY TAX FEES

Transaction #: 2114581

Document Page Count: 6

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

RICCA TERESA

ADDITIONAL SECONDARY NAMES

ATIAS RUHAMA

MARGINAL REFERENCES: File Number: Volume: Page:

DOCUMENT DATE: 09/10/2025

MUNICIPALITY: CRESSKILL

LOT: 463

BLOCK: 122

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	\$1,162.50
Basic County	\$925.00
Basic State	\$2,312.50
PHPF	\$462.50
Extra-Aide	\$1,727.50
Gen-Purpose	\$2,115.00
Mansion-Tax	\$0.00

Total: \$8,790.00

INSTRUMENT#: 2025072510

Recorded Date: 10/24/2025

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: \$85.00

Realty Transfer Tax Fees: \$8,705.00

Consideration: \$ 925000.00

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

**DEED**

This Deed is made on September 10, 2025, and Delivered on 10 / 1 / 2025.

BETWEEN **Richard Iorio, Executor of the Estate of Teresa Ricca** with an address of 22 Powderhorn Road, Flemington, New Jersey 08822, referred to as the Grantor,

AND **Ofer Sharon and Ruhama Atias, Husband and Wife**, with an address of 20 Maple Street, Cresskill, New Jersey 07626, referred to as the Grantee.

**Transfer of Ownership.** Grantor grants, conveys and transfers ownership of the property described below to Grantee. This transfer is made for the sum of Nine Hundred Twenty-Five Thousand and 00/100 (\$925,000.00). Grantor acknowledges receipt of this money.

**Tax Map Reference.** (N.J.S.A. 46:15-2.1) Borough of Cresskill, County of Bergen, Block No. 122, Lot Nos. 463, 464, 465, 466.

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

**Property.** The property consists of the land and all the buildings and structures on the land in the Borough of Cresskill, County of Bergen and State of New Jersey.

See attached legal description (Exhibit A).

BEING the same premises conveyed to Joseph Ricca and Teresa Ricca, his wife, under Deed from The Northern Valley Evangelical Free Church (Formerly The Evangelical Free Church in Cresskill, New Jersey) a religious corporation of the State of New Jersey, dated 09/30/1963, recorded in the Bergen County Clerk's Office on 12/26/1963 in Deed Book 4587, Page 129.

NOTE: The said Joseph Ricca departed this life on or about 03/31/2011 leaving Teresa Ricca, as surviving tenant by the entirety.

Teresa Ricca, under Deed from Teresa Ricca, as surviving spouse, dated 03/16/2017, recorded in the Bergen County Clerk's Office on 03/21/2017 in Deed Book V2567, Page 2137.

The said Teresa Ricca died testate on 12/06/2024. Decedent's Last Will and Testament was dated 01/06/1990, probated 03/19/2025, and filed as Docket No. M319033 in the Bergen County, New Jersey Surrogate's Office.

Decedent devised the residual estate to Richard Iorio, M.D (nephew).

Richard Iorio, M.D was appointed Executor of said Estate.

The street address of the property is 323 12<sup>th</sup> Street, Cresskill, New Jersey 07626.

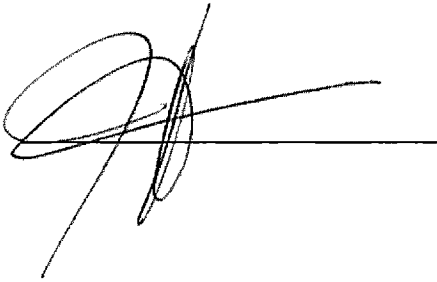
**Promises by Grantor.** The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a “covenant as to grantor's acts” (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such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

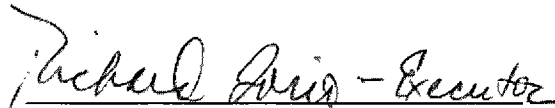
**Signatures.** The Grantor signs this Deed as of the date at the top of this Deed.

NOT AN OFFICIAL DOCUMENT

**[SIGNATURE PAGE TO FOLLOW]**

Witnessed/Attested



  
Richard Iorio, Executor of the Estate of  
Teresa Ricca

STATE OF NEW JERSEY :  
: ss.  
COUNTY OF MORRIS :

I CERTIFY that on September 10, 2025, Richard Iorio, Executor for the Estate of Teresa Ricca, 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 in his act and deed; and
- (c) made this Deed for the sum of \$925,000.00 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).

  
JACQUELINE LISIJO-CARROLL  
Notary Public, State of New Jersey  
Comm. # 2433263  
My Commission Expires 4/29/2028

Record & Return to:  
Main Street Title & Settlement  
60 Court Street, Suite # 1  
Hackensack, NJ 07601  
File # MSQ-18821

State of New Jersey  
Seller's Residency Certification/Exemption

**Seller's Information**

Name(s)  
Richard Iorio, Executor of the Estate of Teresa Ricca

Current Street Address  
22 Powderhorn Road

City, Town, Post Office  
Flemington

State  
NJ

ZIP Code  
08822

**Property Information**

Block(s)  
122

Lot(s)  
463, 464, 465, 466

Qualifier

Street Address  
323 12th Street

City, Town, Post Office  
Cresskill

State  
NJ

ZIP Code  
07626

Seller's Percentage of Ownership  
100%

Total Consideration  
\$925,000.00

Owner's Share of Consideration  
\$925,000.00

Closing Date  
10/1/25

**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.
- 7a. ☐ 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 CODE 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. See instructions.
- 7b. ☐ Seller only received 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.

Sept. 19, 2025  
Date

x Richard Iorio - Executor  
Signature (Seller) Indicate if Power of Attorney or Attorney in Fact  
Richard Iorio, Executor of the Estate of Teresa Ricca

Date Signature (Seller) Indicate if Power of Attorney or Attorney in Fact

## 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 street line of Twelfth Street (50 feet wide) distant southerly 100.00 feet along the same from its intersection with the southerly street line of Monument Place (Formerly Merrit Place) (50 feet wide), thence from said Point of Beginning:

1. South 10 degrees - 30 minutes – 15 seconds West, along said street line of Twelfth Street, distant 80.00 feet to a point; thence
2. North 79 degrees – 29 minutes – 45 seconds West, 150.00 feet to a point; thence
3. North 10 degrees – 30 minutes – 15 seconds East, 80.00 feet to a point; thence
4. South 79 degrees - 29 minutes – 45 seconds East, 150.40 feet to the Point or Place of Beginning.

The above description is in accordance with a survey made by Lantelme, Kurens & Associates, P.C. dated August 4, 2025.

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.