



PROPERTY TRANSFER SERVICES, INC.

1013 Route 88, Suite 2, Point Pleasant, NJ 08742 * Phone: 732-714-8828 * Fax: 732-714-8838

April 24, 2017

Adam J. Steuerman, Esq.
501 Trenton Avenue
Pt. Pleasant, NJ 08742

RE: Carannante fr. The Schwebel Fa
Our File No. PTS-17-45216

Enclosed are the following:

- ☒ Preliminary Report
- ☒ Invoice for Services Rendered
- ☒ Copy of Notice of Settlement for filing

If you have any questions, please do not hesitate to call.

We thank you, most sincerely, for letting us be of service to you.

Very truly yours,

Property Transfer Services, Inc.
Beverly Scott

Enclosures

NOTE: PLEASE ADVISE US TO ORDER A RUNDOWN AT LEAST 24 HOURS PRIOR TO CLOSING.

YOUR CONTACT FOR TITLE RELATED MATTERS IS:

BEVERLY SCOTT bscott@pts88.com

YOUR CONTACT FOR ALL CLOSING RELATED MATTERS IS:

SHARON GLASS, sglass@pts88.com. NOTE: SHARON GLASS OPERATES OUT OF A SEPARATE OFFICE. HER DIRECT PHONE NUMBER IS 732-714-5312 AND DIRECT FAX NUMBER IS 732-612-1277.

**CC: John Jackson, Esq.
King, Kitrick, Jackson & McWeeney LLC
241 Brick Boulevard
Brick, NJ 08723**



PROPERTY TRANSFER SERVICES, INC.

1013 Route 88, Suite 2, Point Pleasant, NJ 08742 * Phone: 732-714-8828 * Fax: 732-714-8838

INVOICE

April 24, 2017

Adam J. Steuerman, Esq.
501 Trenton Avenue
Pt. Pleasant, NJ 08742

Phone 732-892-1000

INVOICE DATE: April 24, 2017

OUR FILE # PTS-17-45216

OWNER: The Schwebel Family Trust

PURCHASERS: Giuseppe Carannante and Antonella Carannante

PREMISES: 641 Arnold Avenue, Point Pleasant Beach, NJ 08742

PRODUCTS AND SERVICES RENDERED

Owner's Policy \$850,000.00	(Standard Rate)	\$	3,188.00
Simultaneous Mortgage Policy \$550,000.00			25.00
Endorsement: Survey			25.00
Exam Fee			100.00
Flood Certification			45.00
Tidelands Search			25.00
Additional Rundown Report			50.00
Metes & Bound Description			50.00
Notice of Settlement			45.00
E-mail Package Fee			25.00
County Search			150.00
Photocopying			45.00
Upper Court/Patriot Search			125.00
Taxes & Assessments			70.00
Digital Storage			45.00
UPS Post Closing Pkg			25.00
Pre/Post Closing Srv			200.00
Settlement Fee			350.00
TOTAL AMOUNT DUE			<u>\$ 4,588.00</u>

THIS INVOICE REPLACES ALL PRIOR INVOICES FOR THIS TRANSACTION

This invoice is subject to change, and cancellation charges may apply. Please contact our office to verify final charges at closing or upon cancellation.

The Insurance Commissioner has directed that a statement detailing each pass-through search charge must be supplied to the Purchaser/Borrower/Lessee in each insured transaction.



PROPERTY TRANSFER SERVICES, INC.

*1013 Route 88, Suite 2, Point Pleasant, NJ 08742 * Phone: 732-714-8828 * Fax: 732-714-8838*

April 24, 2017

OCEAN COUNTY CLERK
105 Court House
118 Washington Street CN-2191
Toms River, NJ 08754

Re: Carannante fr. The Schwebel Family Trust
Our File No. PTS-17-45216

Dear Sir/Madam:

Enclosed is an original Notice of Settlement for recordation, along with a check in the amount of \$20.00.

Very truly yours,

PROPERTY TRANSFER SERVICES, INC.

Encs: Notice of Settlement
Check

NOTICE OF REAL ESTATE SETTLEMENT

Name and Address for **Sellers**

The Schwebel Family Trust
641 Arnold Avenue
Point Pleasant Beach, NJ 08742

Names and Addresses for **Purchasers**

Giuseppe Carannante and Antonella Carannante
641 Arnold Avenue
Point Pleasant Beach, NJ 08742

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

The lands to be affected are described as follows:

All that (those) certain tract(s) or parcel(s) of land and premises situate lying and being in the **Borough of Point Pleasant Beach** of the **County of Ocean**, State of New Jersey, commonly known as (street address):

641 Arnold Avenue

Also known as **Lot 3** in **Block 202** on the tax map of the **Borough of Point Pleasant Beach**.

and more particularly described as follows: *See Attached Legal Description*

Acknowledged by:

PROPERTY TRANSFER SERVICES, INC. (PTS-17-45216)
Title Representative*
For Purchasers

By _____
Michelle M. Mangiaracina

STATE OF NEW JERSEY

COUNTY OF OCEAN

I CERTIFY that on April 24, 2017, Michelle M. Mangiaracina, 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.

Natalie M. Maldonado
Notary Public of New Jersey
My Commission Exp. October 23, 2018

Record and Return to:
Property Transfer Services, Inc.
1013 Route 88
, Suite 2
Point Pleasant, NJ 08742

Commitment for Title Insurance

ALTA PLAIN LANGUAGE COMMITMENT

CONTINUED

AGREEMENT TO ISSUE POLICY



We agree to issue a policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within six (6) months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the policy is issued and then our obligation to you will be under the policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-I.

The Exceptions in Schedule B-II.

The Conditions.

This Commitment is not valid without SCHEDULE A and Sections I and II of SCHEDULE B.

CONDITIONS

1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means title records that give constructive notice of matters affecting your title according to the state statutes where your land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section II may be amended to show any defects, liens or encumbrances that appear for the first time in the Public Records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (c) of Schedule B - Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B - Section I or

Eliminate with our written consent any Exceptions shown in Schedule B - Section II.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

PROPERTY TRANSFER SERVICES, INC.

1013 Route 88

Suite 2

Point Pleasant, NJ 08742

Telephone: 732-714-8828 Fax: 732-714-8838


Authorized Officer or Agent

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

400 Second Avenue South, Minneapolis, Minnesota 55401

(612) 371-1111

By  President

Attest  Secretary

Commitment for Title Insurance

ALTA PLAIN LANGUAGE COMMITMENT



INFORMATION

The Title Insurance Commitment is a legal contract between you and the Company. It is issued to show the basis on which we will issue a Title Insurance Policy to you. The Policy will insure you against certain risks to the land title, subject to the limitations shown in the Policy.

The Company will give you a sample of the Policy form, if you ask.

The Policy contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or you as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org/>.

The Commitment is based on the land title as of the Commitment Date. Any changes in the land title or the transaction may affect the Commitment and the Policy.

The Commitment is subject to its Requirements, Exceptions and Conditions.

THIS INFORMATION IS NOT PART OF THE TITLE INSURANCE COMMITMENT. YOU SHOULD READ THE COMMITMENT VERY CAREFULLY.

If you have any questions about the Commitment, contact

Telephone: 732-714-8828 Fax: 732-714-8838

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4. Description of the Land	
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SCHEDULE B-I REQUIREMENTS	Insert
SCHEDULE B-II EXCEPTIONS	Insert

Old Republic National Title Insurance Company

COMMITMENT

File No. **PTS-17-45216**

SCHEDULE A

1. Commitment Date: **April 13, 2017** Termination Date: 180 days after effective date
2. Policy (or Policies) to be issued:
 - (a) ALTA Owner's Policy (6-17-06) Policy Amount \$ **850,000.00**
Proposed Insured:
Giuseppe Carannante and Antonella Carannante
 - (b) ALTA Loan Policy (6-17-06) Policy Amount \$ **550,000.00**
Proposed Insured:
The Schwebel Family Trust
3. Fee Simple interest in the land described in this commitment is owned, at the Commitment Date, by:
The Schwebel Family Trust by the following deed:
The Schwebel Family Trust by deed from Marilyn Schwebel, Executrix of the Last Will and Testament of Abbot B. Schwebel, Deceased, dated August 5, 2004, recorded August 26, 2004, in the Clerk's Office of the County of Ocean, New Jersey, in Book 12233 page 1321.
4. The land referred to in this Commitment is described as follows:
**For information purposes only: 641 Arnold Avenue, Borough of Point Pleasant Beach
Ocean County, New Jersey
Block 202 Lot 3 Tax Map**

SEE CONTINUATION OF SCHEDULE A FOR LEGAL DESCRIPTION

Countersigned:

Property Transfer Services, Inc.
1013 Route 88, Suite 2
Point Pleasant, NJ 08742

By: 
Authorized Signatory

Old Republic National Title Insurance Company

SCHEDULE A

(continued)

File No. **PTS-17-45216**

LEGAL DESCRIPTION

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

METES AND BOUNDS TO BE SUPPLIED UPON RECEIPT OF AN ACCURATE SURCEY

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 3 in Block 202 on the Borough of Point Pleasant Beach Tax Map.

Old Republic National Title Insurance Company

SCHEDULE B – SECTION I REQUIREMENTS

File No. **PTS-17-45216**

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
 - i. **Deed from _____, Trustee(s) of The Schwebel Family Trust to Giuseppe Carannante and Antonella Carannante.**
 - ii. **Mortgage from Giuseppe Carannante and Aontonella Carannante to The Schwebel Family Trust.**
- d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- e. **In the event that the proceeds of the loan to be secured by the mortgage to be insured are not to be fully disbursed at Closing, the Company must be notified and this Commitment will then be modified accordingly.**
- f. Payment of all taxes, water, sewer rents and assessments, if any.
- g. Proof of the record owner's marital or civil union status is required and, if married or if there is a civil union partner, and the premises to be insured is or has ever been occupied as the principal marital or principal civil union residence of the record owner, then his or her spouse or civil union partner must join in the deed or mortgage and affidavit of title.
- h. The Company requires that a Notice of Settlement in connection with the transaction to be insured be filed, pursuant to N.J.S.A. 46:26A-11, as nearly as possible to, but not more than sixty (60) days before, the anticipated date of recording of the closing documents. If the closing is postponed, a second Notice must be filed before the expiration of the first. If both a deed and mortgage are to be insured, two (2) Notices must be filed: one for the deed, and the other for the mortgage.
- i. This Company must be contacted by the Closing Attorney to request a rundown at least twenty-four (24) hours prior to the scheduled closing. In the event such rundown is not requested, any mortgages, liens or judgments shall remain as an exception to the policy unless same have been satisfied.
- j. Form 1099-S must be completed at closing and filed by the Closing Attorney in accordance with the Tax Reform Act of 1986 in Code Section 6045 (e). NOTE: Pertains to purchase transactions only.
- k. If the proposed transaction is based upon a power of attorney, the power of attorney, deed (if applicable), and affidavit of the attorney in fact must be furnished for review and must be recorded. The Company must be furnished acceptable proof that the power is in effect and is exercised while the principal is alive, that the power remains in effect and that the power of attorney has not been revoked at the time of execution, delivery and recording of the mortgage and/or deed. At that time, the Company may make additional requirements or exceptions.
- l. If Grantor is a corporation, this company requires completion of a Corporate Affidavit of Title and a Corporate Resolution with respect to the proposed conveyance.
- m. If Grantor is a partnership, this company requires proof that the Partnership Agreement is in full force and effect, and the terms of such have not been modified or altered in any way. All general partner(s) must execute the Deed of conveyance.

Old Republic National Title Insurance Company

SCHEDULE B – SECTION I

(continued)

File No. **PTS-17-45216**

n. Taxes, Assessments, Sewer and Water charges are as follows:

Tax Search:	See Copies Attached
Assessment Search:	See Copies Attached
Sewer Search:	See Copies Attached
Water Search:	See Copies Attached

o. Superior Court of New Jersey and United States District Court Search: See Copies Attached. Affidavit of Title must make specific reference to judgment search and specifically state that the judgments shown thereon are not against the deponent but persons of similar names or said judgments must be satisfied of record. (Attach a copy of judgment search to the Affidavit)

p. Additional Requirements:

1. Furnish satisfactory proof of the marital status of Giuseppe Carannante and Antonella Carannante.
2. The record discloses no open mortgages of record. Grantor's Affidavit of Title must so specify.
3. A copy of the Trust Agreement must be supplied to our Company prior to closing. Agreement must state Trustee has the authority to convey subject property. If Agreement does not state who has the authority to convey then deed must be executed by all parties. Affidavit of Title must state that said Agreement has not been revoked or terminated and is still in force and effect.

NOTE: This company reserves the right to make such further exceptions as the above proofs, when received, may warrant.

4. This Company will require a Rundown to be ordered 48 hours prior to closing.
5. Subject to the results of tidelands search, which has been ordered but not yet received. **Note: Please contact this office 72 hours prior to closing in order to confirm receipt of same. Company hereby reserves the right to raise additional requirements and/or exception upon receipt of said search.**
6. This company will require a current survey and a metes and bounds legal description prepared by a professional Engineer and Land Surveyor for the insured premises which may result in revisions to the foregoing description.

NOTE: Judgments, if any, to be satisfied of record or affidavit submitted that same are not against persons in chain of title and/or purchasers, but against other with the same or similar names.

q. With respect to the proposed Deed, we require:

- (i) Subject to compliance with Chapter 176, Laws of 1975 (Realty Transfer Tax on all conveyances). (if applicable)
- (ii) Subject to compliance with Chapter 157, Laws of 1977 requiring reference to the tax lot and block numbers on all deeds. (if applicable)
- (iii) Proof as to past and present marital status of the proposed Grantor(s). If divorce or death has occurred, this Company must be notified prior to closing of title so appropriate amendments and/or additional requirements can be given.
- (iv) If Grantor is married or in a civil union and the subject premises is or ever has been used as a principal marital or civil union residence, spouse or civil union partner must join in the conveyance.

NOTE: Subject to recognizances, if any, filed against the sellers and/or mortgagors or property described in Schedule C of this Commitment for Title Insurance, due to the fact that Recognizances are no longer being indexed in the County Clerk's or Register's Office. Therefore, this Company is unable to search the public records for any recognizances that may affect marketability of title to the premises to be insured

Old Republic National Title Insurance Company

SCHEDULE B – SECTION I

(continued)

File No. **PTS-17-45216**

herein. To remove this exception, the Affidavit of Title must specifically state the following: "*The undersigned hereby certify that there are no recognizances filed against the undersigned as either principal or surety or against the property which is the subject matter of the within transaction.*"

Old Republic National Title Insurance Company

SCHEDULE B – SECTION II

EXCEPTIONS

File No. **PTS-17-45216**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction:

1. **Notwithstanding any provision of the policy to the contrary, the following matters are expressly excepted from the coverage of the policy, and the Company will not pay loss or damage, costs, attorney's fees or expenses that arise by reason of any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the land.**
2. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
3. Right or claims of parties in possession of the land not shown by the public records.
4. Any liens on your title, arising now or later, for labor and material, not shown by the public records.
5. Subject to possible additional taxes assessed or levied pursuant to N.J.S.A 54:4-63.1 et seq.
6. Subsurface conditions and/or encroachments not disclosed by an instrument of record. (Fee Policy only.)
7. **TAXES, CHARGES AND ASSESSMENTS:** The payment of all taxes, assessments, water and sewer charges, up through and including the current installments.
8. Rights of parties in possession not shown by public record.
9. Subject to unrecorded leases and/or lease agreements.
10. Rights of Utility Companies servicing the subject premises.
11. Servitude of the public to the rights, public and private, in and to any streets, roads, lanes or highways abutting, crossing or bounding the subject premises.
12. Covenants, Conditions, Restrictions and Easements of Record, which may exist on the land.
13. Subject to any and all terms, conditions, easements, rights of way, reservations, provisions, limitations and/or requirements, notes, conditions, easements, restrictions and setback lines as shown on Filed Map No. B-165.

NOTE: The following endorsement(s) will be attached to the final loan policy, unless specifically designated for an owner's policy.

- Survey Endorsement

**NEW JERSEY TAX & ASSESSMENT SEARCH**

For: PROPERTY TRANSFER SERVICES, INC.
Customer ID: 821092990
Reference #: PTS-17-45216
Order #: 5774964/MT-101-5774964
Completed Date: 04/11/2017

CERTIFICATE OF CURRENT PROPERTY TAX AND ASSESSMENT STATUS FOR:

Block: 202
Lot 3
Also:

Assessed Owner: THE SCHWEBEL FAMILY TRUST
Property Location: 641 ARNOLD AVE.
Mailing: 500 BAY AVE
POINT PLEASANT BEACH, NJ 08742

Municipality: POINT PLEASANT BEACH
BORO(OCEAN)
416 New Jersey Avenue
POINT PLEASANT BEACH, NJ 08742
(732) 892-0435

Property Class *: 4A - Commercial
Lot Size: 50X200

Cert of Occup.: New Construction, Rentals
Smoke detector: Required as per NJAC 5:70-4.19
Call (732) 892-1118 for inspection
Inspection Fee \$ 35.00 for inspection

Assessed Values: Land:\$437,500 Improvements:\$414,800 **Total:**\$852,300

Tax Rate: 1.518 per \$100 of Assessed Value

Tax Deductions: None

2016 Taxes: \$12,937.91 PAID IN FULL

2017 Qtr 1 Due: 02/01/2017 \$3,234.48 PAID

2017 Qtr 2 Due: 05/01/2017 \$3,234.48 OPEN

2017 Qtr 3 Due: 08/01/2017 TO BE DETERMINED

2017 Qtr 4 Due: 11/01/2017 TO BE DETERMINED

2018 Qtr 1 Due: 02/01/2018 TO BE DETERMINED

2018 Qtr 2 Due: 05/01/2018 TO BE DETERMINED

Added Assessments: None

Water: Point Pleasant Beach 416 NJ Ave Point Pleasant Beach, NJ 08742 732-892-7755
Acct: 582 0 01/01/2017 - 03/30/2017 \$0.03 OPEN PLUS PENALTY
\$117.45 PAID

Subject to final reading.; Subject to Excess Charges.

Sewer: Point Pleasant Beach 416 NJ Ave Point Pleasant Beach, NJ 08742 732-892-7755
Acct: 582 0 01/01/2017 - 03/31/2017 \$0.04 OPEN PLUS PENALTY
\$143.55 PAID

Subject to final reading.; Subject to Excess Charges.

Confirmed Assessments: None

Liens: None

Unconfirmed Assessment Certificate

Ordinance #: None

Adopted On: None

Improvement Type: None

*Not to be used to determine "residential use" for the purposes of P.L. 2004, c. 66, section 8.

Signature Information Solutions LLC guarantees that the above information accurately reflects the contents of the public record as of the completed date.

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS THE PROPOSED LENDER		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) Owner: THE SCHWEBEL FAMILY TRUST Address Supplied: 641 ARNOLD AVENUE BORO OF POINT PLEASANT BE, NJ 08742 BLOCK: 202 LOT: 3		Address Found: 641 ARNOLD AVE. POINT PLEASANT BEACH BORO, NJ 08742 BLOCK: 202 LOT: 3	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER		5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name POINT PLEASANT BEACH BOROUGH	2. County(ies) OCEAN	3. State NJ	4. NFIP Community Number 340388
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B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 34029C 0208 F	2. NFIP Map Panel Effective / Revised Date 29-SEP-2006	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date Case No.
4. Flood Zone X [C]	5. No NFIP Map	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. ☒ Federal Flood Insurance is available (community participates in the NFIP). ☒ Regular Program ☐ Emergency Program of NFIP
2. ☐ Federal Flood Insurance is not available (community does not participate in the NFIP).
3. ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.
CBRA/OPA Designation Date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☐ Yes ☒ No

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.

E. COMMENTS (Optional)

THIS PROPERTY IS COVERED FOR 30 YEAR LIFE OF LOAN TRACKING.

THIS CHARLES JONES DETERMINATION IS CERTIFIED BY SIGNATURE INFORMATION SOLUTIONS LLC TO THE PROPOSED LENDER FOR THE SOLE PURPOSE OF ITS COMPLYING WITH THE FLOOD DISASTER PROTECTION ACT OF 1973. SIGNATURE INFORMATION SOLUTIONS LLC HAS PROVIDED THIS FLOOD DETERMINATION TO BE USED BY THE ENTITY NAMED IN SECTION 1, BOX 1 FOR COMPLIANCE WITH THE 1994 REFORM ACT. IT MAY NOT BE UTILIZED FOR ANY OTHER PURPOSE, INCLUDING, BUT NOT LIMITED TO, PROPERTY PURCHASE CONSIDERATION OR PROPERTY VALUE DETERMINATION.

Requested By: Customer Name: PROPERTY TRANSFER SERVICES, INC. Account: 821092990
Attention:
Address: 1013 RT 88, STE 2 POINT PLEASANT, NJ 08742

Customer Reference:
PTS-17-45216

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  Signature Information Solutions LLC P.O. Box 8488 Trenton, NJ 08650 - 0488 www.signatureinfo.com	Date of Determination 11-APR-2017 Search Number FL17-101-1306
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Loan Number:

Order Number: FL17-101-1306

Determination Date: 11-APR-2017

NOTICE IS GIVEN TO: THE SCHWEBEL FAMILY TRUST

The Flood Disaster Protection Act of 1973, as amended, requires that Federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located or to be located, in an area that has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

☐ Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Administrator of FEMA as an SFHA using FEMA's Flood Insurance Rate Map or the Flood

Hazard Boundary Map for the following community: POINT PLEASANT BEACH BOROUGH

This area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please contact us for further information.

☒ Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Administrator of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE TO BORROWER ABOUT FEDERAL FLOOD DISASTER ASSISTANCE

☒ Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance at your expense.

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance also may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

At a minimum, flood insurance purchased must cover the lesser of

- (1) the outstanding principal balance of the loan; or
- (2) the maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located.

Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements. Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

☐ Notice in Nonparticipating Communities

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the nonparticipating community has been identified for at least one year as containing an SFHA, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.

Borrower's Signature

Date

Borrower's Signature

Date

Lending Institution

Date

Lending Institution Authorized Signature

Date



NEW JERSEY SUPERIOR COURT,
UNITED STATES DISTRICT COURT AND
UNITED STATES BANKRUPTCY COURT

821-0929-90

RE: PTS-17-45216

CERTIFIED TO:

PROPERTY TRANSFER SERVICES, INC.
1013 RT 88, STE 2
POINT PLEASANT NJ 08742

SIGNATURE INFORMATION SOLUTIONS LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE INDEX OF THE CIVIL JUDGMENT AND ORDER DOCKET OF THE SUPERIOR COURT OF NEW JERSEY, THE INDEX OF THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, AND THE INDEX OF THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY AND DOES NOT FIND REMAINING UNSATISFIED OF RECORD IN ANY OF THESE COURTS A JUDGMENT OR OTHER DOCKETED RECORD REFERRED TO BY THE RESPECTIVE INDICES WHICH CONSTITUTES A GENERAL LIEN ON REAL PROPERTY IN NEW JERSEY, NOR ANY CERCLA LIEN ON SPECIFIC REAL PROPERTY WITHIN NEW JERSEY NOR ANY PETITION COMMENCING PROCEEDINGS IN BANKRUPTCY EXCEPT AS BELOW SET FORTH AGAINST:

	FROM	TO
THE SCHWEBEL FAMILY TRUST (Entity) *** Name is CLEAR ***	04-20-1997	04-20-2017
GIUSEPPE CARANNANTE *** With Judgments ***	04-20-1997	04-20-2017
ANTONELLA CARANNANTE *** Name is CLEAR ***	04-20-1997	04-20-2017
ABBOT SCHWEBEL *** Name is CLEAR ***	04-20-1997	10-03-2003
MARILYN SCHWEBEL *** Name is CLEAR ***	04-20-1997	04-20-2017

(SEE ATTACHED 1 PAGE)

DATED 04-20-2017
TIME 08:45 AM

CHARLES JONES SEARCH
PROVIDED BY
SIGNATURE INFORMATION SOLUTIONS
P.O. BOX 8488
TRENTON, NJ 08650

RN17-114-04621 114 0920114 40

RN17-114-04621
821-0929-90

RE: PTS-17-45216

1

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: DJ-286457-2005

CASE NUMBER: DC 010385 04

DATE DOCKETED: 10/31/05

DATE OF JUDGMENT IN S.C.P.: 06/21/05

TYPE OF ACTION: CONTRC-REG

VENUE: OCEAN

DEBT: \$	1,444.94
COSTS: \$	79.90
INT: \$	11.57
DCKG: \$	10.00

CREDITOR(S):

PALISADES COLLECTION LLC

210 SYLVAN AV, ENGLEWOOD CLIFFS, NJ 07632

ATTORNEY: PRESSLER & PRESSLER

16 WING DR 2ND FL

CEDAR KNOLLS NJ 07927

973-753-5100

DEBTOR(S):

GUISEPPE CARANNANTE

598 ALLEN RD, BRICK, NJ 08723

ATTORNEY: PRO SE

*** End of Abstract ***

Charles Jones
Established 1911

Names Searched	Results Found
Carannante,Giuseppe	0
Giuseppe,Joseph	0
Carannante,Antonella	0
The Schwebel Family Trust	0
Results returned for user search on Match All Keywords.	



No Results Found for Specially Designated Nationals

No Results Found for Foreign Sanctions Evaders

No Results Found for Closing/Fraud Alerts

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Current Date: 4/11/2017

Last Updated: 4/11/2017

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DEED - Executor's

Prepared by: (Print signer's name below)

ABAM D. ZUCKER, ESQUIRE

INSTR # 2004174169
OR BK 12233 PG 1321
RECORDED 08/26/2004 09:42:53 AM
CARL W. BLOCK, COUNTY CLERK
OCEAN COUNTY, NEW JERSEY

DEED

This Deed is made on Aug. 5, 2004,

BETWEEN **MARILYN SCHWEBEL, Executrix of the Last Will and Testament of ABBOT B. SCHWEBEL, deceased,**

whose address is **803 South Drive, Brick, New Jersey 08724**

referred to as the Grantor,

AND **THE SCHWEBEL FAMILY TRUST**

whose post office address is **803 South Drive, Brick, New Jersey 08724**

referred to as the Grantee.

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

Grantor. The Grantor makes this Deed as the Executrix of the Last Will of Abbot B. Schwebel, deceased

Late of the Borough of Point Pleasant, County of Ocean and State of New Jersey.

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

ONE (\$1.00) DOLLAR

The Grantor acknowledges receipt of this money.

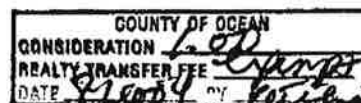
Tax Map Reference. (N.J.S.A. 46:15-2.1) Municipality of Borough of Point Pleasant Beach

Block No. 202 Lot No. 3 Account No.

☐ 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 Point Pleasant Beach, County of Ocean and State of New Jersey. The legal description is:

Land and premises known as 641-645 Arnold Avenue, Point Pleasant Beach, New Jersey, and more particularly described in Deed to Michael Gottlieb from Mary C. Arnold, dated March 10, 1906 and recorded in the Ocean County Clerk's Office March 23, 1906 in Deed Book 299, Page 230, and by Deed from Ocean Fire Company Number One to Michael Gottlieb by Deed dated April 14, 1906 and recorded in the Ocean County Clerk's Office April 18, 1906 in Deed Book 299, Page 430. The premises were thereafter conveyed to M.S. and M. Gottlieb Company, a partnership by Deed from Morton D. Gottlieb, Stella H. Gottlieb and Minnie Gottlieb, Executors of the Last Will and Testament of Michael Gottlieb, deceased, recorded in the Ocean County Clerk's Office. The said M.S. and M. Gottlieb Company is a partnership formed by the



2004309 Villani



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION
(C.55, P.L. 2004)

GIT/REP-3
(7-04)

(Please Print or Type)

SELLER(S) INFORMATION (If Multiple Sellers Each Seller Must Complete a Certification)

Name(s)

Marilyn Schwebel, Executive

Current Resident Address:

Street

City, Town, Post Office

Home Phone

State

Zip Code

Business Phone

PROPERTY INFORMATION (Brief Property Description)

Block(s)

Lot(s)

Qualifier

Street Address:

City, Town, Post Office

State

Zip Code

Seller's Percentage of Ownership

Consideration

Closing Date

1. ☐ I am a resident taxpayer of the State of New Jersey pursuant to N.J.S.A. 54A:1-1 et seq. and will file a resident gross income tax return and pay any applicable taxes on any gain or income from the disposition of this property.
2. ☐ The real property being sold or transferred is used exclusively as my principal residence within the meaning of section 121 of the Federal Internal Revenue Code of 1986, 26 U.S.C. § 121.
3. ☐ I am 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 individual, estate or trust and as such not required to make an estimated payment pursuant to N.J.S.A. 54A:1-1 et seq.
6. ☒ The total consideration for the property is \$1,000 or less and as such, the seller is not required to make an estimated payment pursuant to N.J.S.A. 54A:1-1 et seq.

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 could 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.

Date

Signature
(Seller) Please indicate if Power of Attorney is Attached (E-1)

Date

Signature

(Seller) Please indicate if Power of Attorney is Attached (E-1)

STATE OF NEW JERSEY
AFFIDAVIT OF CONSIDERATION OR EXEMPTION
(P.L. 1968, c. 49)

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www.allstatelegal.com 800-222-0510 Page 1

or
PARTIAL EXEMPTION
(P.L. 1975, c. 176)

To be recorded with Deed pursuant to P.L. 1968, c. 49, as amended by P.L. 1991, c. 308 (N.J.S.A. 46:15-5 et seq.)

STATE OF NEW JERSEY
COUNTY OF OCEAN

SS:

FOR RECORDER'S USE ONLY	
Consideration \$	<u>1.00</u>
Realty Transfer Fee \$	<u>Exempt</u>
Date <u>8-26-04</u>	By <u>[Signature]</u>

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

(1) PARTY OR LEGAL REPRESENTATIVE

(See Instructions #3, 4 and 5 on reverse side.)

Deponent MARILYN SCHWEBEL, EXECUTRIX

(Name)

GRANTOR

in a deed dated 8/05/04

(State whether Grantor, Grantee, Legal Representative, Corporate Officer, Officer of Title Co., Lending Institution, etc.)

deposes and says that he/she is the

transferring real property identified as Block No.

202

Lot No. 3

located at

641-645 ARNOLD AVENUE, POINT PLEASANT BEACH, NJ 08742

(Street Address, Municipality, County)

and annexed hereto.

(2) CONSIDERATION

(See Instruction #6.)

Deponent states that, with respect to deed hereto annexed, the actual amount of money and the monetary value of any other thing of value constituting the entire compensation paid or to be paid for the transfer of title to the lands, tenements or other realty, including the remaining amount of any prior mortgage to which the transfer is subject or which is to be assumed and agreed to be paid by the grantee and any other lien or encumbrance thereon not paid, satisfied or removed in connection with the transfer of title is \$1.00.

(3) FULL EXEMPTION FROM FEE

Deponent claims that this deed transaction is fully exempt from the Realty Transfer Fee imposed by P.L. 1968, c. 49 for the following reason(s): Explain in detail. (See Instruction #7.) Mere reference to exemption symbol is not sufficient.

FOR CONSIDERATION OF LESS THAN \$100.00

(4) PARTIAL EXEMPTION FROM FEE

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. (See Instructions #8 and #9.)

Deponent claims that this deed transaction is exempt from the increased portion of the Realty Transfer Fee imposed by P.L.

1975,

c. 176 for the following reason(s):

A) SENIOR CITIZEN (See Instruction #8.)

☐ Grantor(s) 62 yrs. of age or over.*

☐ One- or two-family residential premises.

spouse.

☐ Owned and occupied by grantor(s) at time of sale.

☐ Owners as joint tenants must all qualify except in the case of a

B) BLIND (See Instruction #8.)

☐ Grantor(s) legally blind.*

☐ One- or two-family residential premises.

☐ Owned and occupied by grantor(s) at time of sale.

☐ No owners as joint tenants other than spouse or other qualified exempt owners.

DISABLED (See Instruction #8.)

☐ Grantor(s) permanently and totally disabled.*

☐ One- or two-family residential premises.

☐ Receiving disability payments.

☐ Owned and occupied by grantor(s) at time of sale.

☐ Not gainfully employed.

☐ No owners as joint tenants other than spouse or other qualified exempt owners.

* IN THE CASE OF HUSBAND AND WIFE, ONLY ONE GRANTOR NEED QUALIFY

C) LOW AND MODERATE INCOME HOUSING

(See Instruction #8.)

☐ Affordable According to HUD Standards.

☐ Meets Income Requirements of Region.

☐ Reserved for Occupancy.

☐ Subject to Resale Controls.

D) NEW CONSTRUCTION (See Instruction #9.)

☐ Entirely new improvement.

☐ Not previously used for any purpose.

☐ Not previously occupied.

Deponent makes this Affidavit to induce the County Clerk or Register of Deeds to record the deed and accept the fee submitted herewith in accordance with the provisions of P.L. 1968, c. 49.

Subscribed and sworn to before me

this

day of

5th August, 2004

Name of Deponent (sign above line)

MARILYN SCHWEBEL, EXECUTRIX

Name of Grantor (type above line)

803 SOUTH DRIVE
BRICK, NJ 08724

Address of Deponent

Address of Grantor at Time of Sale

NOTARY PUBLIC
History Public, State of New Jersey
Commission Expires 1-31-06

FOR OFFICIAL USE ONLY This space for use of County Clerk or Register of Deeds.

Instrument Number

County

Deed Number

Book

Deed Dated

Date Recorded

IMPORTANT - BEFORE COMPLETING THIS AFFIDAVIT, PLEASE READ THE INSTRUCTIONS ON THE REVERSE SIDE HEREOF. This format is prescribed by the Director, Division of Taxation in the Department of the Treasury, as required by law, and may not be altered without the approval of the Director.

ORIGINAL - To be retained by County.

DUPLICATE - To be forwarded by County to Division of Taxation on partial exemption from fee (N.J.A.C. 18:16 - 8.12)

TRIPPLICATE - Is your file copy.

ORIGINAL AND DUPLICATE COPY MUST BE SUBMITTED WITH DEED TO COUNTY RECORDING OFFICER

parties of the first part, namely, Morton T. Gottlieb, Stella H. Gottlieb and Minnie Gottlieb in which they have equal interest. The said Minnie Gottlieb died August 28, 1973. Under her Last Will and Testament duly probated in the Ocean County Surrogate's Office she devised her estate to Morton Gottlieb and Stella Gottlieb. The said Morton T. Gottlieb died November 11, 1979. Under his Last Will and Testament duly probated in the Ocean County Surrogate's Court he devised his estate unto Stella Gottlieb. The said Stella Gottlieb died April 2, 1984. Under her Last Will and Testament duly probated in the Ocean County Surrogate's Office she appointed Abbot B. Schwebel as Executor. The said Abbot B. Schwebel died October 2, 2002. Under his Last Will and Testament duly probated in the Ocean County Surrogate's Office he appointed Marilyn Schwebel as Executrix. This Deed is given by the Executrix to The Schwebel Family Trust, in distribution of the estate of Abbot B. Schwebel.

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. If the Grantor is a corporation, this Deed is signed and attested to by its proper corporate officers and its corporate seal is affixed.

Witnessed or Attested by

Maria E. Thieren

Marilyn Schwebel (Seal)
MARILYN SCHWEBEL, Executrix of the
Estate of Abbot B. Schwebel, Deceased

State of *N.J.*, County of *Ocean* SS.:

I certify that on *August 5*, 2004,

MARILYN SCHWEBEL, Executrix of the Estate of ABBOT B. SCHWEBEL, Deceased,

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 \$1.00 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.)

Maria E. Thieren
(Print name and title below signature)

MARIA E. THIEN
Notary Public, State of New Jersey
Commission Expires 1-24-09

DEED		<i>Dated:</i> _____, 2004
Marilyn Schwebel, Executrix of the Estate of ABBOT B. SCHWEBEL, Deceased,		
	Grantor.	
TO		
THE SCHWEBEL FAMILY TRUST,		
	Grantee.	
		<i>Record and return to:</i> Marilyn Schwebel 803 South Drive Brick, New Jersey 08724 VILLANI & DELUCA, P.C. 703 RICHMOND AVE MINT PLEASANT, NJ 08742