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New Jersey Builders Association

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SPONSOR PROFILES 2015

The NJBA Patron and Master Sponsor Programs give members the opportunity to demonstrate their commitment to the Association, its local affiliates, the New Jersey Mixed-Use Developers (MXD) affiliate and the building industry at large. The NJBA Sponsor programs are quite literally, the lifeblood of the Association, providing the finances, manpower and expertise our Association needs to operate.

We are fortunate to have so many industry leaders supporting NJBA through our sponsor programs. We encourage our members to thank these sponsors by giving them the opportunity to bid on work and to create relationships that will better our Association and the industry.

Throughout this Sponsor Profile book, you will find information on each of our Patron Sponsors and Master Sponsors – showcasing the value that they can bring to a business relationship with you.

Members that are interested in learning more about the numerous benefits of becoming a Master or Patron Sponsor, should contact Grant Lucking at (609) 570-2157 or grant@njba.org.

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Happy Homes start with... **a Structural Home Warranty.**



Long Live Happy Homes

Given that a third party insurance backed warranty is required with every new home sold in New Jersey, it's easy to place your warranty packet on the backburner to focus on other more pressing matters. However, it's important to review your chosen warranty provider and warranty agreements closely to better understand the protection you're offering to your buyer. Proper understanding not only saves you time and simplifies the process when a buyer comes to you with a question, but ultimately helps protect your reputation and the trust you've established in the event of a claim. Here's a breakdown of what you need to know.

An overview of your warranty

New home warranties required in this state follow a 1, 2, 10-year model and must include:

- One-year workmanship warranty – for protection against defects in materials and workmanship beginning on closing day.
- Two-year systems warranty – for protection against defects in electrical, plumbing and mechanical distribution systems for two full years.
- Ten-year structural warranty – comprehensive coverage for protection against major structural defects, from closing day and lasting a full ten years.

Beyond the basic coverage, you should use the following checklist when considering a warranty provider and warranty option:

1. Homeowner education – language within your warranty contract that accurately and clearly defines what is and is not covered under your warranty.
2. A platform for quick dispute resolution – arbitration provision and an experienced warranty administration team, skilled in conciliation of disputes, to get homeowner complaints resolved quickly and effectively.
3. Construction standards – as defined by the state of New Jersey.
4. Flexibility and stability – make sure your warranty insurer is financially strong and the warranty is transferable throughout the ten year term.
5. Builder advice – for warranty service and risk management – this could come in the form of seminars and educational materials.
6. A solid reputation and experience with your business – look for Better Business Bureau ratings of "A," and favorable recommendations from industry associations.
7. Comprehensive coverage – includes coverage for soil movement and structural defect coverage starting day one.

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The Project Professionals

84 Lumber Company's origins date to 1956 when Joseph A. Hardy, III opened the original "cash and carry" lumber yard in the rural town of Eighty Four, Pa., 30 miles south of Pittsburgh. Within five years of its founding, 84 Lumber began an expansion program; opening new company owned building materials stores with a no-frills approach to keep overhead low.

In the early 1990s, competition and pressure from "Big Box" retailers began to siphon 84 Lumber's retail customer base and resulted in Hardy delivering what has come to be known as the Survival Speech. He told company executives that they needed to reinvent 84 Lumber and move away from the retail segment and instead focus on professional contractors if the company were to survive. To carry this vision forward, Hardy appointed his youngest daughter, Maggie Hardy Magerko, as President of 84 Lumber Company. This proved to be a turning point for the company as Maggie took the reins, and has since grown 84 Lumber's sales to over 2 billion annually.

84 Lumber has helped our pro-customers to build millions of

homes over the years and we understand the critical nature of the building cycle. That's why we strive to ensure the right amount of quality materials arrive at the job site where and when they're needed. A late delivery, an incomplete load, damaged materials – these all can dramatically slow the building cycle costing not only time but money. From the 84 Lumber salesperson who works on-site with the builder to the pros at the store and who deliver to our job sites, we are an extension of the builder's staff. We help keep your project on schedule because we know what you need, when you need it, and where you need it.

84 Lumber maintains its corporate headquarters in Eighty Four, Pa., where the original store continues to operate. Today, the company has expanded to over 250 stores, component plants, door shops, installation centers and engineered wood product shops in 30 states. With over 3,500 associates nationwide, 84 Lumber provides industry leading one-on-one service to every customer, ensuring an efficient and satisfying purchasing experience.



The Builders Bank

For over 125 years, as a full service commercial bank Amboy Bank has been proud to finance the building and housing needs of New Jersey. Traditionally, the bank's lending has been focused on assisting builders during the construction phase and as the largest construction lender in New Jersey had become known as "The Builders Bank".

Recently, in a desire to support the recovery of the NJ housing market Amboy has expanded to the financing of all permanent loans with a focus on multi-family in their market area.

Commenting on the bank's business focus, George E. Scharpf, President and CEO said "I believe we have the best commercial real estate lending team in New Jersey. They are prepared to provide businesses with the expertise and support that is unique to Amboy. In addition to construction financing, we offer permanent loans with flexible terms. And of course, as a local community bank, we provide quick decisions."

When a group of local businessmen founded Amboy Bank in 1888 their intent was to provide banking services to help the local community and businesses grow and prosper. After 125 years the same focus and mission holds true. For more than a century, Amboy has served businesses throughout central New Jersey with a dedication to helping them succeed. Client success has fueled the bank's success earning Amboy the mantle of "Best Bank in Central New Jersey" for 17 years in a

row by the readers of The Home News Tribune.

"Although we are honored to receive awards, they are not our goal. They reflect our culture, the driving motivation held by our employees and management to deliver service, innovation and value" says Scharpf.

Throughout its history as an independent New Jersey bank, Amboy has maintained a commitment to the growth of the local communities it serves. "Our values date back to when deals were done with a handshake. We look beyond the quarter, to the long term success of our clients, recognizing that we are building relationships that transcend cyclical trends. Amboy doesn't first look to government backed loans for our clients- it's one of the tools we use to find the right financing for them. We always focus on matching businesses with the right loan." said Domenick Margiotta, Amboy's Chief Lending officer.

Scharpf explained "Over the years our values have not changed, both short and long-term, our clients' success is our success. That's why we don't sell products; we create and nurture relationships. Everything we do is designed to help clients reach their financial goals. I think our founders would be pleased to see after 125 years how Amboy Bank is still committed to sustaining its tradition of excellence."



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Managing Risk. Assuring Your Future.

Since 1993, Anthony & Company has been the go-to resource of homebuilders, developers, re-developers and residential general contractors for insightful, intelligent and practical insurance and risk management services to support the business of NJBA members. Our dedication to the industry, years of risk management experience and knowledge of the ever changing marketplace of insurance assure our clients Anthony & Company has the capabilities and resources to meet any individual need.

Anthony & Company has dedicated services to support the needs of the home building industry. We assist you in developing, structuring and monitoring subcontractor risk transfer programs. Anthony & Company provides insurance pre-audit services for workers compensation and general liability policies. Anthony & Company clients are never left to manage this end-of-policy process alone. Because of our extensive background of the insurance auditing processes and procedures, we have a proven track record of finding solutions to what appear to be complex insurance audit problems.

Over the past 18 years, the construction insurance marketplace has degenerated from one of reasonable expectation of protection to virtually one of overwhelming challenges to find

adequate coverage. Recent court cases in NJ and around the United States bring challenges to the procurement of adequate coverage for our clients. Through extensive training and awareness of these complex court decisions, our staff possesses the background knowledge and skill to negotiate coverage terms and conditions to avoid the pitfalls inherent in today's commercial insurance policies.

Subdivision and Performance Bonding is another example of our dedicated level of service to the home building community. Anthony & Company only works with bond underwriters that are Treasury Listed. In most cases, we can provide bonding without collateral requirements.

Construction insurance is not our only specialty. The other is real estate owners and managers. Anthony & Company has extensive market reach with several 'A' Rated insurers that provide superior products to real estate owners and managers of commercial, residential or industrial properties.

We encourage builders and developers of any size and style to discover why so many NJBA members have found having Anthony & Company provide insurance, bonding and risk management services to be a satisfying experience.



Value Sets Us Apart

Archer & Greiner P.C. is a dynamic, full-service law firm providing quality, result-driven legal services to corporate and individual clients. With more than 175 attorneys in a regional network of eight offices, including five in New Jersey, the firm is one of the five largest in the state of New Jersey.

We are fortunate to have attorneys in practically every area of legal practice who are recognized leaders in their fields. In particular, the firm is well-known for the high quality of its practices related to the development and construction industries, and has played a major role in development, real estate and construction law in New Jersey for several decades.

Archer & Greiner is a longtime Master Sponsor of NJBA and enthusiastic participants in many of the Association's programs. Specifically, Archer & Greiner attorneys have presented numerous workshops at the Atlantic Builders Convention, covering such topics as environmental aspects of development and the effect of emerging legal trends on businesses.

As a full-service law firm, Archer & Greiner is organized into six primary departments: Real Estate, Litigation, Labor and

Employment, Corporate and Tax, Trusts and Estates, and Family Law. In addition, we have a number of interdisciplinary practice groups that bring the full measure of our expertise to bear on behalf of our clients. These groups include Land Use, Environmental Permitting & Compliance; Construction & Real Estate Litigation; Environmental Law; Insurance Law; and many others. Our clients run the gamut from some of the world's largest multinational corporations and other large companies, to small and medium-size businesses, to a wide variety of nonprofits and individuals.

Value sets us apart. In a highly competitive market, Archer & Greiner distinguishes itself through its highly skilled and credentialed attorneys, intense focus on client service and favorable rate structure to provide exceptional value to clients. The firm is proactive in meeting the needs of its clients, committing resources to remain on the cutting edge of developing legal issues and technology, and managing clients' interests with an ongoing commitment to cost-effectiveness.

Learn more about our firm at www.archerlaw.com or call our headquarters in Haddonfield at 856-795-2121. Eight offices in NJ, PA., DE and NY, including Haddonfield, Hackensack, Princeton, Flemington and Red Bank in New Jersey.

BISGAIER HOFF

Attorneys At Law A Limited Liability Company

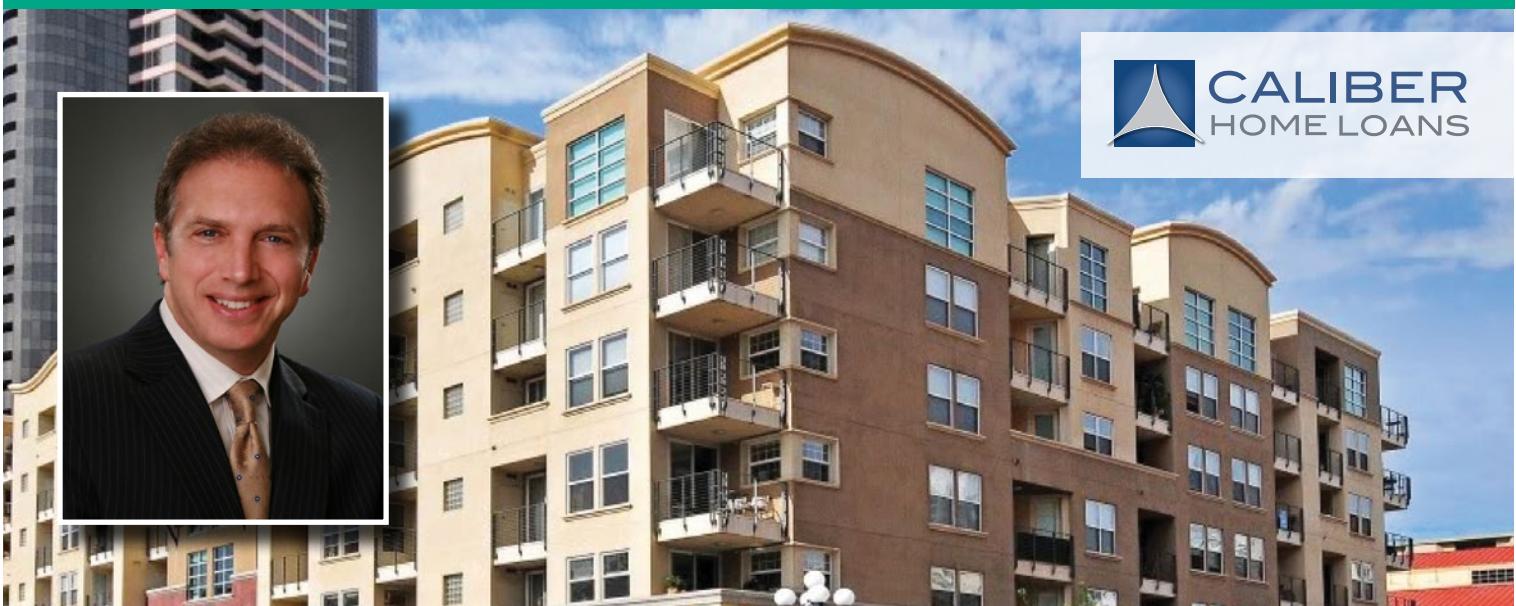
**360°
OF KNOWLEDGE &
CLIENT COMMITMENT**

We are a full service real estate, land use, construction and commercial litigation law practice specializing in service to the development community in all phases of development, redevelopment and construction.

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How Can We Help You Succeed?

Now, more than ever before, you need to partner with a lender who you can trust to help you and your homebuyers navigate today's constantly-changing regulatory environment. A lender who is truly committed to your success as well as the growth of the home building industry. A mortgage company that offers a network of knowledgeable and experienced loan professionals who take the time to listen to your needs and know how to close loans. That's Caliber Home Loans.

Our team of New Construction Mortgage Specialists can provide you with an array of tools and resources to help you sell and close more homes, including:

- Quick Upfront Approvals
- Extended Rate Locks
- Lock & Sell Program

Combine that with Caliber's flexible programs and wide variety of loan options to help increase your homebuyers' chances of purchasing a home, and you have a win-win formula for success.

Our Commitment to Preferred Builder Partners

- National Builder Division comprised of veteran, industry leading professionals
- Dedicated builder loan fulfillment teams

- Condo Project Review, Condo Expanded Services & Non-Warrantable Condo Program
- Pipeline Status Reporting: we will make sure and keep both you and your homebuyers up-to-date on their loan, leaving them never in question on the progress of their loan.
- Ongoing Sales Training: if you're looking for new and better ways to help your homebuyers, Caliber can help by providing you and your sales associates with educational materials and information so you're better informed to help your buyers.
- Seasoned, local New Construction Property Appraisal Experts
- Unique loan products for greater buyer qualifying potential

Unlike many other lenders, Caliber also retains the servicing of our loans, providing added convenience and continuity to your clients. At Caliber, our daily goal is to provide you and your homebuyers with exceptional service and support every step of the way.

Contact us today to learn how you can become a Caliber Preferred Builder to help your buyers achieve the dream of homeownership.



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Flexible Financing For Project Development

Long before any demolition, renovation or new construction begins, a commercial real estate development project needs to have a solid financial footing in place. This foundation must be capable of supporting the total financial weight of the proposed project, while also offering the flexibility to cover planned and unplanned contingencies. Among New Jersey builders and land developers, Columbia Bank's commercial lenders are well-known for their steadfast belief that having the right financial package, from the very start, makes any project easier to manage.

The financial solutions that Columbia Bank provides differ from those offered by other commercial lenders in two distinct ways. The first difference is the quality of the service, which regardless of commercial loan size includes an assigned support team of lending specialists. To meet fast-paced deadlines, all of Columbia's loan decisions are also made locally at their three New Jersey regional lending centers – in Fair Lawn, Edison (Raritan Center) and Voorhees. It's a proven fact that having an experienced local lending team is a "competitive advantage" that typically results in faster approvals.

Columbia is also unique as to their range of financing solutions, each customized specifically for the type of

project funded. The bank is a recognized and reliable provider of commercial permanent mortgages for mixed use, office and medical arts buildings, light industrial, flex warehouse space, multi-family dwellings, retail centers and not-for-profit type projects. Whether on Main Street, a highway or downtown, Columbia's commercial mortgages provide flexible financing for most every project type.

In keeping with the bank's one-stop banking concept, Columbia also offers commercial construction loans, including one that automatically converts to a commercial permanent mortgage, an option quite appealing for investor and owner-occupied uses. Term loans with a choice of options for short-term, intermediate and long-term financing are also offered, along with enhanced business banking services, like business checking, online cash management and free check deposits.

Whether a residential, commercial or multi-tasked project, if there is a "Financed by Columbia Bank" sign on the work site, you can always be assured that the developer is backed by a reliable, experienced, flexible and accessible professional lending team. New Jersey builders and developers can always Count on Columbia for commercial banking solutions and long-term banking relationships.



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Providing Consistent Exceptional Service, Value Beyond Accounting and Innovative Solutions to Help Our Clients Achieve Their Goals

Cowan, Guneski & Co., a regional accounting firm serving the tri-state area, was founded in October 1982 by Donald Cowan and R. Joseph Guneski to provide services that go beyond those of traditional accounting firms. Our objective has always been to promote excellence in the field of accountancy for the benefit of our clients, employees and communities.

We provide a wide range of accounting, audit, tax and advisory services to a diverse array of clients from smaller, closely-held companies to various organizations and institutions to large, multimillion-dollar corporations. We are an active partner in our clients' growth by delivering consistent exceptional service, value beyond accounting and innovative solutions focused on their goals. Every engagement is designed, executed and completed with the clients' goals in mind. We get to know our clients' businesses and their people and not only satisfy their audit, tax or business consulting needs, but also provide valuable recommendations to their management team. Because of our firm's philosophy of proactive involvement and frequent communication, many clients consider us an integral part of their business team.

Our Construction Services Group, led by three Certified Construction Industry Financial Professionals (CCIFP®),

has extensive experience working with general contractors, builders, tradesmen and supply houses that support the construction industry. We believe meeting the minimum reporting requirements should not be considered the end of our services, but the beginning. We look beyond the numbers so that our services are an investment in our clients' companies instead of an expense. We understand the challenges they face within their industry. Our Construction Services Group helps clients effectively manage business and operational issues, such as bonding requirements, financing options, rising costs, productivity, project management, or shrinking profit margins. We provide keystone services that focus on helping those in the construction industry operate more effectively and efficiently.

Cowan, Guneski & Co. will present you with advice and counsel that should have a positive impact on your bottom line. It is important to us that clients realize a true benefit from their investment in our services. Because of this, most of our business comes from referrals.

We are proud of our reputation in the business community for being a firm with high ethical standards and a great place to work.



Helping You Stay Ahead of the Competition

In New Jersey, real estate development is no easy task with vacant, developable land a scarcity. Today, residential development involves multiple facets, including parcel assemblage, redevelopment designations, environmental remediation, sewer and water issues and almost assuredly some question about affordable housing. The attorney for the developer not only needs to be versed in all those areas of development but also has to have support from a team of lawyers who focus on each of those particular areas. That is what Day Pitney offers.

Day Pitney is a leading full-service regional U.S. law firm with a more than 100-year reputation for superior client service and high-value legal representation. With close to 300 attorneys in New Jersey and eight other offices throughout the Northeast, the firm is well-positioned to provide regional, national and international clients results-based representation and forward-thinking solutions in a broad range of real estate development matters.



Craig M. Gianetti

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Craig Gianetti is a long time member of NJBA and is also a member of the Metropolitan Builders and Contractors Association of NJ. Mr. Gianetti counsels developers on all aspects of real estate development, including real estate transactions, zoning and entitlements, tax credit incentives and litigation. Mr. Gianetti has extensive experience in affordable housing matters related to developer and municipal compliance with affordable housing laws, including builder's remedy lawsuits, and has assisted developers of affordable housing projects financed through the Low Income Housing Tax Credit Program.



Thomas J. Malman

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Day Pitney real estate lawyers have extensive experience in the area of residential real estate development in New Jersey and throughout the Northeast. The firm's New Jersey lawyers have represented developers and clients on large and small scale residential projects throughout the state. "We bring a team approach to each matter; not only within our real estate group but also with the developer and its other consultants," says Craig Gianetti, a partner in Day Pitney's Real Estate Group in New Jersey. "Ideally, we are working with the developer at the initial transaction, which enables us to provide valuable insight from the outset on any particular issue, whether it be rezoning, redevelopment, environmental or affordable housing. Having an awareness and understanding of all those issues upfront helps shape the strategy for the entire project".

The Day Pitney Real Estate Group is well-positioned to counsel builders on all aspects of real estate development.

Thomas Malman represents developers, purchasers, and sellers in connection with the acquisition, sale, development, and re-development of real estate. His experience includes projects related to both commercial and residential real property. He regularly represents clients before municipal, county, and state authorities in connection with securing a wide variety of regulatory approvals, including site plan and subdivision approvals, bulk and use variances, stream encroachment permits, wetlands disturbance permits, and other related environmental permits. As a result of his extensive experience with real estate transactions and development, Mr. Malman regularly works with professionals that support real estate industry, including, architects, brokers, civil and structural engineers, landscape architects, traffic consultants, acoustical engineers, appraisers, and construction managers.



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DrinkerBiddle

New Jersey Dirt Lawyers – Nationwide Capability

Drinker Biddle is a 620-lawyer firm with 11 offices throughout the country, including approximately 100 lawyers in New Jersey. Drinker Biddle's real estate group offers one-stop shopping for clients involved in any aspect of a development project, including sophisticated corporate and tax advice necessary to structure complex deals. Our lawyers represent clients in all aspects of real estate development, acquisitions, dispositions, leasing and financing. We routinely help our clients navigate the permitting and approval process across the State; we handle complex real estate litigation or arbitration of any nature from prerogative writ appeals to disputes about any phase or aspect of a development project; we negotiate construction contracts and litigate and arbitrate construction disputes; and we counsel clients with respect to environmental remediation and mitigation of environmental risk.

Drinker Biddle's representative engagements in New Jersey include:

- Land acquisitions and land use approvals for multifamily housing developments for Trammell Crow Residential and Mill Creek Residential Trust throughout New Jersey;
- Land use approvals for Toll Brothers' Maxwell Place and Hudson Tea projects in Hoboken containing approximately 2,000 residential units and 100,000 plus square feet of commercial space;

- All project approvals for Princeton University's \$325 million Arts and Transit development currently under construction across from McCarter Theatre, and the defense of multiple law suits challenging the re-zoning for the project and various governmental approvals;
- Representing Matrix Development Group in a wide variety of real estate related matters, including acquisitions, dispositions, financings, construction contracts, litigation and joint ventures, including the JV to construct and lease a Newark office building to Panasonic for its new North American headquarters;
- Financing, permitting approvals, and related litigation for the historic Congress Hall Hotel in Cape May;
- Approvals for the Jets training facility and corporate headquarters in Florham Park;
- Redevelopment Agreement, land use approvals and PILOT for the billion dollar Woodbridge Energy Center, a state-of-the-art, 700 megawatt natural gas fueled power plant;
- Counseling the Hampshire Companies on acquisitions, dispositions, leasing and financing of office, industrial and mixed-use developments across the Northeast.

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Always Above Water

Ducky Johnson House Movers was established in 1963 by Ducky Johnson with little more than a dilapidated truck, a set of steel beams purchased on a payment plan, and his own bright intellect and strong work ethic.

Today the business, now with a third generation of experienced house movers, is thriving successfully and conducts business in Florida, Alabama, Georgia, Mississippi, Louisiana, Texas, New Jersey and New York. The business is currently moving and lifting more than 500 structures each year. Ducky Johnson owns and operates the industry's state of the art structural moving and elevating equipment.

Hurricane Katrina took a toll on Louisiana and surrounding areas. Not only did the storm devastate the area, but the post-storm rebuilding efforts also played a part in the devastation. The founders of Ducky Johnson Home Elevation witnessed firsthand the impact that Hurricane Katrina had on the lives of the Louisiana residents so in the aftermath of Superstorm Sandy they knew what needed to be done.

After receiving literally hundreds of requests from New Jersey Homeowners for assistance, the company arrived in New Jersey just weeks after Superstorm Sandy. After seeing the effects of the super storm, they quickly mobilized employees and equipment to the area, establishing an office in Toms River, New Jersey.

Ducky Johnson is committed to repairing the landscape of New Jersey following the devastation that Sandy left in her wake. Ducky Johnson Home Elevation is a partner at the table of the transition

from rebuilding to rebirth of the New Jersey communities in which they serve. Ducky Johnson has made it the company mission to inform and educate the community on the home elevation process.

Since many residents were largely uninformed about the house raising process the Ducky Johnson team launched "Elevation 101", a workshop series that help residents in an effort to assist them in making educated decisions about their home. Held at the requests of local townships, more than a dozen sessions have been completed in communities including Sea Bright, Point Pleasant, Bay Head, Seaside Heights, Beach Haven West, Little Egg Harbor, Toms River and Brick.

Ducky Johnson is proficient in federal and state hazard mitigation grant programs having participated in grant programs in Louisiana, Florida and Texas. The company is fully equipped to ensure that all FEMA, state and local building and zoning requirements are exceeded. Ducky Johnson Home Elevation is skilled in the large increases in capacity and the monumental challenge of rebuilding.

Ducky Johnson continues to conduct work in several states, backed by a large number of experienced workers and knowledgeable staff. The company's impeccable financial standing and work experience allows Ducky Johnson be a contributor to the New Jersey rebuilding efforts, economy and community.

From hiring and training local workers to supporting the Little League, Ducky Johnson Home Elevation is committed to not only reviving the New Jersey community but also providing a foundation for a better future.



An Uncompromising Commitment to Our Clients

Eckert Seamans Cherin & Mellott, LLC is a national law firm with more than 350 attorneys in 14 offices throughout the United States, including Princeton and Newark, New Jersey; Philadelphia, Pennsylvania; and White Plains, New York.

Eckert Seamans' Real Estate team is thoroughly equipped to deal with traditional real estate concerns, such as land use/zoning (conventional and planned developments), redevelopment, environmental (NJDEP/LURP and remediation), title, conveyancing, financing, leasing, and eminent domain in addition to taking an active role in any aspect of a real estate-related transaction, from assisting in structuring the transaction to preparing and negotiating the operative documents. We have extensive experience before planning and boards of adjustment, governing bodies and local, regional and state authorities and agencies, representing clients throughout all stages of development approval and construction. The firm also regularly represents clients in obtaining both traditional and creative financing and represents lenders in all varieties of construction and permanent mortgage and mezzanine loan transactions. We also draft public offering statements for the sale of ownership interests in residential condominium and fee simple communities with homeowners associations. In addition, we have been involved in numerous condominium and cooperative conversions. Moreover, backed by the full-service resources of the firm, the Real Estate team is prepared

to deal with all other aspects of real estate law including environmental issues, construction, government affairs, tax and labor and employment law issues.

Eckert Seamans' real estate clients include buyers and sellers of real estate; construction and permanent lenders; building contractors; owners, developers and operators of residential complexes, shopping centers, office buildings, warehouses, industrial parks, industrial and cogeneration plants transportation facilities, and sports facilities; municipalities; local and regional authorities; owners and developers of coal, oil, gas and timber interests and educational and nonprofit entities.

While Eckert Seamans serves clients across the Mid-Atlantic region and beyond, the firm's land use and real estate attorneys have represented clients engaged in residential, office, commercial and industrial development and redevelopment projects in most of New Jersey's 21 counties, including such matters as:

- Redevelopment and construction agreements, land use approvals, resolution of environmental issues and PILOT agreements for a large scale redevelopment projects in Princeton consisting of a municipal parking garage, public plaza and mixed-use buildings containing both retail and residential units;
- Property acquisition, development approvals, preparation

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SMARTER. STRONGER. FLASTER.

Working Where We Live.

The Flaster/Greenberg team brings their indepth, decades long knowledge and insight on the New Jersey marketplace to every representation. Our attorneys know how to help clients in the building industry move projects to completion within time constraints and project specifications. We understand that you want to work with lawyers who "get the deal done."

Our construction and real estate clients benefit from our multi-disciplined, client-centric approach and indepth experience from New Jersey-specific land use planning and zoning through post-construction and remediation.

Because our attorneys live and work in New Jersey, we understand the specialized needs of contractors, developers and their lenders, and offer focused assistance to ensure successful completion in a wide range of commercial construction projects in the State.

Our projects run the spectrum from residential, commercial and industrial, including mass transportation, redevelopment and greenfield sites, as well as medical and hospitality projects. We represent public and private owners, developers, design professionals, contractors, subcontractors and suppliers.

Flaster/Greenberg attorneys provide comprehensive legal and strategic planning solutions related to the issues you frequently encounter, including:

- Alternative energy
- Building code and licensing matters
- Construction and contract disputes
- Defect claims, including design error and materials failure
- Development agreements
- Employment and labor issues
- Environmental laws
- Federal, state and local procurement
- Government approvals and regulation
- Insurance coverage actions
- Labor dispute arbitrations
- Landmark designation and historical preservation issues
- Mechanics' liens and bond claims
- Mediation and arbitration proceedings
- Professional liability of architects and engineers
- Project planning and contract review
- Zoning board and legislative committee representation
- Right-of-way adjustments
- Tax strategies
- Transactional and financing issues
- Warranty claims

To learn more about how Flaster/Greenberg can help with your project, visit www.flastergreenberg.com, or call 856.661.1900.

EVERY CLIENT MATTERS.



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NOT YOUR ORDINARY REAL ESTATE ATTORNEYS.



Fox Rothschild LLP
ATTORNEYS AT LAW



National Law Firm With More Than 600 Lawyers in 20 Offices Coast to Coast.

A national law firm with four offices located throughout the Garden State, Fox Rothschild is among the top legal resources in New Jersey. We are home to a sizeable team of real estate professionals in New Jersey who help clients maximize opportunities in both real estate upswings and downturns through our knowledge of local issues, combined with breadth of statewide experience in utilizing innovative solutions to development hurdles.

We assist owners, developers, investors, lenders, real estate and design professionals, landlords, tenants, financial institutions, syndicators, insurance companies and many other clients with their real estate needs. Our attorneys are well-versed in key areas, such as acquisitions, sales, leasing, joint ventures, financing, P3s, zoning, land use litigation, construction and sustainability projects, tax appeals and condemnation.

In the Garden State, Fox's real estate attorneys have a reputation

as the go-to team who gets things done. We maintain key connections at the federal, state and local level with government officials who regulate the real estate market and pair that with a results-oriented approach that helps get projects done on time and on budget.

Fox Rothschild has a national footprint of 20 offices and a roster of more than 600 attorneys. But don't let our big numbers fool you. We offer large firm resources with a small firm atmosphere. Our clients receive personal attention and customized solutions from attorneys who work hand-in-hand with them to help them achieve their business objectives and anticipate the challenges ahead.

Our entrepreneurial approach — as a firm that works in the trenches with clients, helping them to realize their goals — is a characteristic that differentiates us. When you choose Fox, you gain an advisor as dedicated to your success as you are.



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ENGINEERING Scope



Civil Engineering

“FWH Associates is the leader in providing engineering services throughout New Jersey. Our broad knowledge base, dedication to our building partners and experience in providing cost efficient and innovative plans for the residential, commercial and mixed use development community, has always been, and will always be, our hallmark.”

Contact: Christopher Rosati, P.E., P.P.
crosati@fwhassociates.com



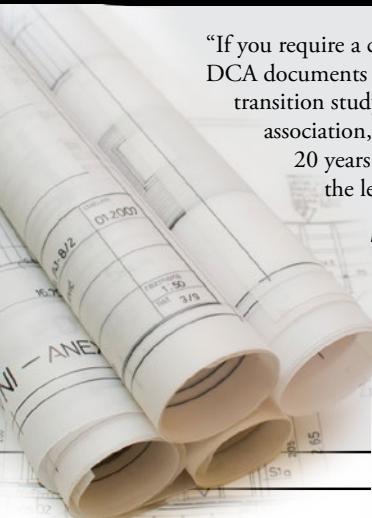
“Whether you are striving to achieve an award winning master planned community or an intimate small enclave of custom homes, FWH can provide the initial land planning design services to maximize the number of homes per acre while creating an inviting and sustainable neighborhood. And, if you are obtaining a township approval or simply enhancing your homes and community, FWH’s landscape architectural design services will place the finishing touches on your project.”

Lee Webb, LLA, PP, President
lwebb@fwhassociates.com

Community Association Services

“If you require a capital reserve study for your DCA documents or assistance in dealing with the transition study prepared by the homeowner association, FWH can assist. We have over 20 years of experience and we are one of the leading firms in this field.”

Dan Rush, PE, PP, RS, CGP
drush@fwhassociates.com



“Working with our company gives a client all the advantages of a cohesive team approach.”

Lee Webb,
President FWH Associates



Landscape Architecture & Community Planning

“Whether you are striving to achieve an award winning master planned community or an intimate small enclave of custom homes, FWH can provide the initial land planning design services to maximize the number of homes per acre while creating an inviting and sustainable neighborhood. And, if you are obtaining a township approval or simply enhancing your homes and

Environmental Services

“FWH Associates is adept in the ever-changing regulations of the NJDEP and Pinelands Commission. We are also involved in a number of NJBA Committees that review rule changes and provide input on NJBA’s behalf. From the Pinelands to Highlands we are your choice for all environmental permitting needs including flood hazard, storm water management, wetland permitting, CAFRA

and water quality management plans. FWH is your one-stop for fast and reliable service.”

Contact: Brian P. Murphy, P.E., P.P., C.M.E.
bmurphy@fwhassociates.com



Land Surveying and GPS

“At FWH we are dedicated to providing responsive and accurate surveying services for our clients, whether it is construction stakeout, asbuilts, outbound and topographic surveys or condominium certifications, flood elevation certifications, and riparian grants FWH is the answer to all your surveying needs.”

Contact: Bill Schemel, PLS
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Building Lasting Trusting Relationships

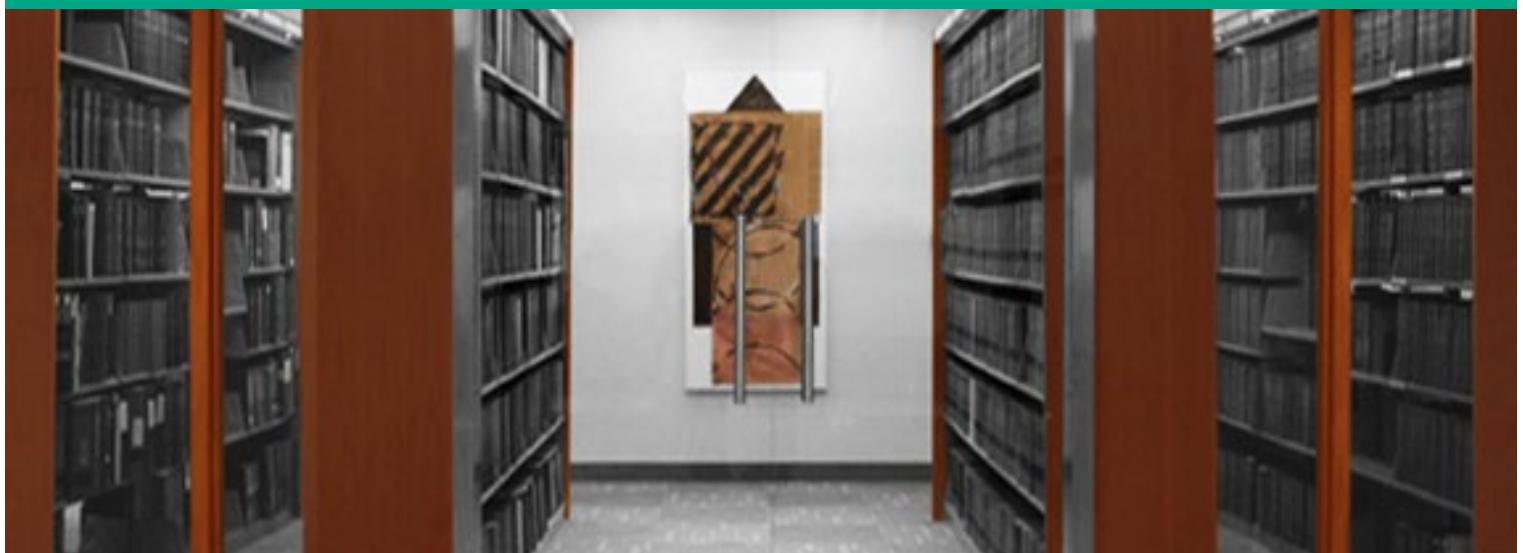
The best builders start with a solid foundation. Located in Red Bank, New Jersey, with a satellite office in Trenton, Giordano, Halleran & Ciesla, P.C. is a multi-specialty law firm dedicated to providing sophisticated, complex legal services and solutions. Our attorneys have extensive experience dealing with complex issues facing today's building industry.

Maintaining personal relationships and gathering in-depth knowledge of clients' businesses and industries allow our attorneys to construct both sound legal advice and effective strategies to resolve business issues. Our attorneys work with local and state government agencies on application and approvals and anticipate future legislation that could affect our clients' projects.

At Giordano, Halleran & Ciesla, P.C., we provide high quality legal work to meet our clients' needs in a resourceful, cost-effective manner.

With a focus on responsiveness and producing results with outstanding value to our clients' bottom line, the firm provides experienced representation in the following practice areas: Environmental, Real Estate, Land Use, Redevelopment, Planned Real Estate Development, Construction, Labor & Employment, Trusts & Estates, Corporate & Business, and Healthcare, to name a few.

For more information please visit us at www.ghclaw.com or follow us on Twitter @GHCLawFirm.



100 Years. 100 Strong.

Greenbaum, Rowe, Smith & Davis celebrated its 100th anniversary in 2014. With approximately 100 attorneys based in our Woodbridge and Roseland offices, we are proud of our long history and eager to embrace our future.

When it comes to our identity, Greenbaum, Rowe, Smith & Davis is, first and foremost, a New Jersey law firm. We know New Jersey like the back of our hand. Our primary focus is on meeting the legal needs of businesses and individuals with interests in the state.

In our representation of clients in New Jersey real estate matters, our inside-and-out knowledge of New Jersey's legislative, regulatory and political landscape – coupled with our comprehensive experience and broad base of contacts and connections – adds up to a significant "home field advantage."

Throughout the years, we have earned our standing among the foremost real estate law practices in the market by getting the job done on behalf of a wide range of clients. We are proud to represent many of the real estate industry's leading players – developers, builders, business and property owners/operators, lenders, homeowners' associations and REITs. On the public entity side, we have represented the interests of numerous municipalities in their redevelopment and urban revitalization undertakings.

Our real estate team is comprised of twenty-two lawyers who

collectively bring expertise to the table related to all types of commercial and residential projects, and in every facet of real estate law. This gives us the ability to represent the firm's clients throughout all stages of a project, in all types of transactions, and in real estate-related disputes and appeals. A number of "niche" practice strengths fall within the parameters of our real estate service profile, including urban and transit-oriented redevelopment, project financing and incentives, commercial leasing, land use and zoning issues, condominium and community association law, planned real estate development, alternative energy and sustainable development projects, environmental insurance, condemnation, and commercial property tax appeals. As a multi-practice firm, our capabilities on the real estate front are further enhanced by the strengths of our lawyers in other practice areas, including environmental, corporate and tax law, as well as litigation.

Greenbaum, Rowe, Smith & Davis is a law firm with deep roots in the state and a far-reaching knowledge of New Jersey real estate and business issues. Our clients trust us with their most sophisticated transactions, complex matters and challenging disputes. We take a practical, creative and highly personalized approach to the work at hand. We will continue to earn the loyalty and respect of our clients by delivering service, value and results, just as we've done for the past century.



Nothing Is More Important Than Our Clients' Issues

Hill Wallack LLP is a leading law firm with offices in Princeton and Morristown, New Jersey and Yardley, Pennsylvania. Our regional strength places us in an ideal position in today's market. With 70 lawyers, our mid-market size allows us to provide sophisticated, high-level service to clients in a cost-efficient, responsive manner.

Hill Wallack has one of the premier land use practices in New Jersey. We provide comprehensive solutions to issues arising in every area of law affecting the land development permitting process at the local, county, state and federal levels.

Our Land Use Team represents private and public sector clients in all facets of land development. Our clients include some of the nation's leading homebuilders, office and commercial developers, redevelopers, financial institutions, state and local redevelopment authorities, public transportation authorities, municipalities and local boards, and other public and private entities seeking to cope with land use regulatory issues.

We are also proud to serve as **Land Use Counsel to the New Jersey Builders Association (NJBA)**, representing NJBA in a variety of concerns to the industry, including legislative, regulatory and litigation matters.

Our extensive experience enables us to present a number of pragmatic options to our clients. Where we can, we work to avoid litigation. But when litigation is our clients' only – or best

– alternative, we provide aggressive, cost-effective advocacy, at the trial court and appellate levels, and before our state courts and the federal courts.

Our Land Use Team attorneys collectively bring decades of experience to the table, in areas ranging from the regulatory analysis of land at the outset, to the acquisition of all necessary permits and approvals. The Land Use Team includes recognized leaders in land use law, including a past-Chair of the Land Use Law Section of the New Jersey State Bar Association, and others who have served on its Board of Directors.

The Land Use Team works with Hill Wallack colleagues knowledgeable in areas that include real estate financing and transactions, community association law, insurance coverage, bankruptcy and workouts, and other areas of interest to those with land use concerns.

The MidJersey Chamber of Commerce recognized Hill Wallack as the Distinguished Corporation of the Year for 2013. The firm was also recognized by American Lawyer Media as one of the 2013 Go-To Law Firms at The Top 500 Companies.

Hill Wallack is dedicated to innovation, excellence and superior service. Nothing is more important than our clients' issues.



From Left – Bert Owens, George Campbell, Rich Spengler, Joseph Orefice, Marc Katz, Chris Koutsis, Timothy Touhey

Banking in Your Best Interest

2014 marked another record year for Investors Bank. In December alone, the CRE Lending Group closed 17 large transactions and a number of smaller deals, increasing its loan portfolio by more than \$400 million. Back in 2008, Investors Bank's total commercial Lending and Multifamily Housing Portfolio was just \$379 million. Since then it has grown to over \$8.5 billion under the direction of Executive Vice President and Chief Lending Officer Richard Spengler and his team. The bank has started an Asset-Based Lending group as well as an Insurance Lending Group to further bolster our strong growth trajectory. The Bank's recent acquisitions of Roma Bank, RomAsia Bank and GCF Banks have deepened the Bank's commitment to serving the Central and South Jersey markets, while the completion of our second step IPO provided the Bank the capital it needs to grow to the next level.

The Bank's success continues to be recognized, with President and CEO Kevin Cummings coming in this year at #26 on the NJBiz Power 100. Additionally, the Bank made the NJ Biz Real Estate Power 50 with SVP and CRE Team Leader Timothy Touhey coming in at #22. This marks the second straight year as the only bank to make the list.

Commercial Real Estate Lending Group

The Commercial Real Estate professionals at Investors are extremely active in New Jersey, New York, Pennsylvania, Connecticut and

Delaware. Investors provides loans of up to \$50 million and has an expanding commercial real estate portfolio which includes buildings, retail centers, and mixed-use properties.

Investors Home Mortgage

Investors Home Mortgage, a subsidiary of Investors Bank, offers a wide variety of exceptional mortgage products for all lifestyles. They are a direct lender of Fannie Mae and FHA, and offer many products and services to ensure that their customers are comfortable with their mortgage payments. Investors Home Mortgage offers some of the most attractive mortgage rates in New Jersey, New York and beyond.

Investors Home Mortgage was also recognized recently as one of "New Jersey's Top Mortgage Bankers and Brokers" by NJ Biz, in addition to being the company with the second highest lending volume in the state of New Jersey.

For information, please call 888.256.4447. ©2015 Investors Bank.

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Investors has five commercial real estate loan origination offices:
Midtown Manhattan

60 E. 42nd Street, Suite 4540

Marc Katz, SVP

NY Area Team Leader, CRE Lending
646.358.8382

Continued on page 35



An IT Firm Dedicated to the Success of Its Clients

Selecting the right IT Support Company can be challenging for business owners. Those who do their due diligence make the right choice by finding a firm that is focused on the clients' success. IT Radix is such a firm.

Founded in 2008, IT Radix is built on 200+ years of combined experience in Information Technology. Its success extends from there by applying "industry best practices" in IT management and consulting solutions to small and medium sized organizations located in the mid and northern New Jersey area.

With the name derived from a Latin term for foundation, IT Radix's founder, Cathy Coloff believes that information technology is the foundation of every business. Coloff believes with a strong IT foundation any business can be poised for success.

"We are the outsourced IT department for many of our clients, taking care of everything that an internal IT staff would handle. We primarily focus on IT infrastructure including servers, desktops, network components, user support, etc. Our clients recognize that outsourcing IT is a great choice—they get a better value from our team than from a single internal employee filling this role. We offer more flexibility, wider expertise, and overall better support for the same or less money," states Coloff.

By incorporating both Microsoft and Apple support under one umbrella, IT Radix clients enjoy "one-stop" shopping for their IT needs. Supporting over 200 companies as well as professional experience in enterprise IT departments, IT Radix has established procedures for virtually every aspect of IT management.

But it is not just technical expertise and experience that sets IT Radix apart from the rest. The IT Radix team is trained and practices the art of "listening first" in order to provide the highest level of services to their clients. The firm points to a client retention rate of 98% as proof of its unique abilities to provide world-class service.

IT Radix staff stands by the company's eight core values. "We developed them and live them every day," states Coloff. "Specifically, WOW Service and Client Comes First. Even the smallest gesture turns mediocre service into WOW service."

Businesses and organizations are constantly challenged to achieve their goals. The IT Radix team makes their clients' technology foundation less complex and more seamless. With so many support options to choose from, IT Radix has successfully differentiated itself with a passion for the success of its clients led and driven by Cathy Coloff and her dedicated team.



Passion Makes all the Difference.

"When you've been working with community associations as long as we have, you've seen it all. We've seen the most common mistakes and know how to fix them before they become a problem. Few other companies, if any, have the depth of experience that Kipcon has. It is what enables us to protect builders to build exceptional communities."

Kipcon Inc. is a professional engineering consulting firm that specializes in providing Risk Management services to Developers. In Community Associations, new homeowners do not have the opportunity to perform an inspection of their community until after they have already purchased their home. This process has resulted in the evolution of what is known as the Transition Process which starts with the planning of the community and ends after the new homeowners occupy all of the homes. We assist in the **development of the governing documents** as well as offer techniques to minimize the risk of improper construction.

Kipcon Inc. brings a unique passion to the building industry. Our founder and principal, Mitchell H. Frumkin, PE, RS, CGP, has built his business on a foundation of ongoing education and industry excellence. Frumkin has given presentations at both the national level for the National Association of Home Builders (NAHB) and on the local level through the New Jersey Builders Association (NJBA). He has served as the national President of the Community Associations Institute (CAI) as well as President of the National Foundation for Community

Association Research. He also chaired the national committee that developed the National Reserve Study Standards of CAI as well as the Best Practices papers on Transition and Reserve Funding. His firm, Kipcon Inc. is currently a Master Sponsor of the NJBA. Mr. Frumkin also serves on the Board of the Rutgers University Graduate School of Real Estate.

What we offer builders:

Prior to construction: Kipcon is the expert in the preparation of Reserve Studies, deferred maintenance schedules and energy cost determinations for inclusion in the association's initial budgets. We understand both the financial as well as practical implications of the recommendations made in these studies.

During construction: Kipcon's staff performs third party observations to minimize the potential for deficiencies caused by improper construction. The causes include poor workmanship or not building in general conformance with the plans and specifications. Our reports not only identify deficiencies but also confirm that corrective work has been performed. If deficiencies do exist, Kipcon can provide the design services needed to correct the problems. Prior to turnover, reviews of the completed construction are performed to identify issues that are likely to be raised by the community associations during the Transition process.



Engage. Envision. Engineer.

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Customer Loyalty Through Client Satisfaction

Maser Consulting P.A. is a privately owned, multi-discipline, engineering firm with a unique balance of private and public sector experience. Established in 1984 by Richard M. Maser, PE, PP, CME, Chief Executive Officer and President, the firm is headquartered in Red Bank, NJ with offices strategically located nationwide.

Today, Maser Consulting offers a distinctive array of complementary engineering and consulting services that support building initiatives including:

- Bridge Engineering
- Civil/Site Development
- Construction Inspection & Management
- Cultural Resources
- Ecological Services
- Environmental & Permitting
- Geotechnical Engineering
- GIS/GPS Asset Management
- Hydrogeologic Services
- Land Survey & Geospatial Services
- Landscape Architecture Services
- Municipal Services
- Planning Services
- Recreational/Sports Services
- Stormwater Management
- Structural Engineering
- Telecommunications Services

- Transportation/Traffic Engineering
- Water/Wastewater Engineering
- Waterfront Engineering

Cultivating this diversity of specialized disciplines through a staff of over 500 professionals, the firm has earned a strong reputation for its ability to seamlessly integrate its services while producing successful outcomes that exceed client expectations.

With a conscious effort toward growth, Maser Consulting recently ranked on the list of 50 Fastest Growing Companies in New Jersey by NJBIZ, the state's premier business journal. Maser Consulting has additionally been recognized nationally by ENR as a Top 500 Design Firm, has consistently ranked on The Zweig Group Hot Firm List of Fastest Growing Companies, and again by NJBIZ as one of The Best Places to Work in New Jersey.

Maser Consulting has been providing dependable engineering and consulting services for more than 30 years. This longevity is a testament to the dedication and responsiveness of the firm's personnel throughout every department, in providing our clients with the most effective services available. The firm's commitment in facilitating new strategies to meet an ever-changing environment is reinforced by its dedication to NJBA as a Master Sponsor since 2008 and supporting its continued effort toward maintaining, protecting, and promoting the building industry interests.



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Offering a Full Range of Personal/Commercial Insurance, Investments and Planning

The MetLife Premier Client Group of New Jersey (MPCGNJ)'s highly skilled associates offer a wide variety of insurance and financial products. They recognize that financial needs vary from client to client and thus work with an in-house team of professionals who specialize in the following: Estate Planning, Business Insurance, Disability Income Insurance, Long Term Care Insurance, Investments, Group Insurance, Pension Administration and Retirement Planning. These on-staff professionals work in conjunction with the MPCGNJ representatives, personal financial and legal advisors to develop financial strategies you can depend on.

Metropolitan Life Insurance Company (MLIC), New York, NY 10166. Securities products and investment advisory services offered by MetLife Securities, Inc. (MSI) (member FINRA/SIPC) and a registered investment adviser. MLIC and MSI are MetLife companies. MetLife Premier Client Group is the distribution channel name for the offices of MLIC. MetLife, its agents, and representatives do not provide tax and/or legal advice. L0415421408[exp0216][NJ]



Providing Clients With a Clear Perspective and a Strategic Path Forward.

Meyers Research is a residential real estate consulting practice and a leading data provider for the housing industry headquartered in Beverly Hills, CA with 9 offices in the U.S. As a trusted advisor in for-sale and multifamily markets, the company offers a national perspective as well as local expertise to homebuilders, land and institutional developers, investment and commercial banks, private equity managers and attorneys.

Zonda™, a Meyers Research - Kennedy Wilson innovation, is the housing industry's most comprehensive research app with real-time market data reporting, land listings, new home projects, and easy to use tools, all in one place for those on-the-go.

National Insight

Zonda offers an approachable and intuitive way to access real-time data across the United States. With detailed maps, comprehensive data and interpretive narrative, we deliver all the key housing market information in a user-friendly format & on-the-go.

Local Flavor

Search, save and monitor hot spots ripe for opportunity.

Uncover nearby project trends such as monthly absorption rates, inventory and remaining lots available as well as demographics important to homebuilders such as schools, crime rates and job market conditions.

Historical Context & Forecasts

With over 275 metrics influencing the housing industry, Zonda provides access to monthly and annual historical trends, future projections and real time narrative reported by seasoned analysts across the country. Export images and Excel files for presentation and reports.

Accelerate Field Work

Easily create and manage a digital library of your sites, including site details, field pictures and time-stamped notes. Automatically create site price charts by circling projects and closings on the map.

Instant Reports

Get lean, elegantly formatted market, site and project reports generated in just seconds, showing change up to 40 years back. Easily email a PDF version to your colleagues.



is now



Same Great Client Relations with Access to an Expanded Base of Services

Omland Engineering Associates, Inc. has merged with Bowman Consulting Group, Ltd. This partnership allows us to continue providing the high level of service our customers have come to expect, but with access to an expanded portfolio of services and expertise.

Omland is a multi-discipline consulting engineering firm that provides high quality services to New Jersey's building community. Clients include: home builders, developers, redevelopers, and municipalities. The company was formed in 1997 and has continued to grow, with over 40 employees in three New Jersey locations; Cedar Knolls, Freehold, and Newark.

Bowman Consulting Group Ltd. is a multidiscipline design firm with over 30 offices and 500+ employees across the country. Headquartered in Chantilly, VA, the company serves a broad array of industries including land development, transportation, and water resources.

This recent partnership provides the opportunity to offer a greater depth of resources, addressing the many aspects of a development project. We provide a complete site design and engineering package, in lieu of using multiple consultants.

Our combined suite of services include:

- Site Design and Engineering
- Surveying
- Landscape Architecture
- Traffic and Transportation Engineering

- Water/Wastewater Engineering
- Planning
- Structural Design
- Permitting for Local, County and State Approvals
- Capital Improvement Projects

Omland embraces a professional service philosophy that assures complete client satisfaction. We respond quickly and thoughtfully. We appreciate the importance of clients' schedules and we always meet our clients' deadlines. Because of this philosophy, Omland Engineering continues to find itself with a large repeat client base.

Our experienced staff consists of licensed engineers, surveyors, landscape architects, and planners. We understand the myriad local, county and state regulations that govern development in NJ, and apply that knowledge throughout every phase of the project. We also understand that a project is only feasible if it can be constructed cost effectively, and we stay knowledgeable about new products and construction systems.

Although we have expanded in size, our commitment to providing personalized attention remains the same. At Omland every client and project, regardless of size, receives the same high level of experience and consideration it deserves.

We are excited about this new endeavor and for the many excellent opportunities it will provide for our clients and employees.



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Viewed To Be The Best

Since 1925, Pella Windows & Doors has set the standard for quality, craftsmanship and service. As one of the world's leading window and door manufacturers, Pella designs and builds some of the best products in the industry.

We select the finest materials and build innovative performance features into every window and door. Our products are rigorously tested in state-of-the-art testing facilities and we stand behind every window and door we make with one of the best warranties in the business.

Located in the West Essex Industrial Park, Pella Windows & Doors of West Caldwell was established in 1956 and continues to be one of the most successful Pella businesses in the country. In addition to our main office in West Caldwell, two Commercial Offices and five showrooms serve Southern, Central and Northern New Jersey, as well as Manhattan, Staten Island and Orange and Rockland Counties in New York.

Pella West Caldwell completes thousands of residential, commercial and trade projects each year. Our professional

sales staff, installers and customer service representatives work diligently to ensure the company's internal processes and procedures are customer centric – your total satisfaction is our goal.

Pella offers a complete line of wood, fiberglass and vinyl products to enhance your customer's home and life. Our product offerings include windows, sliding and hinged patio doors as well as a beautiful variety of fiberglass, steel and wood entry doors to meet every budget.

Pella products are superior and our team supports Pella's first-rate windows and doors with the highest level of customer service. All of our associates strive every day to live our mission statement:

"To provide a world-class sales and service experience to the benefit of our customers and associates."

We are a member of the Better Business Bureau since the 1980's and have an A+ rating.



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After 30 Years & 3 Million Homes, RWC Has New Home Warranties Nailed!

Residential Warranty Company, LLC (RWC) is a leading provider of third-party, insured home warranties to builders, remodelers & manufacturers throughout the U.S. In business for over 30 years, RWC has warranted over 3 million homes. RWC's insurer has maintained a rating of "A- (Excellent)" by A.M. Best for over 12 consecutive years and currently posts a surplus in excess of \$100 million.

Available programs include warranties for:

- New homes,
- Remodeling projects,
- Building Systems homes,
- Manufactured homes,
- Detached garages,
- Conversion projects,
- Commercial projects, and
- Extended warranties for appliances & systems.

Home enrollment, membership renewal and ordering of marketing materials are all simple through our online Warranty Express system. New streamlined application procedures have made membership easier than ever.

Ten Year New Home Warranties provided by Residential Warranty Company, LLC are 3rd-party insured warranties, providing a specific set of written standards to spell out coverage and are an effective way to deal with a variety of issues including customer service, marketing, government-financed loans and mandated new home legislation. RWC's 10

year new home warranty option is approved by the New Jersey DCA, as well as FHA/VA.

Coverage provided by an RWC Ten Year New Home Warranty includes:

- One Year of Coverage on Workmanship & Materials;
- Two Years of Coverage on Selected Portions of Mechanical Systems;
- Ten Years of Coverage on Major Structural Components;
- Limit on Builder liability of two years;
- Effective warranty resolution process which includes free mediation; and
- If needed, a formal binding arbitration process.

Through the RWC Insurance Advantage, RWC Members have access to various lines of commercial insurance including General Liability, Builder's Risk and Contractor's Equipment, etc. Because the RIA program is offered exclusively to our members, we are able to avoid the high risks associated with other commercial operations. Thus, we keep the cost of claims low and pass the savings on to you.

Remodelers may also find effective risk management solutions with RWC. A flexible remodeler program is available to remodelers looking for added warranty protection and increased marketability. In today's market, a customer's sense of security is critical. Homeowners want to be sure the

[Continued on page 35](#)



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Jana Watts
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Mixed-Use Redevelopment

is what's happening in **New Jersey.**

NJ: "First state in the nation to approach full buildout."

Mixed-use projects are rising on redevelopment sites

- business districts
- waterfronts
- brownfields
- transit hubs

Successful redevelopment requires a team of experienced attorneys to lead you through the unique costs and challenges of these projects.

That's why more and more real estate professionals are turning to Sills Cummins & Gross to provide creative solutions and a real time understanding of emerging laws, regulations and public incentives.

For further information, please contact:

Ted Zangari, Esq.
Co-Chair, Real Estate Law Department
Chair, Redevelopment Law & Public Policy Practice Groups

(973) 643-5781 | tzangari@sillscummis.com

visit our blog www.redevelopnj.com

Sills Cummins & Gross P.C.

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Newark

| Princeton



Attorneys at Law

Stark & Stark has been serving the diverse and complex needs of the real estate community for many years through its inevitable economic cycles and constant regulatory changes. Our clients have continued to rely on us for our ability to effectively negotiate within the nuances of any real estate transaction and to "close the deal." We have a depth of experience in our real estate department that enables us to carefully, efficiently and cost-effectively serve the needs and interests of our clients.

Stark & Stark has been a Master Sponsor of the New Jersey Builders Association (NJBA) since 2005. Shareholder Gary S. Forshner, Esq., member of the firm's Real Estate, Zoning & Land Use Group, has received several awards from NJBA, including the Associate Hall of Fame Award (2013), Chairman's Award (2006, 2008, 2012), and Distinguished Service Award for Outstanding Political Action (2009).

The firm continues to expand in size and expertise in order to enhance the quality and range of the services it provides. Our attorneys are supported by a staff in excess of 200, who

are dedicated to providing the highest level of service to each client. These clients can be confident that they are receiving the best legal representation when they work with Stark & Stark because we recognize the importance of understanding each and every one of our clients' needs and representing them appropriately.

Community involvement is a pillar of Stark & Stark's philosophy. Our firm has received widespread recognition as a community leader, and our attorneys are encouraged to become actively involved in charitable and community organizations. As a result, the firm has continually helped to raise money for, and build strong connections with, over 260 local, regional, and national organizations and charitable foundations. Stark & Stark is committed to preserving its reputation for excellence by continuing to render the highest quality legal services by maintaining a high quality of life for all staff and by carrying on as a legal pioneer.



Attorneys at Law

George J. Tyler and Margaret B. Carmeli founded the firm on October 2, 2000. Located in Robbinsville, New Jersey, the office is minutes from the New Jersey Turnpike at the intersection of Routes 130 and 195.

Mr. Tyler and Ms. Carmeli have experience representing clients on business issues, redevelopment (including brownfield redevelopment), environmental issues, land use (planning/zoning) matters, water supply, water treatment, waste management, site remediation, air and water pollution control, solid and hazardous waste management, as well as contract and construction issues, commercial transactions, regulatory matters, real estate, landlord tenant matters, insurance coverage cases, legislative representation and related litigation.

Tyler & Carmeli, P.C. maintains an active land use practice. Attorneys at the firm have been involved in the implementation of the redevelopment process or represented clients with property located in a redevelopment zone, in a number of municipalities including Perth Amboy, Milford, South Bound Brook, Kearny, Carteret, Highland Park, Newark, Trenton, and South Amboy. Project experience is provided as part of the application package. The firm has assisted clients and appeared before numerous municipalities, seeking

approvals including site plan applications, variance relief, redeveloper designation, and subdivision. We have experience with storm water management, environmental issues, public opposition and developer's agreements.

Before entering private practice, Mr. Tyler worked in the New Jersey Department of Environmental Protection for seventeen years. He served as the Assistant Commissioner for Environmental Management from 1980 to 1986. Mr. Tyler and Ms. Carmeli have worked together 1987.

The firm serves as General Counsel to the Automotive Recyclers Association of New Jersey, chairs the Legislative/Regulatory Committee of the New Jersey Manufactured Housing Association and, in addition to its New Jersey Builders Association Master Sponsor activities, is a member of the Chemistry Council of New Jersey (Environmental Committee), the New Jersey Business and Industry Association (Environmental Quality Committee), the National Brownfields Association, and the Association of Environmental Authorities where it is a member of the Legislative Committee. Both Mr. Tyler and Ms. Carmeli frequently publish and lecture on environmental issues.



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For nearly a century, the full-service law firm of Wilentz, Goldman & Spitzer, P.A. has been committed to making a difference for our clients. From our humble beginnings in 1919 with offices over a storefront, the firm's dedication to professionalism and exceptional legal skill are reflected in our distinct and remarkable history.

With over 120 attorneys in four offices throughout New Jersey, New York and Pennsylvania, the breadth of our practice and regional concentration combines to deliver proactive results-driven solutions to the dynamic and complex legal issues our clients face. From land use, redevelopment, environmental law, and renewable energy, to all areas of commercial real estate and construction, Wilentz lawyers can provide the insight you need to help your business meet its goals.

Our commercial real estate team provides integrated multidisciplinary legal solutions for property investment, development, management, and finance transactions. They represent large and small public and private corporations, business entities and individuals; developers and redevelopers; landlords, tenants; institutional, private and public lenders; public and private equity investors; syndicators; construction companies (general contractors, sub-contractors and construction managers); property managers; brokers and appraisers; public and private utility companies; and municipal, state, and county agencies and authorities.

The firm's team of land use attorneys is focused on all phases of

land use approval at all governmental levels and related regulatory matters, as well as litigation and appeals involving the approval and permitting process. Attorneys represent clients on a wide range of matters including site plans, variances, subdivisions, developer agreements, access permits, rezoning applications, master plan changes and related litigation.

Our environmental law team is adept at strategic counseling, coordination of permitting and enhancement of business opportunities through effective relationships with the regulating agencies for projects of all sizes. Attorneys have substantial experience in regulatory permitting, regulatory compliance and policy matters involved in development and redevelopment projects.

For more than 20 years, the firm's redevelopment team has consistently provided redeveloper and public redevelopment entity clients throughout New Jersey with strategies for successful business-minded approaches to compliance with the myriad legal requirements involved in redevelopment projects. Attorneys from relevant practice areas operate as part of a cross-disciplinary team designed to respond to all legal issues that arise in a redevelopment project including: redevelopment plans, designation of redevelopment areas, redevelopment and tax abatement agreements, property acquisition and government incentive programs and approvals. Our attorneys have the ability to deliver timely and effective service on projects ranging from a

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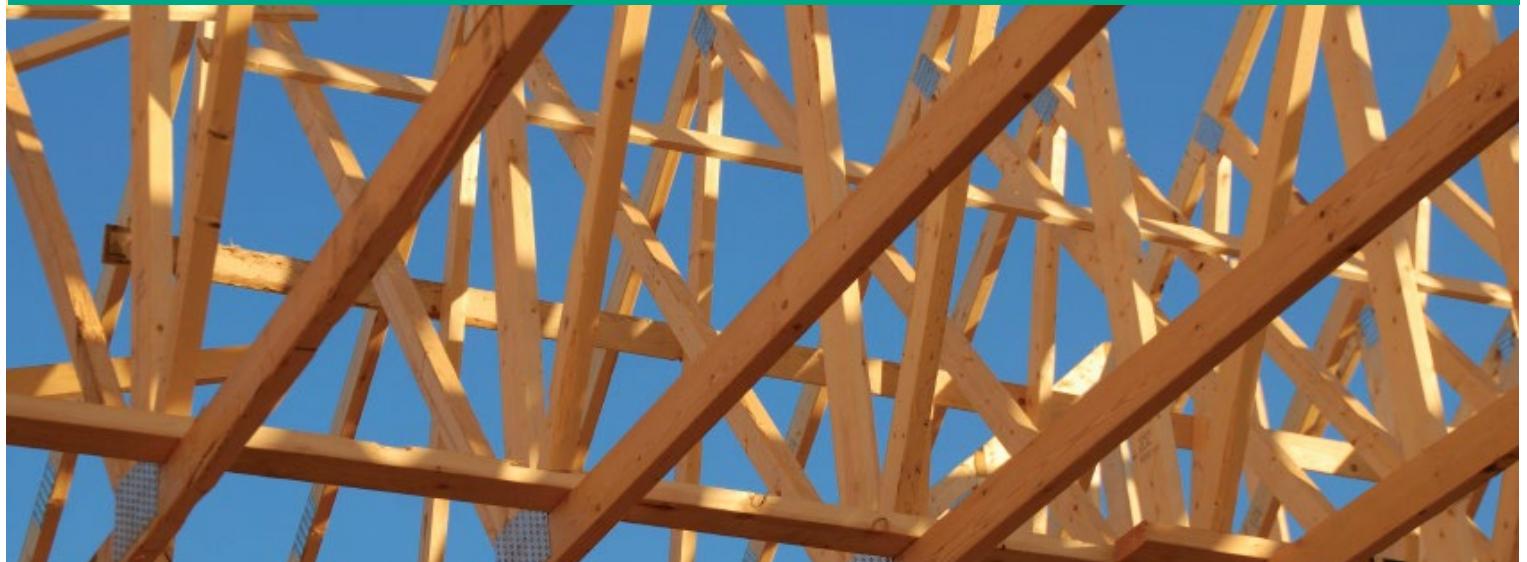
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WithumSmith+Brown: 40 Years of Strength

For the past 40 years, WithumSmith+Brown, PC has been serving contractors, home builders, distributors, suppliers, manufacturers, dealers, recyclers, demolishers and construction service providers with accounting, tax, litigation and consulting services. The firm's focus has been to help its clients achieve positions of strength within these industries through the services offered by the firm's Construction Services Team (CST), Real Estate Services and Architectural & Engineering (A/E) Groups.

The firm has been assisting clients ranging from small contractors to large diversified construction and real estate ventures to A/E companies through its team approach to quality client service. Its philosophy is to treat every client – large and small – as a unique individual relationship. WS+B continuously seeks new and innovative ways to help clients increase profitability by providing the finest expertise in all areas of accounting and consulting.

The firm's goal has been to effectively leverage the vast amount of experience and vendor relationships within the firm to provide their construction, real estate and A/E clients with the best services possible. Louis Sandor III, CPA, CPA, CCIFP®, Partner and Practice Leader of the CST, has a diverse industry

background and over 25 years of experience working directly with firms involved in the construction industry. Lou and CST Team Leader, Ronald Martino, Jr., CPA, CCIFP®, Partner, hold the Certified Construction Industry Financial Professional credential from the Institute of Certified Construction Industry Financial Professionals to promote the highest standards of construction financial management. Rebecca Machinga, CPA, Partner heads the firm's Real Estate Services Group and has over 20 years of expertise in this area. Paul V. Gergel, CPA, CFP, Partner, leads the A/E Group with over 25 years of experience serving the design-build industry.

The firm was selected as one of INSIDE Public Accounting's 2014 "Best of the Best Accounting Firms" in the nation based on fiscal and management performance and ranks as the top 7 largest accounting firm in the Northeast.

WS+B was founded on the principles of honesty, integrity and professionalism. Serving the construction, real estate and A/E communities and helping clients succeed is a cornerstone to the firm's success. WS+B looks forward to many more years of providing premium service and world-class expertise to its clients.



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Builder reputation

Think of your warranty provider as a partner that can help your business and help preserve your customer relationships. A strong partner will offer you a contract that's easy to read, access to an experienced representative who can readily answer questions, and a company

that will provide marketing materials to help you sell homes! In short, a good warranty provider helps relieve you of some of the stress and worry so you can get back to doing what you do best – building and selling homes.

Warranties by the numbers

A few key statistics that can help build homebuyer confidence in you and in their warranty program:

- Even the most prudent and experienced builders are no match for natural forces like soil movements, which cause 80 percent of all structural defects in the U.S.
- Soil movement causes more property damage in the U.S. than all other natural disasters combined (including earthquakes, tornadoes, hurricanes and flooding).
- The average cost of a structural defect is over \$48,000.

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ATTORNEYS AT LAW

of condominium and homeowners association documents and obtaining NJDCA registration for planned developments throughout the state on behalf of regional and national homebuilders;

- Development approvals, including variances, for a multi-state developer of affordable housing, in connection with the redevelopment of an abandoned residential property in Trenton; and
- Successful challenge on behalf of NJBA to a determination of the NJBPU to deny reimbursement of utility extension costs to hundreds of developers and homeowners in non-Smart Growth areas by failing to retroactively apply a ruling by the courts.

Continued from page 33



Attorneys at Law

single apartment building to multi-acre, mixed-use developments. We are proud of our heritage, but are committed to building a better future for our clients and the communities we serve. That is our commitment to

make a difference. That is Wilentz.

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work being done to their home is performed by a quality contractor. RWC's Remodeler Warranty sets a remodeler apart from the competition and provides the much needed security customers crave. RWC offers two warranty options to better fit the nature and scope of each project.

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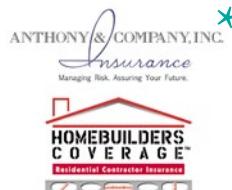
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