



Title #: B18-15377 Order #: MT-352-6546636

NEW JERSEY TAX & ASSESSMENT SEARCH

For: BERKSHIRE ABSTRACT & TITLE

<b>BLOCK</b> : 74	<b>ASSESSED OWNER</b> : PALISADES AVE MANAGEMENT LLC
<b>LOT</b> : 26	<b>BILLING ADDRESS</b> : 14 BROOKSIDE TERRACE CALDWELL, NJ 07006-4115
<b>QUAL</b> :	<b>LOT ADDRESS</b> : 221 PALISADE AVE
<b>XLOT</b> :	<b>BERGEN</b> : GARFIELD CITY (973) 340-2103
	(MUNI CODE: 0221) 111 OUTWATER LANE GARFIELD NJ 07026

**INFORMATION  
(FOR RESALE)** : C.O. REQUIRED ON NEW CONSTRUCTION & RESALES  
SMOKE DETECTOR INSPECTION REQUIRED AS PER NJAC 5:70-4.19  
CALL (973) 340-2106 FOR INSPECTION  
INSPECTION FEE 30.00

**ASSESSOR'S CODE** : 4A - COMMERCIAL (NOT TO BE USED FOR DETERMINING NJ MANSION TAX)

**APX. LOT SIZE** : 237

**ASSESSED VALUES** : LAND : \$71,300 IMP. : \$247,800 TOT. : \$319,100

**TAX RATE** :: \$2.841 PER \$100 OF ASSESSED VALUE

## **TAX EXEMPTIONS**

**2017 TAXES** : \$8,906.08 PAID IN FULL

-2018 - DUE DATE

**QTR1 - 02/01 : \$2,227.00 PAID**

**QTR2 - 05/01 : \$2,227.00 PAID**

**QTR3 - 08/01 : \$2,306.63 PAID**

**QTR4 - 11/01 : \$2,305.00 PAID**

-2019 - DUE DATE

**QTR1 - 02/01 : \$2,266.00 OPEN**

**QTR2 - 05/01 : \$2,266.00 OPEN**

**ADDED ASSESSMENTS :** NONE

WATER ACCOUNT # : SEE AD

**STATED ACCOUNT #**        **SEE APPENDIX**

**SEARCH RESULTS** " " **ALL INFORMATION**

**CONTINUED ASSESSMENTS:** NONE

ITEMS : NONE

**Certificate as to current status of pending (unconfirmed) assessments:**

ORDINANCE #: NONE

**TYPE OF IMPROVEMENT:**

**Charles Jones LLC** guarantees that the above information accurately reflects the contents of the public record as of 12/19/2018



Title #: B18-15377 Order #: MT-352-6546636

NEW JERSEY TAX & ASSESSMENT SEARCH

**For:** BERKSHIRE ABSTRACT & TITLE

**Charles Jones LLC** guarantees that the above information accurately reflects the contents of the public record as of 12/19/2018



HEREBY ISSUED TO:

## TIDELAND SEARCH CERTIFICATE

ACCOUNT: 567256120

REFERENCE: B18-15377

### BERKSHIRE ABSTRACT & TITLE

141 AYERS CT STE 1B  
TEANECK, NJ 07666

CHARLES JONES LLC CERTIFIES THAT NO PORTION OF THE PROPERTY HEREINAFTER DESIGNATED IS PRESENTLY CLAIMED BY THE STATE OF NEW JERSEY AS AREA NOW OR FORMERLY BELOW MEAN HIGH WATER AS SHOWN ON THE APPLICABLE TIDELANDS MAP PREPARED BY THE OFFICE OF ENVIRONMENTAL ANALYSIS AND APPROVED BY THE TIDELANDS RESOURCE COUNCIL, SUBJECT TO THE RESERVATIONS WHICH APPEAR ON THE ADOPTED MAP AND OVERLAY.

### APPLICABLE TIDELANDS MAP

TIDELANDS MAP NUMBER: 742-2148 & 742-2154

TIDELANDS MAP DATE: 27-MAY-1982

### DESIGNATED PROPERTY

COUNTY: BERGEN

STATE: NEW JERSEY

MUNICIPALITY: CITY OF GARFIELD

BLOCK: 74

LOT: 26

STREET NUMBER & NAME: 221 PALISADE AVE

### SEARCH RESULTS

FINDINGS: UNCLAIMED

DATED: 18-DEC-2018

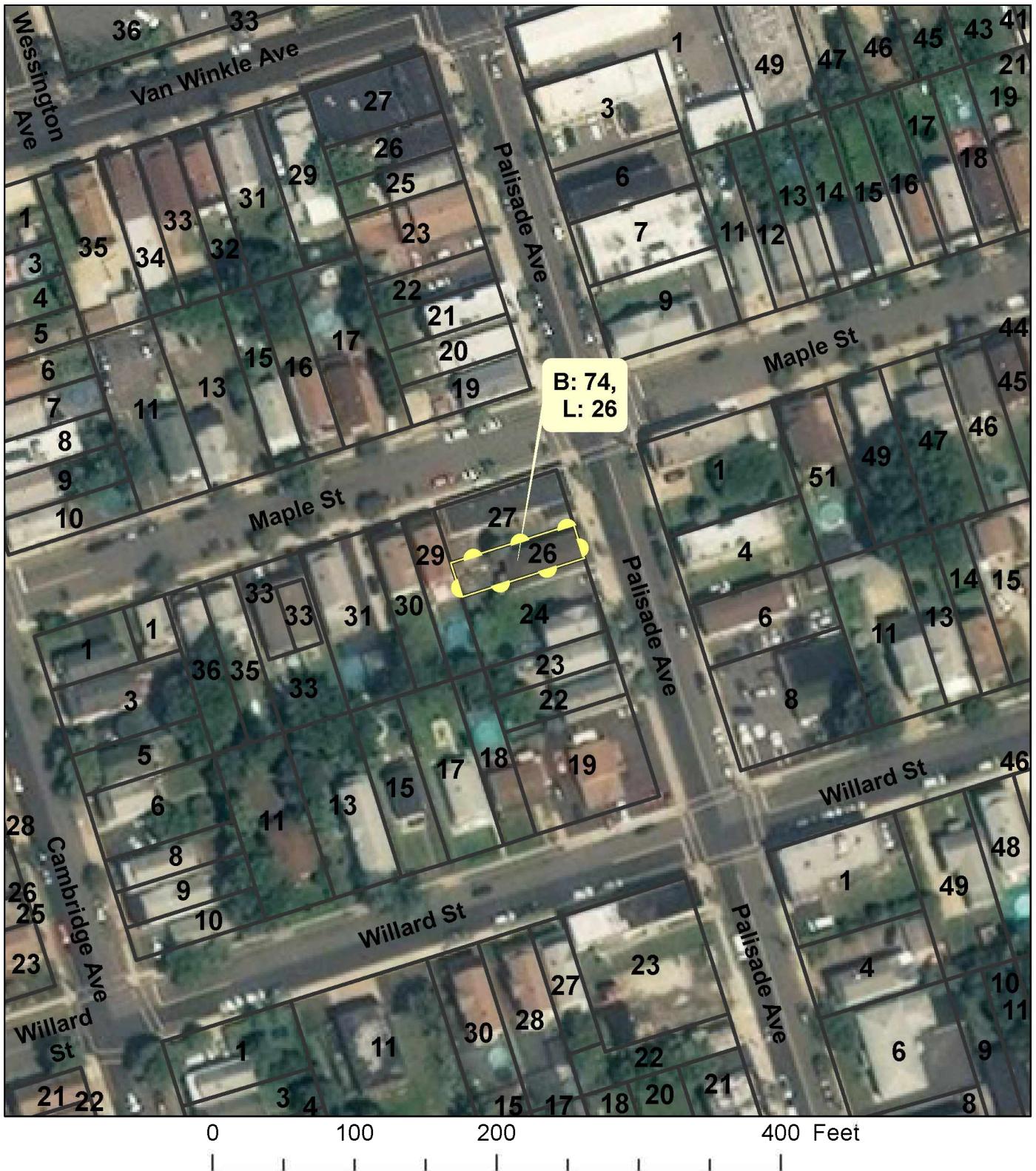
FEE: \$30.00

TAX: \$0.00

TOTAL: \$30.00

CHARLES JONES LLC  
HAS EXECUTED THIS CERTIFICATE

# Tidelands Claim Search



## Tidelands Legend

- PIQ
- Claimed
- TimeBarred
- Instruments
- Gore

The claim and property lines depicted are a scaled representation and are for informational purposes only. Results are based on the NJ State Tideland Conveyance Maps and are subject to the Tideland Reservation Statement. Charles Jones LLC is not responsible for errors or omissions in the State's data.

**SECTION I - LOAN INFORMATION**

1. LENDER/SERVICER NAME AND ADDRESS  FREEDOM BANK 99 WEST ESSEX STREET, 2ND FLOOR MAYWOOD NJ 07607		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property)  Owner: PALISADES AVE MANAGEMENT LLC  Address Supplied: 221 PALISADE AVE GARFIELD, NJ 00000  BLOCK: 74 LOT: 26	
		Address Found: 221 PALISADE AVE GARFIELD, NJ 07026  BLOCK: 74 LOT: 26	

3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$	
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**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name GARFIELD CITY	2. County(ies) BERGEN	3. State NJ	4. NFIP Community Number 340037
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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") 34003C 0251 G	2. NFIP Map Panel Effective / Revised Date 30-SEP-2005	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).
4. Flood Zone AE	5. No NFIP Map	Date Case No.

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

- Federal Flood Insurance is available (community participates in the NFIP).  Regular Program  Emergency Program of NFIP
- Federal Flood Insurance is not available (community does not participate in the NFIP).
- 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)**

Base Flood Elevation: 20 FEET

THIS CHARLES JONES DETERMINATION IS CERTIFIED BY CHARLES JONES LLC TO FREEDOM BANK FOR THE SOLE PURPOSE OF ITS COMPLYING WITH THE FLOOD DISASTER PROTECTION ACT OF 1973. CHARLES JONES 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: BERKSHIRE ABSTRACT & TITLE

Account: 567256120

Customer Reference:  
B18-15377

Attention:

Address: 141 AYERS CT STE 1B TEANECK, NJ 07666

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  Charles Jones LLC P.O. Box 8488 Trenton, NJ 08650 - 0488 www.charlesjones.com	Date of Determination  18-DEC-2018 Search Number FL2018-352-1108
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**NOTICE IS GIVEN TO: PALISADES AVE MANAGEMENT LLC**

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: GARFIELD CITY

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.

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Borrower's Signature

Date

---

Borrower's Signature

Date

---

Lending Institution

Date

---

Lending Institution Authorized Signature

Date

12/19/2018

BMG Abstracting, LLC

# B18-15377

**TITLE REPORT**

PREMISES: Garfield, Bergen County

221 Palisade Avenue

TAX LOT 26 BLOCK 74

FILED MAP # 255 LOT 26, p/o 27 BLOCK G

TITLE IN: Palisades Avenue Management, LLC

DEED BOOK V 1872 PAGE 1103

MORTGAGES: BOOK V 1872 PAGE 1108 \$ 200,000.00

BOOK \_\_\_\_\_ PAGE \_\_\_\_\_ \$ \_\_\_\_\_

BOOK \_\_\_\_\_ PAGE \_\_\_\_\_ \$ \_\_\_\_\_

RESTRICTIONS: none

GRANTS, EASEMENTS: none

SETBACK: none

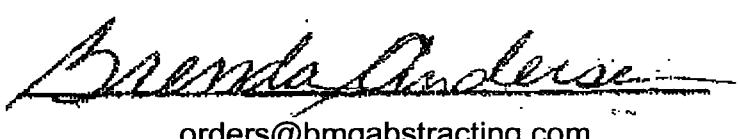
ESTATES: none

JUDGMENTS: none

JUDGMENTS VS. PURCHASERS: GarSam Realty LLC - clear

REMARKS:

WE HAVE RELIED ON THE INDICES IN MAKING THIS SEARCH, NO RESPONSIBILITY IS ACCEPTED FOR ITEMS IMPROPERLY INDEXED OR OMITTED BY THE COUNTY.

  
Brenda Anderson

orders@bmgabstracting.com

COMPUTER INDEX: 12/7/2018

**BMG ABSTRACTING, LLC  
234 Lawrence Avenue  
Hasbrouck Heights, NJ 07604**

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For Services rendered:

To: **Berkshire Abstract & Title Agency, LLC**

Date: **12/19/2018**

File #: **B18-15377**

Owner: **Palisades Avenue Management, LLC**

Purch: **GarSam Realty LLC**

PQ: **221 Palisade Avenue**

**Garfield, Bergen County**

**Search fee: \$100.00**

**Copy fee:**

**Total \$100.00**

**Thank you!**

*Brenda Anderson*

60, Cambr. gls

60 Patricie Ave



5	17	18	19	20	25	22.5	9.5	21
"	"	"	"	"	"	"	"	"
25	122.5				25	22	25	22.5
25	25	25	24	23	25	22	25	22.5
25				-				

88

09

1

# AVENUE



PALLISADE

60

## *AVENUE*

ДВФНИИФ

# This Indenture,

RECEIVED  
BERGEN COUNTY  
DEC 6 1953 AM '47

Made the fourth day of December

in the year One thousand nine hundred and forty-seven, ALEXANDER ALLAN  
COUNTY CLERK

Between

SALVATORI PANARISI, Widower, residing at No. 218 Third Street, in the City of Passaic, in the County of Passaic and State of New Jersey, party

of the first part and

MARGARET D. POPOWICH and PETER D. POPOWICH, her husband, residing at No. 221 Palisade Avenue, in the City of Garfield, in the County of Bergen and State of New Jersey,

party of the second part:

Witnesseth, That the said party of the first part, for and in consideration of - - - - - ONE (\$1.00) DOLLAR AND OTHER GOOD AND VALUABLE CONSIDERATION - - - - -

lawful money of the United States of America, to him in hand well and truly paid by the said party of the second part, at or before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, and the said party of the first part being therewith fully satisfied, contented and paid, has given, granted, bargained, sold, aliened, released, enfeoffed, conveyed and confirmed, and by these presents does give, grant, bargain, sell, alien, release, enfeoff, convey and confirm unto the said party of the second part, and to their heirs and assigns, forever, all that certain lot tract or parcel of land and premises, hereinafter particularly described, situate, lying and being in the City of Garfield in the County of Bergen and State of New Jersey.

BEGINNING at a point on the westerly side of Palisade Avenue, distant forty-seven and five-tenths (47.5) feet southerly from the corner formed by the intersection of the westerly side of Palisade Avenue with the southerly side of Maple Street (formerly Spring Street), as the same are laid down on map hereinafter referred to and running thence (1) westerly parallel with Maple Street, ninety-five (95) feet; thence (2) southerly parallel with Palisade Avenue twenty-five (25) feet; thence (3) easterly and parallel with the first course ninety-five (95) feet to the westerly side of Palisade Avenue; and thence (4) northerly and along the same twenty-five (25) feet to the point or place of BEGINNING.

BEING further known and designated as lot number twenty-six (26) in Block G. on map entitled "Map of Property of Monroe Street Bridge Land Company, Garfield, N. J. April 1909 Anton L. Pettersen, Passaic".

\$ 9.90 REVENUE STAMPS

D-2817-444

R-12-6-47

BEING the same premises conveyed to the party of the first from Paolino Panarisi, Single, by deed dated June 19, 1923, and recorded in the Bergen County Clerk's Office in Book 1219 of Deeds page 492 &c.

Together with all and singular, the houses, buildings, trees, ways, waters, profits, privileges, and advantages, with the appurtenances to the same belonging or in anywise appertaining:

Also, all the estate, right, title, interest, property, claim and demand whatsoever, of the said party y of the first part, of, in and to the same, and of, in and to every part and parcel thereof,

To Have and to Hold all and singular, the above described land and premises, with the appurtenances, unto the said party y of the second part, their heirs and assigns, to the only proper use, benefit, and behoof of the said party y of the second part, their heirs and assigns forever:

And the said SALVATORI PANARISI, Widower, party of the first part,

does for himself, his heirs, executors and administrators covenant and agree to and with the said party of the second part, their heirs and assigns, that he the said

SALVATORI PANARISI, Widower, is

the true, lawful and right owner of all and singular the above described land and premises, and of every part and parcel thereof, with the appurtenances thereunto belonging; and that the said land and premises, or any part thereof, at the time of the sealing and delivery of these presents, are not encumbered by any mortgage, judgment, or limitation, or by any encumbrance whatsoever, by which the title of the said party of the second part, hereby made or intended to be made, for the above described land and premises, can or may be changed, charged, altered or defeated in any way whatsoever:

And Also that the said party y of the first part now has good right, full power and lawful authority, to grant, bargain, sell and convey the said land and premises in manner aforesaid:

And Also, that the said SALVATORI PANARISI, Widower,

will Warrant, secure, and forever defend the said land and premises unto the said

MARGARET D. POPOWICH and PETER D. POPOWICH, her husband, their heirs and assigns; forever, against the lawful claims and demands of all and every person or persons, freely and clearly freed and discharged of and from all manner of encumbrance whatsoever.

In Witness Whereof, the said party of the first part has hereunto set his hand and seal the day and year first above written.

Signed, Sealed and Delivered }  
in the presence of

Salvatori Panarisi (L. S.)  
Salvatori Panarisi

Jacob Turetsky  
Jacob Turetsky



BOOK 2817 PAGE 446

State of New Jersey,  
County of Bergen } 28:

Be it Remembered, That on this fourth day of December  
in the year One Thousand Nine Hundred and Forty-seven, before me, the subscriber,

An Attorney at Law of New Jersey  
personally appeared

SALVATORI PANARISI,

who, I am satisfied, is the grantor mentioned in the within Instrument, and to whom I first made known the contents thereof, and thereupon he acknowledged that he signed, sealed and delivered the same as his voluntary act and deed, for the uses and purposes therein expressed.

Jacob Turetsky  
Jacob Turetsky  
An Attorney at Law of New Jersey

14  
SEARCHED  
INDEXED  
POLLED

SALVATORI PANARISI,

To

MARGARET D. POPOWICH and  
PETER D. POPOWICH, her husband.

Dated, December 4, 1947

Received in the Office of  
the County of on  
the day of A.D.,  
19 o'clock, in the noon  
and Recorded in Book of DEEDS  
for said County, on page

Turetsky & Turetsky  
Counsellors-at-Law  
215 Palisade Avenue  
Garfield, New Jersey.  
SEARCHED  
INDEXED

I HEREBY CERTIFY THIS TO BE A TRUE  
COPY OF THE INSTRUMENT AS PRESENTED  
FOR RECORDING.

Alexander C. Deacon  
COUNTY CLERK, BERGEN COUNTY, N. J.

65559  
465-025559

# This Indenture,

Made the 15<sup>th</sup> day of May , in the year of our Lord  
One Thousand Nine Hundred and Fifty-three

Between

CARMELO PANARISI and JOSEPHINE PANARISI, his wife,  
residing at No. 225 Palisade Avenue,

in the City of Garfield, in the County of Bergen  
and State of New Jersey, party of the first part;

And

MARGARET D. POPOWICH and PETER D. POPOWICH, her husband,  
residing at No. 221 Palisade Avenue,

in the City of Garfield, in the County of Bergen  
and State of New Jersey, party of the second part;

Witnesseth, That the said party of the first part, for and in consideration of  
One (\$1.00) Dollar and other good and valuable consideration  
lawful money of the United States of America, to them in hand well and truly paid by the said  
party of the second part, at or before the sealing and delivery of these presents, the receipt whereof is  
hereby acknowledged, and the said party of the first part being therewith fully satisfied, contented and  
paid, have given, granted, bargained, sold, aliened, released, enfeoffed, conveyed and confirmed and by  
these presents do give, grant, bargain, sell, alien, release, enfeoff, convey and confirm unto the said  
party of the second part, and to their heirs  
and assigns, forever,

All that certain tract or parcel of land and premises, hereinafter particularly described, situate, lying and being  
in the City of Garfield, in the County of Bergen  
and State of New Jersey.

BEGINNING at a point on the westerly side of Palisade  
Avenue, distant forty-five and five tenths (45.5) feet southerly from  
the corner formed by the intersection of the westerly side of Palisade  
Avenue with the southerly side of Spring Street, (now Maple Street) as  
the same are laid down on map hereinafter referred to and running thence  
(1) westerly parallel with Spring Street, now Maple Street, Sixty-five  
(65) feet; thence (2) southerly parallel with Palisade Avenue, two (2)  
feet; thence (3) easterly and parallel with the first course, Sixty-five  
(65) feet to the westerly side of Palisade Avenue and thence (4) north-  
easterly and along the same, two (2) feet to the point or place of BEGINNING.

BEING further known and designated as part of lot #27 in  
Block G, on map entitled "Map of property of Monroe Street Bridge Land  
Company, Garfield, N. J., April 1909, Anton L. Peterson, Passaic," and  
"Map of Property of Garfield Land Association, Garfield, N. J. said maps  
being on file in the County Clerk's Office at Hackensack, N. J.

MAY 18 1953  
BERGEN COUNTY CLERK  
RECEIVED

55 REVENUE STAMPS

D-3428-548

R - 5-18-53

BEING part of the same premises conveyed to the grantors from Onofrio Panarisi and Jennie Panarisi, his wife, by deed dated April 17, 1941 and recorded in the Bergen County Clerk's Office in Book 2267 of Deeds for said County, on page 554 &c.

Book 3428 pg 549

Together with all and singular the houses, buildings, trees, ways, waters, profits, privileges, and advantages, with the appurtenances to the same belonging or in anywise appertaining:

Also, all the estate, right, title, interest, property, claim and demand whatsoever, of the said party of the first part, of, in and to the same, and of, in and to every part and parcel thereof.

To have and to Hold all and singular the above described land and premises, with the appurtenances, unto the said party of the second part, their heirs and assigns, to the only proper use, benefit and behoof of the said party of the second part, their heirs, and assigns forever:

And the said parties of the first part

for themselves, their heirs, executors and administrators, do covenant, promise and agree to and with the said party of the second part, their heirs and assigns that they have not made, done, committed, executed or suffered any act or acts, thing or things whatsoever, whereby or by means whereof the above mentioned and described premises, or any part or parcel thereof, now are, or at any time hereafter shall or may be impeached, charged or encumbered, in any manner or way whatsoever.

In Witness Whereof, the parties of the first part have set their hands and seals or caused these presents to be signed by its proper corporate officers and caused its proper corporate seal to be hereunto affixed, the day and year first above written.

Signed, Sealed and Delivered in the Presence of }

*Carmelo Panarisi* \_\_\_\_\_ (L.S.)  
Carmelo Panarisi

*Jacob Turetsky*  
Jacob Turetsky

*Josephine Panarisi* \_\_\_\_\_ (L.S.)  
Josephine Panarisi



BOOK 3428 PAGE 550

State of New Jersey,

County of

{ ss.:

Be it Remembered, that on this  
in the year One Thousand Nine Hundred and  
personally appeared

day of  
before me, the subscriber,

who, being by me duly sworn on his oath, doth depose and make proof to my satisfaction, that he  
is the

of

the grantor named in the within instrument; that  
is the President of said corporation; that the execution, as well as the making  
of this Instrument, has been duly authorized by a proper resolution of the board of directors of said  
corporation; that deponent well knows the corporate seal of said corporation; and the seal affixed to  
said Instrument is such corporate seal and was thereto affixed and said Instrument signed and delivered  
by said President, as and for his voluntary act and deed and as and for the voluntary  
act and deed of said corporation, in presence of deponent, who thereupon subscribed his name thereto  
as witness.

Sworn and subscribed before me,

at

the date aforesaid

I HEREBY CERTIFY THIS TO BE A TRUE  
COPY OF THE INSTRUMENT AS PRESENTED  
FOR RECORDING.

Alexander Aecon  
COUNTY CLERK, BERGEN COUNTY, N.J.

Deed

CARMELO PANARISI and JOSEPHINE  
PANARISI, his wife,

RECORDING FEE \$ 4.50  
PAID

MARGARET D. POPOWICH and PETER  
D. POPOWICH, her husband.

Dated, MAY 15, 1953

Received in the  
Office of  
the County of  
N. J.,  
on the day of  
19  
at o'clock, in the  
noon and  
Recorded in Book  
of DEEDS for  
said County, on page

Turetsky & Turetsky  
Attorneys at Law  
215 Palisade Avenue  
Garfield, New Jersey

INDEXED

State of New Jersey,  
County of Bergen } ss.

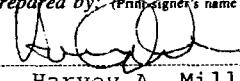
Be it Remembered, that on this 15th day of May  
in the year One Thousand Nine Hundred and Fifty-three, before me, the subscriber,  
personally appeared An Attorney at Law of New Jersey

Carmelo Panarisi and Josephine Panarisi, his wife,  
who, I am satisfied, are the grantors mentioned in the within Instrument, to  
whom I first made known the contents thereof, and thereupon they acknowledged that they  
signed, sealed and delivered the same as their voluntary act and deed, for the uses and  
purposes therein expressed.

Jacob Turetsky  
An Attorney at Law of New Jersey

## DEED

This Deed is made on November 2, 1992,

Prepared by: (Print signer's name below signature)  
  
Harvey A. Miller

BETWEEN PETER D. POPOWICH and MARGARET D. POPOWICH,  
husband and wife, as tenants by the entirety,

whose address is 221 Palisade Avenue, Garfield, New Jersey 07026  
referred to as the Grantor.

AND PETER POPOWICH and MARGARET POPOWICH, as tenants in  
common and not as joint tenants,

whose post office address is 221 Palisade Avenue, Garfield, New Jersey 07026  
referred to as the Grantee.  
The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

**Transfer of Ownership.** The Grantor grants and conveys (transfers ownership of) the property  
described below to the Grantee. This transfer is made for the sum of One (\$1.00) Dollar

The Grantor acknowledges receipt of this money.

**Tax Map Reference.** (N.J.S.A. 46:15-2.1) Municipality of City of Garfield  
Block No. 74 Lot No. 26 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 City of Garfield  
County of Bergen and State of New Jersey. The legal description is:

BEGINNING at a point on the westerly side of Palisade Avenue, distant  
forty-five and five tenths (45.5) feet southerly from the corner  
formed by the intersection of the westerly side of Palisade Avenue  
with the southerly side of Spring Street (now Maple Street) as the  
same are laid down on map hereinafter referred to and running thence  
(1) westerly parallel with Spring Street, now Maple Street, Sixty-five  
(65) feet; thence (2) southerly parallel with Palisade Avenue, two  
(2) feet; thence (3) easterly and parallel with the first course,  
Sixty-five (65) feet to the westerly side of Palisade Avenue and  
thence (4) northerly and along the same, two (2) feet to the point  
or place of BEGINNING.

BEING further known and designated as part of lot #27 in Block G,  
on map entitled "Map of property of Monroe Street Bridge Land Company,  
Garfield, N.J., April 1909, Anton L. Petterson, Passaic," and "Map  
of Property of Garfield Land Association, Garfield, N.J. said maps  
being on file in the County Clerk's Office at Hackenack, N.J.

BEING the same premises conveyed to Grantors herein by Carmelo Panarisi  
and Josephine Panarisi, his wife, by Deed dated May 15, 1953 and  
recorded in the Bergen County Clerk's Office in Book 3428 at pages  
548&c.

The purpose of this Deed is to change the manner in which Grantor/  
Grantees hold the property from tenants by the entirety into tenants  
in common.

RECORDED BERGEN COUNTY  
CARMELO PANARISI  
JOSEPHINE PANARISI  
11.9.184  
92 NOV -4 AM 10: 11  
RECORDED BY  
BERGEN COUNTY CLERK  
11.9.184

**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.

Witnessed by:

Henry M. Matri  
Henry M. Matri, Esq.

Peter D. Popowich.....(Seal)  
Peter D. Popowich

Margaret D. Popowich.....(Seal)  
Margaret D. Popowich

STATE OF NEW JERSEY, COUNTY OF BERGEN

SS.:

I CERTIFY that on November 2, 19 92 .

Peter D. Popowich and Margaret D. Popowich 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.)

(Print name and title below signature)  
ROSARIA SCALIA

A Notary Public of New Jersey  
My Commission Expires Jan 16, 1997

**STATE OF NEW JERSEY**  
**AFFIDAVIT OF CONSIDERATION OR EXEMPTION**  
(c. 49, P.L. 1968)  
or  
**PARTIAL EXEMPTION**  
(c. 176, P.L. 1975)

ALL-STATE LEGAL SUPPLY CO.  
One Commerce Drive, Cranford, N.J. 07016  
AD R V S T-1

To Be Recorded With Deed Pursuant to c. 49, P.L. 1968, as amended by c. 225, P.L. 1985 (N.J.S.A. 46:15-5 et seq.)

STATE OF NEW JERSEY  
COUNTY OF BERGEN

} ss.

**FOR RECORDER'S USE ONLY**

Consideration \$ _____
Realty Transfer Fee \$ _____ *
Date _____ By _____

\*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, Peter D. Popowich, being duly sworn according to law upon his/her oath deposes and says that he/she is the grantor  
(State whether Grantor, Grantee, Legal Representative, Corporate Officer, Officer of Title Co., Lending Institution, etc.)  
in a deed dated November 2, 1992, transferring real property identified as Block No. 74  
Lot No. 26 located at 221 Palisade Ave., Garfield, Bergen County  
(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 c.49, P.L. 1968, for the following reason(s): Explain in detail. (See Instruction #7.) Mere reference to exemption symbol is not sufficient.

Consideration is less than \$100.00, and transaction is between husband and wife

**(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 c.176, P.L. 1975 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

- Owned and occupied by grantor(s) at time of sale.  
 No joint owners other than spouse or other qualified exempt owners.

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 joint owners 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 joint owners 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 H.U.D. Standards.  
 Meets Income Requirements of Region.

- Reserved for Occupancy.  
 Subject to Resale Controls.

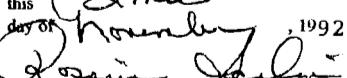
d) **NEW CONSTRUCTION** (See Instruction #9)

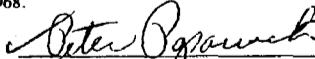
- Entirely new improvement.  
 Not previously used for any purpose.

- 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 c. 49, P.L. 1968.

Subscribed and Sworn to before me  
this 2nd day of November 1992

  
ROSLIA SCALIA  
A Notary Public of New Jersey  
My Commission Expires Jan 16, 1997

  
Name of Deponent (sign above line)  
Peter D. Popowich  
221 Palisade Ave.  
Garfield, NJ 07026  
Address of Deponent

  
Name of Grantor (type above line)  
Peter Popowich  
221 Palisade Ave.  
Garfield, NJ 07026  
Address of Grantor at Time of Sale

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

Instrument Number \_\_\_\_\_ County \_\_\_\_\_

Deed Number \_\_\_\_\_ Book \_\_\_\_\_ Page \_\_\_\_\_

Deed Dated \_\_\_\_\_ Date Recorded \_\_\_\_\_

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

**ORIGINAL — White copy to be retained by County.**

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

**TRIPPLICATE — Pink copy is your file copy.**

WHITE AND YELLOW COPIES MUST BE SUBMITTED WITH DEED TO COUNTY RECORDING OFFICER

103—DEED - BARGAIN AND SALE (Covenant as to Grantor's Acts)  
IND. TO IND. OR CORP. — Plain Language AD G R V T-2

Copyright© 1982 By ALL-STATE LEGAL SUPPLY CO.  
One Commerce Drive, Cranford, N.J. 07016

## DEED

This Deed is made on November 12, 1992,

BETWEEN PETER D. POPOWICH and MARGARET D. POPOWICH,  
husband and wife, as tenants by the entirety,

*Harvey A. Miller, Esq.*

whose address is 221 Palisade Avenue, Garfield, New Jersey 07026  
referred to as the Grantor,

AND PETER POPOWICH and MARGARET POPOWICH, as tenants in  
common and not as joint tenants,

Charge \$624  
Fees  
Recording Fee  
Total \$624  
By

whose post office address is 221 Palisade Avenue, Garfield, New Jersey 07026  
referred to as the Grantee.  
The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

**Transfer of Ownership.** The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of One (\$1.00) Dollar

The Grantor acknowledges receipt of this money.

**Tax Map Reference.** (N.J.S.A. 46:15-2.1) Municipality of City of Garfield  
Block No. 74 Lot No. 26 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 City of Garfield  
County of Bergen and State of New Jersey. The legal description is:

BEGINNING at a point on the westerly side of Palisade Avenue, distant forty-seven and five tenths (47.5) feet southerly from the corner formed by the intersection of the westerly side of Palisade Avenue with the southerly side of Maple Street (formerly Spring Street), as the same are laid down on map hereinafter referred to and running thence (1) westerly parallel with Maple Street, ninety-five (95) feet; thence (2) southerly parallel with Palisade Avenue twenty-five (25) feet; thence (3) easterly and parallel with the first course ninety-five (95) feet to the westerly side of Palisade Avenue; and thence (4) northerly and along the same twenty-five (25) feet to the point or place of BEGINNING.

BEING further known and designated as lot number twenty-six (26) in Block G. on map entitled "Map of Property of Monroe Street Bridge Land Company, Garfield, N.J. April 1909 Anton L. Petterson, Passaic".

BEING the same premises conveyed to Grantors herein by Salvatori Panarisi, widower, by Deed dated December 4, 1947 and recorded in the Bergen County Clerk's Office in Book 2817 at pages 444&c.

The purpose of this Deed is to change the manner in which Grantor/Grantees hold the property from tenants by the entirety into tenants in common.

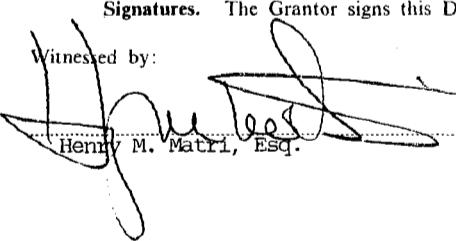
RECORDED-BERGEN COUNTY  
COUNTY CLERK

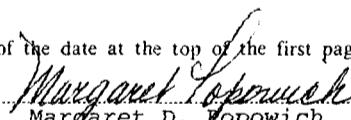
119185 92 NOV-4 SH 10:11

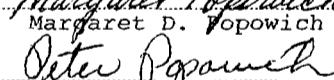
**Promises by Grantor.** The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such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

Witnessed by:

  
Henry M. Matri, Esq.

  
Margaret D. Popowich (Seal)

  
Peter D. Popowich (Seal)

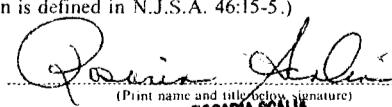
STATE OF NEW JERSEY, COUNTY OF BERGEN

SS.:

I CERTIFY that on November 2, 1992,

Margaret D. Popowich and Peter D. Popowich 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.)

  
(Print name and title of Notary)

ROSARIA SCALIA  
A Notary Public of New Jersey  
My Commission Expires Jan 16, 1997

NC 1645--AFFIDAVIT OF CONSIDERATION  
RTF-1 (Rev. 1/1/86)STATE OF NEW JERSEY  
AFFIDAVIT OF CONSIDERATION OR EXEMPTION  
(c. 49, P.L. 1968)  
OR  
PARTIAL EXEMPTION  
(c. 176, P.L. 1975)ALL-STATE LEGAL SUPPLY CO.  
One Commerce Drive, Cranford, N.J. 07016  
A D R V S T-1

To Be Recorded With Deed Pursuant to c. 49, P.L. 1968, as amended by c. 225, P.L. 1985 (N.J.S.A. 46:15-5 et seq.)

STATE OF NEW JERSEY  
COUNTY OF BERGEN } ss.

FOR RECORDER'S USE ONLY	
Consideration \$	
Realty Transfer Fee \$	*
Date	By

\*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, Peter D. Popowich, being duly sworn according to law upon his/her oath deposes and  
 says that he/she is the grantor  
(State whether Grantor, Grantee, Legal Representative, Corporate Officer, Officer of Title Co., Lending Institution, etc.)  
 in a deed dated November 2, 1992, transferring real property identified as Block No. 74  
 Lot No. 26 located at 221 Palisade Ave., Garfield, Bergen County  
(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 c.49, P.L. 1968, for the following reason(s): Explain in detail. (See Instruction #7.) Mere reference to exemption symbol is not sufficient.  
 Consideration is less than \$100.00, and transaction is between  
 husband and wife

(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 c.176, P.L. 1975 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

- Owned and occupied by grantor(s) at time of sale.  
 No joint owners other than spouse or other qualified exempt owners.

## 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 joint owners other than spouse or other qualified exempt owners.

## c) 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 joint owners other than spouse or other qualified exempt owners.

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

## d) LOW AND MODERATE INCOME HOUSING (See Instruction #8)

- Affordable According to H.U.D. Standards.  
 Meets Income Requirements of Region.

- Reserved for Occupancy.  
 Subject to Resale Controls.

## e) NEW CONSTRUCTION (See Instruction #8)

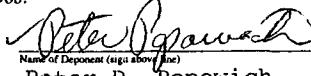
- Entirely new improvement.  
 Not previously used for any purpose.

- 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 c. 49, P.L. 1968.

Subscribed and Sworn to before me

this 2nd day of November, 1992

  
 Name of Deponent (sign above)  
Peter D. Popowich  
221 Palisade Ave.  
Garfield, NJ 07026  
 Address of Deponent

Peter Popowich  
 Name of Grantor (type above)  
221 Palisade Ave.  
Garfield, NJ 07026  
 Address of Grantor at Time of Sale

**ROSLIA SCALIA**  
 A Notary Public of New Jersey  
 My Commission Expires Jan 16, 1997

FOR OFFICIAL USE ONLY This space for use of County Clerk or Register of Deeds.		
Instrument Number	County	
Deed Number	Book	Page
Deed Dated	Date Recorded	

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

ORIGINAL — White copy to be retained by County.

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

TRIPPLICATE — Pink copy is your file copy.

WHITE AND YELLOW COPIES MUST BE SUBMITTED WITH DEED TO COUNTY RECORDING OFFICER

*2c*  
*3f*

SAMMARRO & ZALARICK, P.A.

# Deed

47599.01  
Kathleen A. Donovan  
Bergen County Clerk  
Recorded 04/28/2001 10:30  
Deed - Exempt  
Recording Fee 22.00

This Deed is made on March 16, 2001  
BETWEEN  
PETER POPOWICH and MARGARET POPOWICH, husband and wife

whose post office address is  
221 Palisade Avenue, Garfield, New Jersey 07026

referred to as the Grantor,  
AND  
MARGARET POPOWICH

whose post office address is  
221 Palisade Avenue, Garfield, New Jersey 07026

referred to as the Grantee.  
The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

1. Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property (called the "Property") described below to the Grantee. This transfer is made for the sum of One Dollar and no cents (\$1.00).  
The Grantor acknowledges receipt of this money.

2. Tax Map Reference. (N.J.S.A. 46:15-1.1) Municipality of Garfield  
Block No. 74 Lot No. 26 Qualifier No. Account No.  
 No property tax identification number is available on the date of this Deed. (Check Box if Applicable.)

3. Property. The Property consists of the land and all the buildings and structures on the land in  
the City of Garfield  
County of Bergen and State of New Jersey. The legal description is:

Please see attached Legal Description annexed hereto and made a part hereof. (Check Box if Applicable.)

BEING Block 74, Lot 26 in the City of Garfield, County of Bergen, State of NJ.

Prepared by: (print signer's name below signature)

(For Recorder's Use Only)

GARY J. ZALARICK, ESQ.

101U - Deed - Bargain and Sale  
Ind. to Ind. or Corp. - Plain Language  
Rev. 10/98

D BK 83 b 3 PG 471

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A Division of ALL-STATE® International, Inc.  
(908) 272-0800  
Page 1

SAMMARRO & ZALARICK, P.A.

The street address of the Property is:  
221 Palisade Avenue, Garfield, New Jersey 07026

4. Signatures. The Grantor signs this Deed as of the date at the top of the first page. (Print name below each signature).

Witnessed By:

*Kim-Kane Maisel*

This "x" is the mark of Peter Popowich.

(Seal)

X  
PETER POPOWICH

*Margaret Popowich*  
MARGARET POPOWICH

(Seal)

STATE OF NEW JERSEY, COUNTY OF BERGEN  
I CERTIFY that on March 16, 2001

SS.

Peter Popowich and Margaret Popowich, husband and wife  
personally came before me and stated to my satisfaction that this person (or if more than one, each person):  
(a) was the maker of this Deed;  
(b) executed this Deed as his or her own act; 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.)

RECORD AND RETURN TO:  
SAMMARRO & ZALARICK, P.A.  
262 PALISADE AVENUE  
P.O. BOX 769  
GARFIELD, NEW JERSEY 07026  
FILE #MISC3544

*Kim-Kane Maisel*  
(Print name and title below signature)  
KIM-MARIE MAISEL  
A Notary Public of New Jersey  
My Commission Expires 3/31/04

10111 - Deed - Bargain and Sale  
Ind. to Ind. or Corp. - Plain Language  
Rev. 10/96

BK 8363 PG 472

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A Division of ALL-STATE International, Inc.  
(908) 272-0800  
Page 2

**ABSTRACTED**

SAMMARRO &amp; ZALARICK, P.A.

1645 - Affidavit of Consideration  
RTF-1 (Rev. 1/1/86)  
8/96STATE OF NEW JERSEY  
AFFIDAVIT OF CONSIDERATION OR  
EXEMPTION  
(c. 49, P.L. 1968)ALL-STATE Legal, A Division of  
ALL-STATE® International, Inc.  
908-272-0800PARTIAL EXEMPTION  
(c. 176, P.L. 1975)

To Be Recorded With Deed Pursuant to c. 49, P.L. 1968, as amended by c. 225, P.L. 1985 (N.J.S.A. 46:15-5 et seq.)

STATE OF NEW JERSEY  
COUNTY OF BERGEN

SS.

FOR RECORDER'S USE ONLY	
Consideration \$	<i>2521</i>
Realty Transfer Fee \$	<i>2521</i>
Date	<i>3/16/01</i>
By <i>[Signature]</i>	

\* 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 GARY J. ZALARICK, ESQ., being duly sworn according to law upon his/her oath  
(Name)deposes and says that he/she is the Legal Representative in a deed dated 3/16/01,  
(State whether Grantor, Grantee, Legal Representative, Corporate Officer, Officer of Title Co., Lending Institution, etc.)transferring real property identified as Block No. 74 Lot No. 26located at 221 Palisade Avenue, Garfield, Bergen County, NJ

(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 c.49, P.L. 1968, for the following reason(s): Explain in detail. (See Instruction #7.) Mere reference to exemption symbol is not sufficient.

Transfer is between husband and wife

## (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 c. 176, P.L. 1975 for the following reason(s):

- A) SENIOR CITIZEN (See Instruction #8.)  Owned and occupied by grantor(s) at time of sale.  
 Grantor(s) 62 yrs. of age or over. \*  No joint owners other than spouse or other qualified exempt owners.

- B) BLIND (See Instruction #8.)  DISABLED (See Instruction #8.)  
 Grantor(s) legally blind. \*  Grantor(s) permanently and totally disabled. \*  
 One- or two-family residential premises.  One or two-family residential premises.  
 Owned and occupied by grantor(s) at time of sale.  Receiving disability payments.  
 No joint owners other than spouse or other qualified exempt owners.  Owned and occupied by grantor(s) at time of sale.  
 Not gainfully employed.  No joint owners 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.)  Reserved for Occupancy.  
 Affordable According to HUD Standards.  Subject to Resale Controls.

- D) NEW CONSTRUCTION (See Instruction #9.)  Not previously occupied.  
 Entirely new improvement.  
 Not previously used for any purpose.

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 c. 49, P.L. 1968.

Subscribed and sworn to before me  
this 16th  
day of March, 2001Name of Deponent (sign above line)  
*GARY J. ZALARICK, ESQ.*PETER POPOWICH  
Name of Grantee (type above line)262 Palisade Avenue  
Garfield, New Jersey 07026221 Palisade Avenue  
Garfield, New Jersey 07026

Address of Deponent

Address of Grantee at Time of Sale

KIM-MARIE MAISEL  
A Notary Public of New Jersey  
My Commission Expires 2/3/04

FOR OFFICIAL USE ONLY This space for use of County Clerk or Register of Deeds.			
Instrument Number	County	Book	Page
Deed Number	Book	Page	Date Recorded
Deed Dated			

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.

BK 8 3 b 3 PG 4 7 3

**END OF DOCUMENT**

## **SURROGATES DOCKET**

ESTATE OF: Margaret Popowich

**DOCKET BOOK** 2005-2608

Executor: Alette Blasi

FILE NUMBER        M# 225156

Bergen County Surrogates Office

In the matter of the Estate of:

Margaret Popowich

Dated 7/18/2005

Recorded 7/18/2005

book/page -

COMPLAINT OF:

NAME ADDRESS

Alette Blasi 27 Crestwood Avenue, West Fairfield, NJ 07004

1. On 3/20/2005, said decedent died

testate

intestate

2. Said decedent resided at: 221 Palisade Avenue, Garfield

3. Said decedent left surviving heirs as law and next of kin the following persons:

NAME RELATIONSHIP

Alette Blasi daughter

Peter Popowich husband

4. There are no other heirs or next of kin to the plaintiff.

5. That the decedent had issue living when the will was made, and no child was born or adopted thereafter.

6. Letters Testamentary issued to Alette Blasi  
of Administration

On 7/18/2005

Bergen County Surrogate's Office

LAST WILL AND TESTAMENT

of

Margaret Popowich

Dated 3/16/2001

Probated 7/18/2005

Before Surrogate of Bergen County

Date of Death 3/20/2005

Revoke all former wills

just debts

All R,R&R to: Alette Blasi

Appoint as executor: Alette Blasi

Power to sell

without bond

25  
5  
80

# Deed

Prepared by:

Gary J. Zalarick, Esq.



09-055698.01 Deed - Exempt  
V Bk: 00143 Pg: 1586-1590 Rec. Fee \$80.00  
Kathleen A. Donovan, Bergen County Clerk  
Recorded 06/17/2009 09:57:02 AM

This Deed is made on June 8, 2009

## BETWEEN

**Alette A. Blasi, Executrix under the Last Will and Testament of Margaret Popowich,  
Deceased**

whose address is 27 Crestwood Avenue-West, Fairfield, NJ 07004,

referred to as the Grantor,

## AND

**Alette A. Blasi**

whose post office address is 27 Crestwood Avenue-West, Fairfield, NJ 07004,

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 Personal Representative of the Estate of Margaret Popowich, late of the City of Garfield, County of Bergen, 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 **Four Hundred Twenty Two Thousand Five Hundred Eight Dollars and no cents (\$422,508.00)**. The Grantor acknowledges receipt of this money.

**Tax Map Reference.** (N.J.S.A. 46:15-1.1) Municipality of Garfield; Block No. 74; Lot No. 26; 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 City of Garfield, County of Bergen, and State of New Jersey. The legal description is:

Please see attached Legal Description annexed hereto and made a part hereof.

The street address of the property is: 221 Palisade Ave, Garfield, New Jersey.

SUBJECT to all restrictions and easements of record.

BEING the same premises conveyed to the Grantor by Deed from Peter Popowich and Margaret Popowich, husband and wife, dated March 16, 2004, recorded April 28, 2001 in the Office of the Clerk/Register's Office of Bergen in Deed Book 8363, Page 471.

**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).

SCHEDULE C  
Legal Description

ALL that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the City of Garfield, in the County of Bergen, State of NJ:

BEGINNING at a point on the westerly side of Palisade Avenue, distant 47.5 feet southerly from the corner formed by the intersection of the westerly side of Palisade Avenue with the southerly side of Maple Street (formerly known as Spring Street), as the same are laid down on map hereinafter referred to, and running;

THENCE (1) Westerly and parallel with Maple Street, 95 feet to a point;

THENCE (2) Southerly and parallel with Palisade Avenue, 25 feet to a point;

THENCE (3) Easterly and parallel with the first course, 95 feet to said westerly side of Palisade Avenue;

THENCE (4) Northerly and along the same, 25 feet to the point and place of BEGINNING.

Being further known and designated as Lot 26 in Block "G" on map entitled "Map of Property of Monroe Street Bridge Land Company, Garfield, N.J., April 1909, Anton L. Pettersen, Passaic."

**NOTE: Being Lot 26 Block 74 , Tax Map of City of Garfield, County of Bergen.**

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

Witnessed by:

Gary J. Zalarick, Esq.

Alette A. Blasi

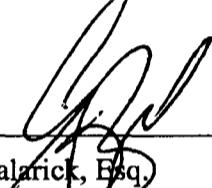
**Alette A. Blasi, Executrix under the  
Last Will and Last Testament of  
Margaret Popowich, Deceased**

STATE OF NEW JERSEY  
COUNTY OF Bergen SS:

I certify that on June 8, 2009, **Alette A. Blasi**, personally came before me and stated to my satisfaction that this person (or if more than one, each person):

- (a) was the maker of the attached deed;
- (b) executed this deed as his or her own act; and,
- (c) made this Deed for \$422,508.00 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.)

  
\_\_\_\_\_  
Gary J. Zalarick, Esq.  
Attorney at Law of the State of New Jersey

---

**RECORD & RETURN TO:**

**Sammarro and Zalarick, P.A.  
262 Palisade Avenue  
P.O. Box 769  
Garfield, NJ 07026**



State of New Jersey  
**SELLER'S RESIDENCY CERTIFICATION/EXEMPTION**

GIT/REP-3  
(12-07)

(Please Print or Type)

**SELLER(S) INFORMATION (See Instructions, Page 2)**

Name(s):

**Alette A. Blasi, Executrix of the Last Will and Testament of Margaret Popowich, Deceased**

Current Resident Address:

**27 Crestwood Avenue-West**

City, Town, Post Office	State	Zip Code
-------------------------	-------	----------

<b>Fairfield</b>	<b>NJ</b>	<b>07004</b>
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**PROPERTY INFORMATION (Brief Property Description)**

Block(s)	Lot(s)	Qualifier
----------	--------	-----------

<b>74</b>	<b>26</b>
-----------	-----------

Street Address:

**221 Palisade Ave**

City, Town, Post Office	State	Zip Code
-------------------------	-------	----------

<b>Garfield</b>	<b>NJ</b>	<b>07026</b>
-----------------	-----------	--------------

Seller's Percentage of Ownership	Consideration	Closing Date
----------------------------------	---------------	--------------

<b>100 %</b>	<b>\$422,508.00</b>	<b>June 8, 2009</b>
--------------	---------------------	---------------------

**SELLER ASSURANCES (Check the Appropriate Box) (Boxes 2 through 8 apply to NON-residents)**

1.  I am a resident taxpayer (individual, estate, or trust) 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. s. 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 an 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:5-1-1 et seq.
7.  The gain from the sale will not be recognized for Federal income tax purposes under I.R.C. Section 721, 1031, 1033 or is a cemetery plot. (CIRCLE THE APPLICABLE SECTION). If such section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey income tax return for the year of the sale (see instructions).
8.  No non-like kind property received.
8.  Transfer by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this state.

**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.

6/8/09

Date

Alette A. Blasi

Signature (Seller) Please indicate if Power of Attorney or Attorney in Fact

Date

Signature (Seller) Please indicate if Power of Attorney or Attorney in Fact

**AFFIDAVIT OF CONSIDERATION FOR USE BY SELLER**

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

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

STATE OF NEW JERSEY

COUNTY      Bergen  
 MUNICIPALITY OF PROPERTY LOCATION      Garfield

} ss.      County Municipal Code  
 0221

**FOR RECORDER'S USE ONLY**  
 Consideration      \$  
 RTF paid by buyer      \$  
 Date      6-17-09      By      GJZ

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

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

Deponent,      Alette A. Balsi, Executrix under the Last Will and  
 Testament of Margaret Popowich  
 (Name)  
 deposes and says that he/she is the      Grantor  
 (Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.)  
 real property identified as Block number      74  
 221 Palisade Ave, Garfield  
 (Street Address, Town)

**(2) CONSIDERATION**      \$      \$422,508.00      (See Instructions #1, #5, and #11 on reverse side)

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

**(3A) REQUIRED CALCULATION OF EQUALIZED VALUATION FOR ALL CLASS 4A COMMERCIAL PROPERTY TRANSACTIONS:**  
 (See Instructions #5A and #7 on reverse side)

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

\$      +      %      =      \$

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

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

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

This Deed is being made by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this State.

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

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

A. SENIOR CITIZEN      Grantor(s)       62 years of age or over \* (See Instruction #9 on reverse side for A or B)  
 B. BLIND PERSON      Grantor(s)       legally blind or;  
 { DISABLED PERSON      Grantor(s)       permanently and totally disabled       Receiving disability payments       Not gainfully employed\*

Senior citizens, blind persons, or disabled persons must also meet all of the following criteria:

Owned and occupied by grantor(s) at time of sale.       Resident of State of New Jersey.  
 One or two-family residential premises.       Owners as joint tenants must all qualify.

\*IN THE CASE OF HUSBAND AND WIFE/CIVIL UNION PARTNERS, ONLY ONE GRANTOR NEEDS TO QUALIFY IF TENANTS BY THE ENTIRETY.

**C. LOW AND MODERATE INCOME HOUSING (See Instruction #9 on reverse side)**

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

**(6) NEW CONSTRUCTION (See Instructions #2, #10 and #12 on reverse side)**

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

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

Subscribed and sworn to before me  
 On June 8, 2009

*Alette A. Balsi*  
 Signature of Deponent

Alette A. Balsi, Executrix under the Last Will  
 and Testament of Margaret Popowich

Grantor Name

27 Crestwood Avenue-West, Fairfield, NJ 07004

27 Crestwood Avenue-West, Fairfield, NJ 07004

Deponent Address

Grantor Address at Time of Sale

XXX-XX-496

Gary J. Zalarick, Esq.

Last 3 digits in Grantor's Social Security Number

Name/Company of Settlement Officer

GARY J. ZALARICK, ESQ.  
 ATTORNEY AT LAW OF  
 STATE OF NEW JERSEY

FOR OFFICIAL USE ONLY

Instrument Number	County
Deed Number	Book
Deed Dated	Page
Date Recorded	

*[Signature]*  
 County Recording Officers shall forward one copy of each Affidavit of Consideration for Use by Seller when Section 3A is completed.

STATE OF NEW JERSEY- DIVISION OF TAXATION

PO BOX 251

TRENTON, NJ 08695-0251

ATTENTION: REALTY TRANSFER FEE UNIT

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

[www.state.nj.us/treasury/taxation/lpt/localtax.htm](http://www.state.nj.us/treasury/taxation/lpt/localtax.htm)



INSTRUMENT # 15-013775

V 01872 1103

RECORDED DATE: 02/26/2015 02:36:06 PM

John S. Hogan  
Bergen County Clerk

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



Document Type: Deed

Transaction #: 6825888  
Document Page Count: 4  
Operator Id: CLERK

**RETURN TO:**

VINCENT J FAILLA ESQ  
FAILLA & BANKS  
197 FAIRFIELD RD  
FAIRFIELD NJ 07004

**SUBMITTED BY:**

**PRIMARY NAME**

ALETTE A BLASI

**SECONDARY NAME**

PALISADES AVENUE MANAGEMENT LLC

**ASSOCIATED DOCUMENT(S):**

MUNICIPALITY: GARFIELD  
CONSIDERATION AMT: \$265,000.00

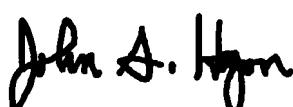
INSTRUMENT #: 15-013775  
Recorded Date: 02/26/2015 02:36:06 PM

LOT: 26

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

BLOCK: 74



  
John S. Hogan  
Bergen County Clerk

**FEES / TAXES:**

Recording Fee: Deed	\$40.00
Additional Pages Fee	\$30.00
Basic Fee - County	\$265.00
Basic Fee - State	\$662.50
N.J.A.H.T.F Fee	\$172.50
P.H.P.F Fee	\$132.50
E.A.A. Fee	\$209.50
Homeless Trust Fund - Bergen County	\$3.00
<b>Total:</b>	<b>\$1,515.00</b>

**OFFICIAL RECORDING COVER PAGE**

Page 1 of 5

**PLEASE DO NOT DETACH**

**THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT**

**NOTE: If document data differs from cover sheet, document data always supersedes.**



15-013775 Deed  
V Bk: 01872 Pg: 1103-1107 Rec. Fee \$73.00  
John S. Hogan, Bergen County Clerk  
Recorded 02/26/2015 02:36:06 PM

## DEED

This Deed is made on **February 23, 2015,**

BETWEEN **ALETTE A. BLASI**

Consideration : \$265,000.00  
Realty Transfer Fee : \$1,442.00  
State Portion : \$872.00  
County Portion : \$397.50  
Municipality Portion : \$172.50

whose post office address is 27 Crestwood Avenue, Fairfield, NJ 07004, referred to as the Grantor,

AND **PALISADES AVENUE MANAGEMENT, LLC**

whose post office address is 14 Brookside Terrace, North Caldwell, NJ 07006, referred to as the Grantee.

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

1. **Transfer of Ownership.** The Grantor grants and conveys (transfers ownership of) the property (called the "Property") described below to the Grantee. This transfer is made for the sum of **TWO HUNDRED SIXTY-FIVE THOUSAND DOLLARS AND 00/100 (\$265,000.00)**. The Grantor acknowledges receipt of this money.

2. **Tax Map Reference.** (N.J.S.A. 46:15-1.1) Municipality of **Garfield**

Block No. **74** Lot No. **26** Account No.

[ ] No property tax identification number is available on the date of this Deed. (Check box if applicable.)

3. **Property.** The Property consists of the land and all the buildings and structures on the land in the **City of Garfield**, County of **Bergen** and State of New Jersey. The legal description is:

[**XXX**] Please see attached Legal Description annexed hereto and made a part hereof. (Check box if applicable).

BEING the same premises conveyed to the Grantor herein by Deed from Alette A. Blasi, Executrix under the Last Will and Testament of Margaret Popowich, Deceased, dated June 8, 2009 and recorded on June 17, 2009 in the Bergen County Clerk/Register's Office in Deed Book V143, Page 1586.

This property has never been occupied as the matrimonial residence of the Grantor.

Prepared by: (print signer's name below signature)

(For Recorder's Use Only)

JOSEPH CATENARO, JR., ESQ.

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

File Number: GTS-16375

## SCHEDULE C LEGAL DESCRIPTION

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

KNOWN AND DESIGNATED as all of Lots 26 and a portion of Lot 27 Block G as shown on a certain map entitled, "Map of Property of the Garfield Lane Association, Garfield, NJ" filed in the Bergen County Clerk's Office on July 1, 1904 as Map No. A-24

BEGINNING at a point on the Westerly sideline of Palisade Avenue (60' ROW), said point being distant 45.50 feet from the intersection of said sideline of Palisade Avenue and the Southerly sideline of Maple Street (f/k/a Spring Street) (60' ROW), and running thence;

- 1) Along said sideline of Palisade Avenue South 13 degrees 00 minutes 00 seconds East 27.00 feet
- 2) Leaving said sideline of Palisade Avenue South 77 degrees 00 minutes 00 seconds West 95.00 feet to a point, thence;
- 3) North 13 degrees 00 minutes 00 seconds West 25.00 feet to a point, thence;
- 4) North 77 degrees 00 minutes 00 seconds East 30.00 feet to a point, thence;
- 5) North 13 degrees 00 minutes 00 seconds West 2.00 feet to a point, thence;
- 6) North 77 degrees 00 minutes 00 seconds East 65.00 feet to the point and place of beginning

The above description was prepared in accordance with a survey made by Lakeland Surveying, Inc, dated February 9, 2015

**NOTE: Being Lot(s) Lot: 26, Block: 74; Tax Map of the City of Garfield, County of Bergen, State of New Jersey.**

**NOTE: Lot and Block shown for informational purposes only.**



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

(Please Print or Type)

**SELLER(S) INFORMATION (See Instructions, Page 2)**

## Names(s)

ALETTE A. BLASI

## Current Resident Address:

Street: 27 Crestwood Avenue

City, Town, Post Office

Fairfield

State

NJ

Zip Code

07004

**PROPERTY INFORMATION (Brief Property Description)**

## Block(s)

74

## Lot(s)

26

## Qualifier

## Street Address:

221 Palisade Avenue

City, Town, Post Office

Garfield

State

NJ

Zip Code

07026

## Seller's Percentage of Ownership

100%

## Consideration

\$265,000.00

## Closing Date

2/23/15

**SELLER ASSURANCES (Check the Appropriate Box) (Boxes 2 through 10 apply to Residents and Non-residents)**

1.  I am a resident taxpayer (individual, estate, or trust) 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. s. 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 an 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:5-1-1 et seq.
7.  The gain from the sale will not be recognized for Federal income tax purposes under I.R.C. Section 721, 1031, 1033 or is a cemetery plot. (CIRCLE THE APPLICABLE SECTION). If such section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey income tax return for the year of the sale (see instructions).
  - No non-like kind property received.
8.  Transfer by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this state.
9.  The property being sold is subject to a short sale instituted by the mortgagee, whereby the seller has agreed not to receive any proceeds from the sale and the mortgagee will receive all proceeds paying off an agreed amount of the mortgage.
10.  The deed being recorded is a deed dated prior to the effective date of P.L. 2004, c. 55 (August 1, 2004), and was previously unrecorded.

**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. By checking this box  I certify that the Power of Attorney to represent the seller(s) has been previously recorded or is being recorded simultaneously with the deed to which this form is attached.

2/23/15

Date

*Alette A. Blasi*

Signature

(Seller) Please indicate if Power of Attorney or Attorney in Fact

Date

Signature

(Seller) Please indicate if Power of Attorney or Attorney in Fact

The street address of the Property is: **221 Palisade Avenue,  
Garfield, NJ 07026**

**4. 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).

**5. Signatures.** The Grantor signs this Deed as of the date at the top of the first page. (Print name below each signature.)

Witnessed By:

Joseph Catena

Alette A. Blasi  
**ALETTE A. BLASI**

STATE OF NEW JERSEY, COUNTY OF ESSEX SS.:

I CERTIFY that on February 23, 2015, ALETTE A. BLASI personally came before me and stated to my satisfaction that this person (or if more than one, each person):

- (a) was the maker of this Deed;
- (b) executed this Deed as his or her own act; and,
- (c) made this Deed for **\$265,000.00** as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5.); and
- (d) executed this Deed as the act of the entity.

Joseph Catena  
**JOSEPH CATENARO, JR., ESQ.**  
Attorney at Law of the State of  
New Jersey

**RECORD AND RETURN TO:**

Vincent J. Failla, Esq.  
FAILLA & BANKS, LLC  
197 Fairfield Road  
Fairfield, NJ 07004

DEED - Bargain & Sale  
Covenant to Grantor's Act - Ind. to Ind. or Corp.  
Plain Language



INSTRUMENT # 15-013775.01  
V 01872 1108  
RECORDED DATE: 02/26/2015 02:36:07 PM

John S. Hogan  
Bergen County Clerk

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



Document Type: Mortgage

Transaction #: 6825888  
Document Page Count: 5  
Operator Id: CLERK

RETURN TO:

VINCENT J FAILLA ESQ  
FAILLA & BANKS  
197 FAIRFIELD RD  
FAIRFIELD NJ 07004

SUBMITTED BY:

PRIMARY NAME

PALISADES AVENUE MANAGEMENT LLC

SECONDARY NAME

ALETTE A BLASI

ASSOCIATED DOCUMENT(S):

MUNICIPALITY: GARFIELD

INSTRUMENT #: 15-013775.01

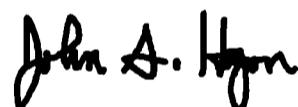
Recorded Date: 02/26/2015 02:36:07 PM

FEES / TAXES:

Recording Fee: Mortgage	\$30.00
Additional Pages Fee	\$40.00
Homeless Trust Fund - Bergen County	\$3.00
Total:	\$73.00

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



  
John S. Hogan  
Bergen County Clerk

OFFICIAL RECORDING COVER PAGE

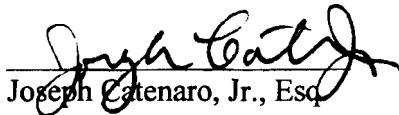
Page 1 of 6

**PLEASE DO NOT DETACH**  
THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION.

Prepared by:

  
Joseph Catenaro, Jr., Esq.

15-013775.01 Mortgage  
V Bk: 01872 Pg: 1108-1113 Rec. Fee \$73.00  
John S. Hogan, Bergen County Clerk  
Recorded 02/26/2015 02:36:07 PM

## MORTGAGE

This Mortgage is made on February 23, 2015,

**BETWEEN** the Borrower(s) **PALISADES AVENUE MANAGEMENT, LLC**  
whose address is 14 Brookside Terrace, North Caldwell, NJ 07006, referred to as "I"

**AND** the Lender **ALETTE A. BLASI**  
whose address is 27 Crestwood Avenue, Fairfield, NJ 07004, referred to as the "Lender".

If more than one Borrower signs this Mortgage, the word "I" shall mean each Borrower named above. The word "Lender" means the original Lender and anyone else who takes this Mortgage by transfer.

**Mortgage Note.** In return for a loan that I received, I promise to pay **\$200,000.00** (called "principal"), plus interest in accordance with the terms of a Mortgage Note of even date herewith (referred to as the "Note"). The Note provides for monthly payments of **\$983.88** and a yearly interest rate of **4.250%**. All sums owed under this Note are due no later than **March 1, 2017**. All terms of the Note are made part of this Mortgage.

**Property Mortgage.** The property mortgaged to the Lender (called the "Property") is located at **221 Palisade Avenue** in the **City of Garfield, County of Bergen** and State of New Jersey. The property includes: (a) the land; (b) all buildings that are now, or will be, located on the land; (c) all fixtures that are now, or will be, attached to the land or building(s) (for example, furnaces, bathroom fixtures and kitchen cabinets); (d) all condemnation awards and insurance proceeds relating to the land and buildings(s); and (e) all other rights that I have, or will have, as owner of the Property. The legal description of the property is:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AS SCHEDULE "A".**

BEING commonly known as 221 Palisade Avenue, Garfield, NJ 07026.

BEING the same premises conveyed to the mortgagor herein by Deed of Alette A. Blasi dated February 23, 2015 and being recorded simultaneously herewith.

**Rights Given to Lender.** I mortgage the Property to the Lender. This means that I give the Lender those rights stated in this Mortgage and also those rights the law gives to lenders who hold mortgages on real property. When I pay all amounts due to the Lender under the Note and this Mortgage, the Lender's rights under this Mortgage will end. The Lender will then cancel this Mortgage at my expense.

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

File Number: GTS-16375

## SCHEDULE C LEGAL DESCRIPTION

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

KNOWN AND DESIGNATED as all of Lots 26 and a portion of Lot 27 Block G as shown on a certain map entitled, "Map of Property of the Garfield Lane Association, Garfield, NJ" filed in the Bergen County Clerk's Office on July 1, 1904 as Map No. A-24

BEGINNING at a point on the Westerly sideline of Palisade Avenue (60' ROW), said point being distant 45.50 feet from the intersection of said sideline of Palisade Avenue and the Southerly sideline of Maple Street (f/k/a Spring Street) (60' ROW), and running thence;

- 1) Along said sideline of Palisade Avenue South 13 degrees 00 minutes 00 seconds East 27.00 feet
- 2) Leaving said sideline of Palisade Avenue South 77 degrees 00 minutes 00 seconds West 95.00 feet to a point, thence;
- 3) North 13 degrees 00 minutes 00 seconds West 25.00 feet to a point, thence;
- 4) North 77 degrees 00 minutes 00 seconds East 30.00 feet to a point, thence;
- 5) North 13 degrees 00 minutes 00 seconds West 2.00 feet to a point, thence;
- 6) North 77 degrees 00 minutes 00 seconds East 65.00 feet to the point and place of beginning

The above description was prepared in accordance with a survey made by Lakeland Surveying, Inc, dated February 9, 2015

**NOTE: Being Lot(s) Lot: 26, Block: 74; Tax Map of the City of Garfield, County of Bergen, State of New Jersey.**

**NOTE: Lot and Block shown for informational purposes only.**

**Promises.** I make the following promises to the Lender;

- 1. Note and Mortgage.** I will comply with all of the terms of the Note and this Mortgage.
- 2. Payments.** I will make all payments required by the Note and this Mortgage.
- 3. Ownership.** I warrant title to the premises (N.J.S.A. 46:9-2). This means I own the Property and will defend my ownership against all claims.
- 4. Liens and Taxes.** I will pay all liens, taxes, assessments and other government charges made against the Property when due. I will not claim any deduction from the taxable value of the Property because of this Mortgage. I will not claim any credit due. I will not claim any deduction from the taxable value of the Property because of this Mortgage. I will not claim any credit against the principal and interest payable under the Note and this Mortgage for any taxes paid on the Property.
- 5. Insurance.** I must maintain extended coverage insurance on the Property. The Lender may also require that I maintain flood insurance or other types of insurance. The insurance companies, policies, amounts and types of coverage must be acceptable to the Lender. I will notify the Lender in the event of any substantial loss or damage. The Lender may then settle the claim on my behalf if I fail to do so. All payments from the insurance company must be payable to the Lender under a "standard mortgage clause" in the insurance policy. The Lender may use any proceeds to repair and restore the Property or to reduce the amount under the Note and this Mortgage. This will not delay the due date for any payment under the Note and this Mortgage.
- 6. Repairs.** I will keep the Property in good repair, neither damaging nor abandoning it. I will allow the Lender to inspect the Property upon reasonable notice to me.
- 7. Statement of Amount Due.** Upon request of the Lender, I will certify to the Lender in writing:(a) the amount due on the Note and this Mortgage, and (b) whether or not I have any defense to my obligations under the Note and this Mortgage.
- 8. Rent.** I will not accept rent from any tenant for more than one month in advance.
- 9. Lawful Use.** I will use the Property in compliance with all laws, ordinances and other requirements of any governmental authority.
- 10. Eminent Domain.** All or part of the Property may be taken by a government entity for public use. If this occurs, I agree that the compensation be given to the Lender. The Lender may use this to repair and restore the Property or to reduce the amount owed on the Note and this Mortgage. This will not delay the due date for any further payment under the Note and this Mortgage. Any remaining balance will be paid to me.
- 11. Tax and Insurance Escrow.** If the Lender requests, I will make regular monthly

payments to the Lender of: (a) 1/12 of the yearly real estate taxes and assessments on the Property; and (b) 1/12 of the yearly cost of insurance on the Property. These payments will be held by the Lender without interest to pay the taxes, assessments and insurance premiums as they become due.

**12. Payments Made for Borrower(s).** If I do not make all of the repairs or payments as agreed in this Mortgage, the Lender may do so for me. The cost of these repairs and payments will be added to the principal, will bear interest at the same rate provided in the Note and will be repaid to the Lender upon demand.

**13. Default.** The Lender may declare that I am in default on the Note and this Mortgage if: (a) I fail to make any payment required by the Note and this Mortgage within thirty (30) days after its due date; (b) I fail to keep any other promise I make in this Mortgage; (c) the ownership of the Property is changed for any reason; (d) the holder of any lien on the Property starts foreclosure proceedings; or (e) bankruptcy, insolvency or receivership proceedings are started by or against any of the Borrowers.

**14. Payments Due Upon Default.** If the Lender declares that I am in default, I must immediately pay the full amount of all unpaid principal, interest, other amounts due on the Note and this Mortgage and the Lender's costs of collection and reasonable attorney fees.

**15. Lender's Rights Upon Default.** If the Lender declares that the Note and this Mortgage are in default, the Lender will have all rights given by law or set forth in this Mortgage. This includes the right to do any one or more of the following:

- (a) take possession of and manage the Property, including the collection of rents and profits;
- (b) have a court appoint a receiver to accept rent for the Property (I consent to this);
- (c) start a court action, known as foreclosure, which will result in a sale of the Property to reduce my obligations under the Note and this Mortgage; and
- (d) sue me for any money that I owe the Lender.

**16. Notices.** All notices must be in writing and personally delivered or sent by certified mail, return receipt requested, to the addresses given in this Mortgage. Address changes may be made upon notice to the other party.

**17. No Waiver by Lender.** Lender may exercise any right under this Mortgage or under any law, even if the Lender has delayed in exercising that right or has agreed in an earlier instance not to exercise that right. Lender does not waive its right to declare that I am in default by making payments or incurring expenses on my behalf.

**18. Each Person Liable.** This Mortgage is legally binding upon each Borrower and all who succeed to their responsibilities (such as heirs and executors). The Lender may enforce any of the provisions of the Note and this Mortgage against any one or more of the Borrowers who sign this Mortgage.

**19. No Oral Changes.** This Mortgage can only be changed by an agreement in writing signed by both the Borrower(s) and the Lender.

**20. Copy Received.** I ACKNOWLEDGE RECEIPT OF A TRUE COPY OF THIS MORTGAGE WITHOUT CHARGE.

**21. Signatures.** I agree to the terms of this Mortgage. If the Borrower is a corporation, its proper corporate officers sign and its corporate seal is affixed.

Witnessed or Attested by:



PALISADES AVENUE MANAGEMENT, LLC



(Seal)

BY: GERALD HILL Managing Member

STATE OF NEW JERSEY, COUNTY OF ESSEX SS.:

I CERTIFY that on February 23, 2015, GERALD HILL, Managing Member of PALISADES AVENUE MANAGEMENT, LLC 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.



Notary Public JANET CARDULLO  
A Notary Public of New Jersey  
My Commission Expires June 12th, 2016

STATE OF NEW JERSEY, COUNTY OF ESSEX SS.:

I CERTIFY that on \_\_\_\_\_, 20\_\_\_\_,

personally came before me and stated to my satisfaction that this person (or if more than, each person):

- (a) was the maker of the attached instrument; and
- (b) was authorized to and did execute this instrument as  
of the entity named in this instrument; and
- (c) executed this instrument as the act of the entity named in this instrument.

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RECORD & RETURN TO:

Vincent J. Failla, Esq.  
FAILLA & BANKS, LLC  
197 Fairfield Road  
Fairfield, NJ 07004

B18-15376  
15377

2 searches

217 Palisades Ave  
221 Palisades Ave  
Garfield

Palisades Ave Management, LLC

12/17/18

T

N +

V1872-979 D

V1872-1103

M  
V1872-98C

V1872-1108

G

A

TM 74/24-26

FM 255

G/ 24, 25

26, P1027

S

purch: Garsam Realty, LLC J+

**Bergen County**

**Search Criteria:** Search Type: Names (Individual & Corporation); Name: pal%ave%man%; Party: both; Remove Non-AlphaNumeric Characters: true

**Displaying 1-4 of 4 Items**

Instrument	Name	Other Name	Doc Type	Recorded	Municipality	Verified
V 01872 0974	<b>2</b> PALISADES AVENUE MANAGEMENT LLC	<b>1</b> BLASI ALETTE A	Deed	02/26/2015	GARFIELD	✓
V 01872 0980	<b>1</b> PALISADES AVENUE MANAGEMENT LLC	<b>2</b> BLASI ALETTE A	Mortgage	02/26/2015	GARFIELD	✓
V 01872 1103	<b>2</b> PALISADES AVENUE MANAGEMENT LLC	<b>1</b> BLASI ALETTE A	Deed	02/26/2015	GARFIELD	✓
V 01872 1108	<b>1</b> PALISADES AVENUE MANAGEMENT LLC	<b>2</b> BLASI ALETTE A	Mortgage	02/26/2015	GARFIELD	✓

Alotte A. Blesix

Peter Popowich

Margaret Popowich

> 12/3/47 2/27/15

6466-460

diey

165 Cambridge

7288-81

erased by mistake  
not checked

3428-548

NT

12817-444

D 53 X 60 X 60 X

m 60 X 60 X

- V143-1581

7691-794 5/29/02 527-756

- V143-1586

2243-566 C-12-17-49

- 7558-513 24/25

518 165 Cambridge

- 522 26

165

- 526 26 24

8343-468 165 Cambridge

- 471

- 479

8440-314 165 Cambridge

V1872-974 lot 24.

V1872-1103 lot 26

165

843-583

3458-1103

6160-51

S-M-225 156

DC-005-2608