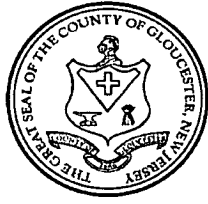


Gloucester County Recording Data Page  
Honorable James N. Hogan  
Gloucester County Clerk



Official Use Only – Barcode

\*60 2024 00033802\*



Docket: 00033802  
Type: DEE Pages: 5  
James N. Hogan: Gloucester County Clerk  
Receipt #: 1198715 11:27:29A Nov 08, 2024  
Recording Fee: 80.00 DB 7090 330

Official Use Only – Record & Return

Official Use Only – Realty Transfer Fee

Consideration: 1.00 Tax/Code: E  
County: .00 State: .00  
NJAHTF: .00 PHPFA: .00  
EAA: .00  
GenPur: .00  
C) \$1M: .00 REALTY TOTAL: .00

Date of Document:  
11/04/2024

Type of Document:  
DEED

First Party Name:  
MIKAYLA E.T. CHIBANDA

Second Party Name:  
RUVIMBO MARY MARIMO

Additional Parties:

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY

Block:  
602

Lot:  
28

Municipality:  
MONROE TOWNSHIP

Consideration:  
\$1.00

Mailing Address of Grantee:  
1600 GARRETT ROAD, APARTMENT I-212, UPPER DARBY, PENNSYLVANIA 19082

THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR  
ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY

Original Book:

Original Page:

GLOUCESTER COUNTY RECORDING DATA PAGE

Please do not detach this page from the original document as it  
contains important recording information and is part of the permanent record.

Prepared by: John D. Kosylo, Esq.  
Attorney at Law of New Jersey

## **DEED**

This Deed is made on November 4, 2024, between

**MIKAYLA E. T. CHIBANDA**, whose address is 10 Emmells Lane, Newcastle, Delaware 19720, referred to as the "Grantor",

and

**RUVIMBO MARY MARIMO**, whose address is 1600 Garrett Road, Apartment I-212, Upper Darby, Pennsylvania 19082 referred to as "Grantee",

The Grantor grants and conveys ownership of the property described below to the Grantee for the sum of **One and 00/100 Dollars (\$1.00)**.

By signing this Deed, the Grantor acknowledges receipt of this money/consideration.

The property being transferred is known as **Boston Avenue, Williamstown, New Jersey 08094**.

It is identified as **Block 602, Lot 28 on the Official Tax Map of the Township of Monroe, County of Gloucester and State of New Jersey**. The legal description is:

ALL that certain tract or parcel of land, situated, lying and being in the Township of Monroe, County of Gloucester, State of New Jersey, being more particularly described, as follows:

BEGINNING at a point in the Southwesterly line of Boston Avenue (50 feet wide) North 11 degrees 22 minutes West 200.00 feet from the Northwest Line of Crystal Drive (50 feet wide); said beginning point being in the division line between Lots 26 and 29; thence

(1) South 78 degrees 38 minutes West along said division line a distance of 150.00 feet to a point common to Lots 28, 29, and 35; thence

(2) North 11 degrees 22 minutes West along the division line between Lot 28 and Lots 35, 36 and 37, in part a distance of 100.00 feet to a point common to Lots 28, 27 and 37; thence

(3) North 78 degrees 38 minutes East along the division line between Lots 28 and 27 a distance of 150.00 feet to a point in the Southwesterly line of Boston Avenue; thence

(4) South 11 degrees 22 minutes East along said line of Boston Avenue a distance of 100.00 feet to the point and place of BEGINNING.

GIT/REP-3  
(8-24)  
(Print or Type)

## State of New Jersey Seller's Residency Certification/Exemption

### Seller's Information

Name(s)  
MIKAYLA E. T. CHIBANDA

Current Street Address  
10 EMMELLS LANE

City, Town, Post Office  
NEWCASTLE

State  
DE

ZIP Code  
19720

### Property Information

Block(s)  
602

Lot(s)  
28

Qualifier

Street Address  
BOSTON AVENUE

City, Town, Post Office  
WILLIAMSTOWN (MONROE TOWNSHIP)

State  
NJ

ZIP Code  
08094

| Seller's Percentage of Ownership | Total Consideration | Owner's Share of Consideration | Closing Date |
|----------------------------------|---------------------|--------------------------------|--------------|
| 100                              | \$1.00              | \$1.00                         | 11/4/2024    |

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

1. ☒ Seller is a resident taxpayer (individual, estate, or trust) of the State of New Jersey pursuant to the New Jersey Gross Income Tax Act, will file a resident Gross Income Tax return, and will pay any applicable taxes on any gain or income from the disposition of this property.
2. ☐ The real property sold or transferred is used exclusively as a principal residence as defined in 26 U.S. Code section 121.
3. ☐ Seller is a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
4. ☐ Seller, transferor, or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
5. ☐ Seller is not an individual, estate, or trust and is not required to make an estimated Gross Income Tax payment.
6. ☒ The total consideration for the property is \$1,000 or less so the seller is not required to make an estimated Income Tax payment.
- 7a. ☐ The gain from the sale is not recognized for federal income tax purposes under 26 U.S. Code section 721, 1031, or 1033 (CIRCLE THE APPLICABLE CODE SECTION). If the indicated section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey Income Tax return for the year of the sale and report the recognized gain. See instructions.
- 7b. ☐ Seller only received like-kind property.
8. ☐ The real property is being transferred by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this State.
9. ☐ The real property being sold is subject to a short sale instituted by the mortgagee, whereby the seller agreed not to receive any proceeds from the sale and the mortgagee will receive all proceeds paying off an agreed amount of the mortgage.
10. ☐ The deed is dated prior to August 1, 2004, and was not previously recorded.
11. ☐ The real property is being transferred under a relocation company transaction where a trustee of the relocation company buys the property from the seller and then sells the house to a third party buyer for the same price.
12. ☐ The real property is being transferred between spouses or incident to a divorce decree or property settlement agreement under 26 U.S. Code section 1041.
13. ☐ The property transferred is a cemetery plot.
14. ☐ The seller is not receiving net proceeds from the sale. Net proceeds from the sale means the net amount due to the seller on the settlement sheet.
15. ☐ The seller is a retirement trust that received an acknowledgment letter from the Internal Revenue Service that the seller is a retirement trust, and is therefore not required to make the estimated Gross Income Tax payment.
16. ☐ The seller (and/or spouse/civil union partner) originally purchased the property while a resident of New Jersey as a member of the U.S. Armed Forces and is now selling the property as a result of being deployed on active duty outside of New Jersey. (Only check this box if applicable and neither boxes 1 nor 2 apply.)

### Seller's Declaration

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein may be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete. By checking this box ☐ I certify that a Power of Attorney to represent the seller(s) has been previously recorded or is being recorded simultaneously with the deed to which this form is attached.

11/4/2024



Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

BEING the same land conveyed to Mikayla E. T. Chibanda by Deed from Joseph Hughes dated February 22, 2024, delivered February 26, 2024 and recorded March 1, 2024 in the Gloucester County Clerk's/Register's Office in Deed Book 6977, Page 315.

ALSO BEING the same land previously conveyed to Joseph Hughes by deed from Donald Huffin, dated January 25, 2024, recorded January 29, 2024 in the Gloucester County Clerk's/Register's Office in Deed Book 6963, Page 136.

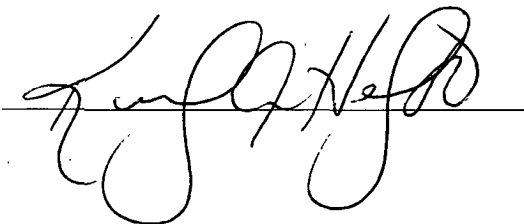
ALSO BEING the same land previously conveyed to Donald Huffin by deed from Joseph Hughes, dated December 9, 2022, recorded January 4, 2023 in the Gloucester County Clerk's/Register's Office in Deed Book 6797, Page 228.

ALSO BEING the same land previously conveyed to Joseph Hughes by deed from William E. Hughes, III and Patricia L. Hughes, his wife, dated November 17, 1975, recorded November 21, 1975 in the Gloucester County Clerk's/Register's Office in Deed Book 1293, Page 783.

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" as defined in 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.

The Deed is signed by the Grantor as of the date at the top of the first page.

Witnessed:

  
\_\_\_\_\_  
MIKAYLA E. T. CHIBANDA

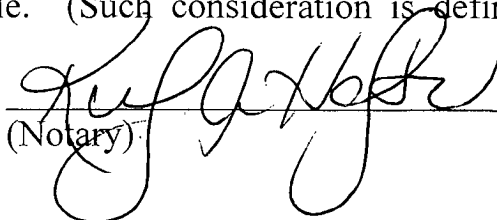
STATE OF NEW JERSEY

SS:

COUNTY OF GLOUCESTER

I certify that on November 4, 2024, **MIKAYLA E. T. CHIBANDA**, personally came before me and stated that she:

- a) Was the maker of this deed; and
- b) executed this deed as 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).

  
\_\_\_\_\_  
(Notary)

KIMBERLY A. HAFTO  
Notary Public, State of New Jersey  
Comm. # 50004791  
My Commission Expires 10/19/2029

STATE OF NEW JERSEY  
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

GLOUCESTER

0811

} SS. County Municipal Code

MUNICIPALITY OF PROPERTY LOCATION MONROE TOWNSHIP

| FOR RECORDER'S USE ONLY |    |
|-------------------------|----|
| Consideration           | \$ |
| RTF paid by seller      | \$ |
| Date                    | By |

\*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, MIKAYLA E. T. CHIBANDA, being duly sworn according to law upon his/her oath,

(Name)

deposes and says that he/she is the GRANTOR in a deed dated 11/04/2024 transferring  
(Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.)

real property identified as Block number 602 Lot number 28 located at

BOSTON AVENUE, WILLIAMSTOWN

and annexed thereto.

(Street Address, Town)

(2) CONSIDERATION \$ 1.00 (Instructions #1 and #5 on reverse side) ☒ no prior mortgage to which property is subject.

(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.

(a) For consideration of less than \$100.00

(5) PARTIAL EXEMPTION FROM FEE (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, Supplemental, and General Purpose Fees, 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. \* (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 CASE OF HUSBAND AND WIFE, PARTNERS IN A CIVIL UNION COUPLE, ONLY ONE GRANTOR NEED QUALIFY IF TENANTS BY THE ENTIRETY.

C. LOW AND MODERATE INCOME HOUSING (Instruction #9 on reverse side) IF APPLIES ALL BOXES MUST BE CHECKED.

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

(6) NEW CONSTRUCTION (Instructions #2, #10 and #12 on reverse side) IF APPLIES ALL BOXES MUST BE CHECKED.

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

(7) RELATED LEGAL ENTITIES TO LEGAL ENTITIES (Instructions #5, #12, #14 on reverse side) IF APPLIES ALL BOXES MUST BE CHECKED.

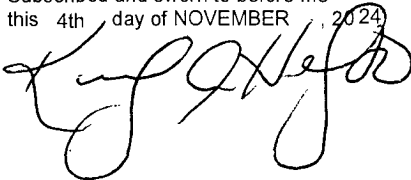
- ☐ No prior mortgage assumed or to which property is subject at time of sale.
- ☐ No contributions to capital by either grantor or grantee legal entity.
- ☐ No stock or money exchanged by or between grantor or grantee legal entities.

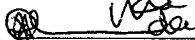
(8) INTERCOMPANY TRANSFER IF APPLIES ALL BOXES MUST BE CHECKED. (Instruction #15 on reverse side)

- ☐ Intercompany transfer between combined group members as part of the unitary business
- ☐ Combined group NU ID number (Required)

(9) 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  
this 4th day of NOVEMBER, 2024



  
Signature of Deponent  
10 EMMELLS LANE  
NEWCASTLE, DELAWARE 19720

Deponent Address

XXX-XX-X 733

Last three digits in Grantor's Social Security Number

MIKAYLA E. T. CHIBANDA

Grantor Name

10 EMMELLS LANE  
NEWCASTLE, DELAWARE 19720

Grantor Address at Time of Sale

Name/Company of Settlement Officer

KIMBERLY A. HAFTO  
Notary Public, State of New Jersey  
Comm. # 50004791  
My Commission Expires 10/19/2029

| FOR OFFICIAL USE ONLY |               |
|-----------------------|---------------|
| Instrument Number     | County        |
| Deed Number           | Book Page     |
| Deed Dated            | Date Recorded |

County recording officers shall forward one copy of each RTF-1 form when Section 3A is completed to:

STATE OF NEW JERSEY  
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