



Record and return to:
 Udren Law Offices, P.C.
 Woodcrest Corporate Center
 111 Woodcrest Road, Suite 200
 Cherry Hill, NJ 08003
 MJU#15010245-2

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This document prepared by:

 J. Eric Kishbaugh
 NJ ID 009541981

Udren Law Offices, P.C.
 Woodcrest Corporate Center
 111 Woodcrest Road, Suite 200
 Cherry Hill, NJ 08003

DEED

This deed is made on April 14th, 2015

BETWEEN

Martin J. Gormley Jr. and Michelle M. Gormley, Husband and Wife

whose post office address is

1104 Hessian Avenue, West Deptford, NJ 08093

referred to as the Grantor,

AND

Mortgage Bridge Solutions, LLC

whose post office address is

C/O Carrington Mortgage Services, LLC 1610 E. Saint Andrews Place, Suite B-150, Santa Ana, CA 92705

referred to as the Grantee.

Consideration:	10.00	Tax/Code: E
County:	.00	State :
NJAHTF:	.00	PHPFA :
EAA :	.00	
GenPur:	.00	
C>\$1M :	.00	REALTY TOTAL:
		.00

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

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)

Martin J. Gormley Jr. and Michelle M. Gormley

Current Resident Address:

Street:

1104 Hessian Avenue

City, Town, Post Office

West Deptford

State

NJ

Zip Code

08093

PROPERTY INFORMATION (Brief Property Description)

Block(s)

121

Lot(s)

6

Qualifier

N/A

Street Address:

1157 Red Bank Avenue

City, Town, Post Office

Thorofare

State

NJ

Zip Code

08086

Seller's Percentage of Ownership

100%

Consideration

\$10.00

Closing Date

N/A

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.

Date

Date

Signature

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

Signature

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

PURSUANT TO THE PROVISIONS OF SUBSECTION 11D OF THE FAIR FORECLOSURE ACT, N.J.S.A. 2A:50-63D, YOU MAY, WITHOUT PENALTY, RESCIND THIS CONVEYANCE WITHIN SEVEN DAYS EXCLUDING SATURDAYS, SUNDAYS AND LEGAL HOLIDAY; AND THAT SUCH RECISION IS EFFECTIVE UPON DELIVERY OF A WRITTEN NOTICE TO THE LENDER OR ITS AGENT OR UPON MAILING OF SUCH NOTICE TO THE LENDER OR ITS AGENT BY CERTIFIED OR REGISTERED MAIL, RETURN RECEIPT REQUESTED.

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 **ten dollars (\$10.00)**.
2. Tax Map Reference. (N.J.S.A 46:15-1.1)
Block No. 121 Lot No. 6

☐ No lot and block or account number is available on the date of this Deed (check box if applicable)

3. Property. The property consists of the land and all buildings and structures on the land in the **Township of West Deptford, County of Gloucester**

The Legal Description is:

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Township of West Deptford, County of Gloucester, State of New Jersey:

BEGINNING at a point in the Easterly edge of Red Bank Avenue, (66 feet wide), the said point being the corner to Lot 7 and Lot 8 as shown on a plan of Lots prepared for George T. Ashmead, Esquire, by Edward H. Saunders, dated July 23, 1853, the said point being distant 100 feet Northwardly along the said Easterly line of Red Bank Avenue from Old Stone corner to Lots 8 and 9 on the said plan, and running; thence

1. along the aforesaid Lot 7, North 71 degrees East, 300 feet to the Westerly edge of unnamed street; thence
2. thereby, South 19 degrees East, 75 feet to a point for a corner; thence
3. by other lands now or formerly of the grantor, South 71 degrees West, 300 feet to the Easterly line of Red Bank Avenue; thence
4. thereby, North 19 degrees West 75 feet to the place of BEGINNING.

BEING part of Lot 8 as shown on plan of lots prepared for George T. Ashmead, Esquire, by Edward H. Saunders, dated July 23, 1953.

BEING Lot 6, Block 121, Plate 9A, Tax Map.

BEING the same lands and premises which became vested in Martin Gormley and Josefa Gormley, his wife, by Deed from James E. Geiger, widower, Leonora A. Geiger Miller and her husband Michael Miller and James E. Geiger, Executor of the Estate of Harry Wunderlich, dated August 7, 1985, recorded September 13, 1985 in Deed Book 1525, page 513.

It is the intention of the parties that this deed-in-lieu of foreclosure shall be subject to the Mortgage made by **Martin J. Gormley Jr. and Michelle M. Gormley, Husband and Wife**, to **Mortgage Electronic Registration Systems, Inc., as Nominee for PHH Home Loans, LLC D/B/A ERA Home Loans, a Corporation**, dated **08/07/2007** and recorded on **08/21/2007** in the office of **Gloucester County Clerk** official register Book **10800** on Page **176**, and then assigned to **Citimortgage, Inc.**, recorded on **05/03/2012**, Book **207**, Page **103**, further assigned to **PHH Mortgage Corp.**, recorded on **06/26/2014**, Book **261**, Page **270**, later assigned to **Headlands Asset Management, Fund III, Series D, LP**, recorded **07/02/2014**, Book **262**, Page **252**, lastly assigned to **Mortgage Bridge Solutions, LLC**, recorded **3/31/2015**, Book **279**, Page **297-299**, in the original amount of **\$217,000.00**, and it is expressly understood, agreed and intended that the fee and mortgage shall not merge. Upon the recording of the deed and all conditions of the deed in lieu having been satisfied, the mortgage will be discharged of record,

The street address of the Property is:

1157 Red Bank Avenue, Thorofare, NJ 08086

4. Promises by the 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. This Deed is signed and attest to by the Grantors as of the date at the top of the first page.

IN WITNESS WHEREOF, the said Grantor has caused these presents to be duly executed and dated the day and year first written.

By: *Michelle M. Gormley* (SEAL)
Michelle M. Gormley, Grantor

STATE OF New Jersey)
COUNTY OF Gloucester) S.S.

On this 20th day of April, 2015, before me a notary public, in and for the state of New Jersey, personally appeared before me the above named, **Michelle M. Gormley**, known to me or satisfactorily proven to be the person whose name is subscribed in the foregoing instrument and acknowledged that she executed the same for the purposes therein contained.

IN WITNESS WHEREOF:

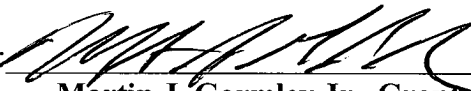
I have hereunto set my hand and official seal.

James A. Nigro
Notary Public
My Commission Expires: 3/23/19



OFFICIAL SEAL
FRANCES A. NIGRO
NOTARY PUBLIC - NEW JERSEY
My Comm. Expires March 23, 2019

IN WITNESS WHEREOF, the said Grantor has caused these presents to be duly executed and dated the day and year first written.

By:  (SEAL)
Martin J. Gormley Jr., Grantor

STATE OF New Jersey)
COUNTY OF Gloucester) S.S.

On this 20th day of April, 2015, before me a notary public, in and for the state of New Jersey, personally appeared before me the above named, **Martin J. Gormley Jr.**, known to me or satisfactorily proven to be the person whose name is subscribed in the foregoing instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF:

I have hereunto set my hand and official seal.

Frances A. Nigro
Notary Public
My Commission Expires: 3/23/19



OFFICIAL SEAL
FRANCES A. NIGRO
NOTARY PUBLIC - NEW JERSEY
My Comm. Expires March 23, 2019

RTF-1 (Rev. 7/14/10)
MUST SUBMIT IN DUPLICATE

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

CAMDEN

0820

MUNICIPALITY OF PROPERTY LOCATION TWP WEST DEPTFORD

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, LARESSA DAVIS, 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 APRIL 14, 2015 transferring
(Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.)
real property identified as Block number 121 Lot number 6 located at
1157 RED BANK AVENUE, THOROFARE, NJ 08086
(Street Address, Town) and annexed thereto.

(2) CONSIDERATION \$ 10.00 (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.

DEED IN LIEU OF FORECLOSURE

CONSIDERATION IS UNDER \$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)

- ☐ 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)

- ☐ 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)

- ☐ 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) 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 28 day of September 2015

Signature of Deponent
Udren Law Offices, PC
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003

Martin and Michelle Gormley (h/w)
Grantor Name

1157 Red Bank Avenue
Thorofare, NJ 08086

Deponent Address

Grantor Address at Time of Sale

XXX-XXX- 007

Last three digits in Grantor's Social Security Number

Name/Company of Settlement Officer

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

BETHANY ALEXANDER
NOTARY PUBLIC
STATE OF NEW JERSEY
ID # 50005741
MY COMMISSION EXPIRES NOVEMBER 7, 2019