



E-recorded

DOCKET#:11327 Type:ERX-Deed
PAGES:6

HONORABLE JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 888567 10:09:46 AM

03/23/2020
DB 6260 61

Fee:\$ 80.00

CONSIDERATION:\$ 1.00 Tax/Code:EXEMPT

COUNTY:	0.00	STATE :	0.00
NJAHTF :	0.00	EAA :	0.00
PHPFA :	0.00	GEN PURP	0.00
1% OVER:	0.00		

REALTY TOTAL: \$.00

GRANTEE ADDRESS: 23 HAINES DRIVE

SEWELL
NJ -08080

DOCUMENT DATE: 03/06/2020

MUNICIPALITY: WASHINGTON BLOCK: 54.12 LOT: 12

PARTIES:

FIRST PARTY-LORI A RAGGIO
SECOND PARTY-ALBERT J RAGGIO

RECORD & RETURN TO:
SIMPLIFILE

PLEASE DO NOT DETACH THIS PAGE FROM THE ORIGINAL
DOCUMENT AS IT CONTAINS IMPORTANT INFORMATION AND
IS PART OF THE PERMANENT RECORD.

GLOUCESTER COUNTY RECORDING DATA PAGE
HONORABLE JAMES N. HOGAN, COUNTY CLERK

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

DEED

This Deed is made on March 6, 2020 between

*Delivered
March 12, 2020*

LORI A. RAGGIO, whose address is 23 Haines Drive, Sewell, New Jersey 08080, referred to as the "Grantor",

and

ALBERT J. RAGGIO, whose address is 23 Haines Drive, Sewell, New Jersey 08080, 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 **23 Haines Drive, Sewell, New Jersey 08080**.

It is identified as **Block 54.12, Lot 12 on the Official Tax Map of the Township of Washington, 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 Washington Township, County of Gloucester, and State of New Jersey, more particularly described as follows:

BEGINNING at a point in the Westerly line of Haines Drive (50 feet wide), said beginning point being 372.57 feet Southeastwardly from the Easterly end of the curve, radius 20 feet, connecting said line of Haines Drive with the Southerly line of Old Mill Road (60 feet wide), said beginning point being also in the division line between Lots 11 and 12 on the block and plan hereinafter mentioned, and runs; thence

(1) Southeastwardly along Haines Drive, along the arc of a curve to the right, radius 180.00 feet, the arc distance of 86.68 feet to a point of tangency; thence

(2) South 11 degrees 38 minutes 40 seconds West, still along same, 50.60 feet to the division line between Lots 12 and 13; thence



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION

GIT/REP-3
(9-2015)

(Please Print or Type)

SELLER'S INFORMATION

Name(s)

LORI A. RAGGIO

Current Street Address

23 Haines Drive

City, Town, Post Office Box

Sewell

State

NJ

Zip Code

08080

PROPERTY INFORMATION

Block(s)

54.12

Lot(s)

12

Qualifier

Street Address

23 HAINES DRIVE

City, Town, Post Office Box

SEWELL (WASHINGTON TOWNSHIP)

State

NJ

Zip Code

08080

Seller's Percentage of Ownership

50%

Total Consideration

\$1.00

Owner's Share of Consideration

\$1.00

Closing Date

3/12/2020

SELLER'S ASSURANCES (Check the Appropriate Box) (Boxes 2 through 14 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.
7. ☐ 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 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.
☐ Seller did not receive non-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.

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.

3.6.2020

Date

Lori A. Raggio

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

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

CamdenSS. County Municipal Code
0818MUNICIPALITY OF PROPERTY LOCATION WASHINGTON TWP

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, LORI A. RAGGIO being duly sworn according to law upon his/her oath,
(Name)
deposes and says that he/she is the GRANTOR in a deed dated 3/16/2020 transferring
(Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.)
real property identified as Block number 54.12 Lot number 12 located at
23 HAINES DRIVE, SEWELL 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. 68, 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

(i) Between husband and wife

(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. 68, 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 6 day of March, 2020Notary for Lori Raggio ONLY
MADELINE L HARDINGNOTARY PUBLIC
STATE OF NEW JERSEY
ID # 2394849

MY COMMISSION EXPIRES APRIL 8, 2020

Signature of Deponent

23 HAINES DRIVE
SEWELL, NEW JERSEY 08080

Deponent Address

XXX-XXX-XXXX

Last three digits in Grantor's Social Security Number

LORI A. RAGGIO

Grantor Name

23 HAINES DRIVE
SEWELL, NEW JERSEY 08080

Grantor Address at Time of Sale

Foundation Title, LLC

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 08646-0251

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/tpt/localtax.htm

(3) North 78 degrees 21 minutes 20 seconds West along same, 125.00 feet to the division line between Lots 11 and 12; thence

(4) North 00 degrees 17 minutes 00 seconds West along same, 73.11 feet to a point in same; thence

(5) North 74 degrees 03 minutes 09 seconds East along same, 135.11 feet to the place of beginning.

BEING Lot 12 in Block 54.12 of Section 3, "Wedgewood Farms" filed December 17, 1976 as Map #6-155A.

Being the same real property that became vested in Albert J. Raggio and Lori A. Raggio by deed from Prudential Relocation, Inc., dated May 30, 2002, recorded July 11, 2002 in the Gloucester Clerk's/Register's Office in Deed Book 3445, Page 288.

IT BEING THE INTENT AND PURPOSE OF THIS DEED to extinguish any estate, interest, claim or right of the Grantor in or to the above-described property, including, but not limited to dower pursuant to N.J.S.A. 3B:28-1; right to equitable distribution under N.J.S.A. 2A:34-23; right to reside in or join in the conveyance of a principal marital residence pursuant to N.J.S.A. 3B:28-3; and to vest in the Grantee, his heirs and assigns, fee simple title to the above described lands and premises and to totally extinguish all present and inchoate or possible future estates which might otherwise arise in the said Grantor in and to the said lands and premises.

Type of Deed. This Deed is called a Quitclaim Deed. The Grantor makes no promises as to ownership or title, but simply transfers to the Grantee whatever interest the Grantor has.

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

Witnessed:

KJ

Lori A. Raggio
LORI A. RAGGIO

STATE OF NEW JERSEY

SS:

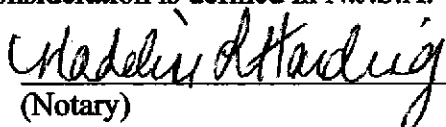
COUNTY OF Canden

I certify that on March 6, 2020, LORI A. RAGGIO, 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).

MADELINE L HARDING
NOTARY PUBLIC
STATE OF NEW JERSEY
ID # 2394849

MY COMMISSION EXPIRES APRIL 8, 2020


(Notary)

DEED:

LORI A. RAGGIO
to
ALBERT J. RAGGIO

23 Haines Drive
Sewell, New Jersey 08080
Township of Washington, County of Gloucester
Block 54.12, Lot 12

RECORD AND RETURN TO:

RECORD AND RETURN TO:
FOUNDATION TITLE, LLC
57 EUCLID STREET
WOODBURY NJ 08096
213-139965