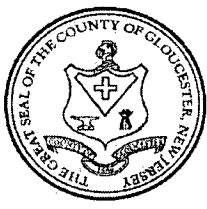
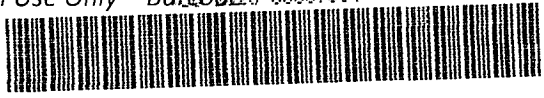


Gloucester County Recording Data Page Honorable James N. Hogan Gloucester County Clerk 	Official Use Only – Barcode 23 00009004*  Docket: 00009004 Type: DEE Pages: 9 James N. Hogan, Gloucester County Clerk Receipt #: 1100573 02:46:06P Mar 30, 2023 Recording Fee: 120.00 DB 6832 127
Official Use Only – Record & Return	Official Use Only – Realty Transfer Fee Consideration: 145,000.00 Tax/Code: S County: 145.00 State: 362.50 NJAHTF: .00 PHPFA: 72.50 EAA: .00 GenPur: .00 C) \$1M: .00 REALTY TOTAL: 580.00
Date of Document: 3/15/23	Type of Document: Deed
First Party Name: Horizon Residential Loan Servicing LLC	Second Party Name: Kimberly J. FRANCANO
Additional Parties:	

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block: 707	Lot: 50
Municipality: East Greenwich Twp	
Consideration: \$145,000	
Mailing Address of Grantee: 1817 Olde Homestead Ln, Ste 101 Lancaster PA 17601	

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:

Catherine Aponte
FRIEDMAN VARTOLO LLP
1325 Franklin Avenue, Suite 160
Garden City, NY 11530

SHERIFF'S DEED

THIS INDENTURE, made this 15th of March, 2023.

BETWEEN, JONATHAN M. SAMMONS, Sheriff of the County of Gloucester, in the State of New Jersey, party of the first part, AND

HORIZON RESIDENTIAL LOAN SERVICING, LLC, with an address of 1817 Olde Homestead Lane, Suite 101 Lancaster, PA 17601, party of the second part, witnesseth.

WHEREAS, on 27th of October, 2022, a certain Writ of Execution was issued out of the Superior Court of New Jersey, Chancery Division – Gloucester County, Docket No. F-000012-22, directed and delivered to the Sheriff of the said County of Gloucester and which said Writ is in the words or to the effect following that is to say:

THE STATE OF NEW JERSEY to the
Sheriff of the County of Gloucester, GREETINGS:

WHEREAS, on 27th of October, 2022, by a certain Judgment made in our Superior Court of New Jersey in a certain cause therein pending, wherein the PLAINTIFF is

WILMINGTON SAVINGS FUND SOCIETY, AS OWNER TRUSTEE OF THE
RESIDENTIAL CREDIT OPPORTUNITIES TRUST VII-A

AND the following named parties are the DEFENDANTS:

AMERICAN HERITAGE FEDERAL CREDIT UNION; KIMBERLY J.
FRANCANO.

IT WAS ORDERED AND ADJUDGED that, certain mortgaged premises, with the appurtenances, in the Complaint (and Amendments to Complaint, if any), in the said cause particularly set forth and described, that is to say: The mortgaged premises are described as set forth upon the RIDER ANNEXED HERETO AND MADE A PART HEREOF;

BEING KNOWN AS Tax Lot 50 in Block 707 on Plate 7, commonly known as 27 West Cohawkin Road, Clarksboro, NJ 08020.

TOGETHER, with all and singular the rights, liberties, privileges, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and the reversion and remainders, rents, issues and profits thereof, and also all the estate, right, title, interest, use, property, claim and demand of the said defendant(s), of, in, to and out of the same, to be sold to pay and satisfy in the first place unto the Plaintiff, WILMINGTON SAVINGS FUND SOCIETY, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VII-A the sum of \$122,090.90 being the principal, interest and advances secured by a certain mortgage dated April 30, 2007 and given by Kimberly J. Francano, together with interest at the contract rate of 3.001% on \$110,954.30 being the principal sum in default including advances from September 3, 2022 through October

27, 2022, together with lawful interest thereafter to be added on the total sum due until the same is paid and satisfied and also the costs of the aforesaid plaintiff, and also all costs and fees incurred by Plaintiff, with interest thereon. The question of priority as between the Plaintiff and the United States of America with regard to counsel fees shall await surplus money proceedings, if any;

AND, for that purpose, a Writ of Execution should issue, directed to the Sheriff of Gloucester County commanding him to make sale as aforesaid; and that the surplus money arising from such sale, if any there be, should be brought into our said Court, by the said Judgment remaining as of record in our said Superior Court of New Jersey at Trenton, doth and may more fully appear, and whereas, the costs and Attorney's fees of the said Plaintiff have been duly taxed at the following sum \$2089.56.

THEREFORE, you are hereby commanded that you cause to be made of the premises aforesaid, by selling so much of the same as may be needful and necessary for the purpose, the said sum of \$122,090.90, and the same you do pay to the said Plaintiff, together with Contract Interest and lawful interest thereon as aforesaid, and the sum aforesaid of costs with interest thereon; and that you have the surplus money, if any there be, before our said Superior Court of New Jersey, aforesaid at Trenton, within thirty (30) days after pursuant to R. 4:59-1(a), to abide the further Order of the said Court, according to the Judgment aforesaid, and you are to make return at the time and place aforesaid, by certificate under your hand, of the manner in which you have executed this our Writ, together with this Writ, and if no sale, this Writ shall be returnable within twenty-four (24) months.

WITNESS, the Honorable Robert P. Becker, Jr., P.J.Ch., Judge of the Superior Court at WOODBURY, aforesaid, the 27th of October, 2022.

/s/MICHELLE M. SMITH, CLERK
MICHELLE M. SMITH, CLERK
Clerk of the Superior Court of New Jersey

SIGNED AND SEALED IN THE SUPEPRIOR COURT OF NEW JERSEY

/s/ Renee Cohen
RENEE COHEN, ESQUIRE
(019362009)
FRIEDMAN VARTOLO LLP

AS, by the record of said Writ of Execution in the Office of the Superior Court of New Jersey, at Trenton, in Book 22 of executions page 006536 etc., may more fully appear.

AND WHEREAS, I, the said **JONATHAN M. SAMMONS**, as such Sheriff as aforesaid did in due form of law, before making such sale give notice of the time and place of such sale by public advertisement, signed by myself, and set up in my office in the County of Gloucester, Justice Complex Building, at 70 Hunter St. Woodbury, NJ 08096 in Gloucester County, being the County in which said real estate is situate and also set up at the premises to be sold at least three (3) weeks next before the time appointed for such sale;

AND I, also caused such notice to be published four (4) times in two (2) newspapers designated by me and circulating in the said County, the County wherein the real estate to be sold is situate, the same being designated for the publication by the Laws of this State, and circulating in the neighborhood of said real estate, at least once a week during four (4) consecutive calendar weeks. Such newspapers, **SOUTH JERSEY TIMES** and **SENTINEL OF GLOUCESTER COUNTY**, are newspapers with circulation in the said Gloucester County. The first publication was at least twenty-one (21) days prior and the last publication not more than eight (8) days prior to the time appointed for the sale of such real estate, and by virtue of said Writ of Execution, I did offer for sale the said land and premises at public vendue at the 1 North Broad Street,

Ceremonial Courtroom #201, Woodbury, NJ 08096 on the 15th of March, 2023 at the hour of 2:00 in the p.m.

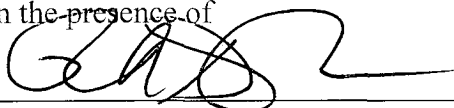
WHEREUPON, the said party of the second part bidding therefore for the same, the sum of \$145,000.00 and no other person bidding as much, I did then and there openly and publicly in due form of law between the hours of 2:00 and 5:00 in the p.m., strike off and sell tracts or parcels of land and premises for the sum of \$145,000.00 to the said party of the second part being then and there the highest bidder for same. And on the 15th of March, 2023 in the year last aforesaid, I did truly report the said sale to the Superior Court of New Jersey, Chancery Division, and no objection to the said sale having been made, and by Assignment of Bid filed with the Sheriff of Gloucester County said bidder assigned its bid to: N/A

NOW THEREFORE, THIS INDENTURE, WITNESSETH, that **I**, the said **JONATHAN M. SAMMONS**, as such Sheriff as aforesaid, under and by the virtue of the said Writ of Execution, and in execution of the power and trust in me reposed and also for and in consideration of the said sum of \$145,000.00 therefrom acquit, exonerate and forever discharge to the said party of the second part, its successors and assigns, have granted, bargained, sold, assigned, transferred and conveyed, and by these presents do grant, bargain, sell, assign, transfer and convey, unto the said party of the second part, its successors and assigns, all and singular the said tract or parcel of lands and premises, with the appurtenances, privileges and hereditaments thereunto belonging or in any way appertaining; to have and hold the same, unto the said party of the second part, its successors and assigns to its and their only proper use, benefit, and behoof forever, in as full, ample and beneficial manner as by virtue of said Writ of Execution I may, can or ought to convey the same.

AND, I, the said **JONATHAN M. SAMMONS**, do hereby, covenant, promise and agree, to and with the said party of the second part, its successors and assigns, that I have not, as such Sheriff as aforesaid, done or cause, suffered or procured to be done any act, matter or thing whereby the said premises, or any part thereof, with the appurtenances, are or may be charged or encumbered in estate title or otherwise.

IN WITNESS WHEREOF, I, the said **JONATHAN M. SAMMONS** as such Sheriff as aforesaid, have hereunto set my hand and seal the day and year aforesaid.

Signed, sealed and delivered
in the presence of



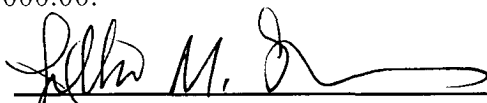
Russell DePersia, Esquire
Attorney At Law, of New Jersey



JONATHAN M. SAMMONS, SHERIFF

STATE OF NEW JERSEY :
: §
COUNTY OF GLOUCESTER :

I, **JONATHAN M. SAMMONS**, Sheriff, of the County of Gloucester, do solemnly swear that the real estate described in this Deed made to Horizon Residential Loan Servicing, LLC , was by me sold by virtue of a good and subsisting execution as is therein recited, that the money ordered to be paid has not been, to my knowledge or belief, paid or satisfied, that the time and place of the sale of said real estate was by me duly advertised as required by law, and that the same was cried off and sold to a bona fide purchaser for the best price that could be obtained, and the true consideration for this conveyance as set forth in the Deed is \$145,000.00.



JONATHAN M. SAMMONS, SHERIFF

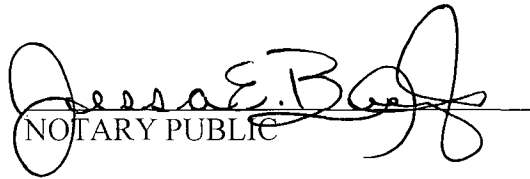
Sworn before me, Russell DePersia, Esquire, on this 29 day of March, 2022, and I having examined the deed above mentioned do approve the same and order it to be recorded as a good and sufficient conveyance of the real estate therein described.



Russell DePersia, Esquire
Attorney At Law, of New Jersey

STATE OF NEW JERSEY :
: §
COUNTY OF GLOUCESTER :

On this 29 day of March, 2022, before me, a Notary Public of the State of New Jersey, personally appeared **JONATHAN M. SAMMONS**, Sheriff of the County of Gloucester, who is, I am satisfied, the Grantor in the within Indenture named, and having first made known to him the contents thereof, he did thereupon acknowledge that he signed, sealed and delivered the same as his voluntary act and deed, for the uses and purposes therein expressed.


NOTARY PUBLIC

RIDER TO THE WRIT OF EXECUTION

ALL THAT TRACT or parcel of land and premises, situate, lying and being in the East Greenwich Township, County of Gloucester, and State of New Jersey, more particularly described as follows:

SEE ATTACHED **SCHEDULE "A"**

For informational purposes only:

Gloucester County Sheriff Department has relied on the legal description and lot and block number as submitted by the foreclosure law firm.

For informational purposes only:

Block 707, Lot 50 on the tax map of East Greenwich Township.

Commonly known as 27 West Cohawkin Road, Clarksboro, NJ 08020.

DB 6832 133
DOCKET# 00009004

Schedule A

The property consists of the land and all the buildings and structures on the land in the Township of East Greenwich, County of Gloucester, State of New Jersey. The legal description is:

BEGINNING at a point in the center line of the Clarksboro-Paulsboro Road, also known as Cohawkin Road, also known as West Cohawkin Road (50 feet wide), said point being North 32 degrees 10 minutes West 243.00 feet from a corner of land formerly of Harriet H. O'Brien and land formerly of Judith Cade; thence

(1) along land now or formerly of Elizabeth Ullrich South 57 degrees 50 minutes West 211.80 feet to the line of land now or formerly of Charles B. Steward; thence

(2) along said Steward's land North 31 degrees 40 minutes West 50.00 feet to the southeasterly corner of land now or formerly of Theresa H. Messick; thence

(3) along said Messick's land North 57 degrees 50 minutes East 211.36 feet to the center line of the Clarksboro-Paulsboro Road aforesaid; thence

(4) along the center line thereof South 32 degrees 10 minutes East 50.00 feet to the point and place of beginning.

BEING known as No. 27 West Cohawkin Road

ALSO being known as Lot 50, Block 707, on Plate 7 of the Township of East Greenwich tax maps.

BEING the same property conveyed to Kimberly J. Francano by Deed from Joseph O'Connor, Jr., Teresa O'Connor and Joseph J. O'Connor, as tenants in common dated 04/09/1998 and recorded 04/13/1998 in Book 2984, Page 47 of Official Records.

SHERIFF'S DEED

JONATHAN M. SAMMONS, SHERIFF

TO

Horizon Residential Loan Servicing, LLC

Received in the Clerk's Office in the County of Gloucester,
Woodbury, New Jersey on the _____ day of
_____, 20____, and recorded in
Book No. _____ of Deeds, for said County,
On Page _____ & c.

JAMES N. HOGAN, CLERK

STATE OF NEW JERSEY
AFFIDAVIT OF CONSIDERATION
(STATEMENT OF PRIOR MORTGAGE, LIENS OR ENCUMBRANCES)
FOR
SHERIFF'S DEEDS
(c. 225, P.L. 1979)

To Be Recorded With Deed Pursuant to c. 49 P.L. 1968, as amended, and c. 225, P.L. 1979

STATE OF NEW YORK) COUNTY OF NEW YORK) ss.	FOR RECORDER'S USE ONLY Consideration \$ _____ Realty Transfer Fee \$ _____ Date _____ By _____
---	--

IMPORTANT NOTES:

This form is to be attached to all Sheriff's Deed not otherwise exempt pursuant to N.J.S.A. 46:15-10, when presented to the County Clerk or Register of Deeds for recording. One of the following blocks **MUST** be checked:

☒ NO PRIOR MORTGAGES OR LIENS ARE OUTSTANDING

☐ PRIOR MORTGAGE OR LIENS OUTSTANDING AND NOT EXTINGUISHING BY THE SALE ARE LISTED IN SECTION 2 BELOW.

(1) PARTY OR LEGAL REPRESENTATIVE

Wilmington Savings Fund Society, as Owner Trustee of the Residential Credit Opportunities Trust VII-A

(Plaintiff)

Friedman Vartolo LLP

(Legal Representative of Plaintiff)

(Legal representative is to interpreted broadly to include any person actively and responsibly participating in the transaction, such as but not limited to: an attorney representing one of the parties; a closing officer of a title company of lending institution participating in transaction; a holder of power of attorney from plaintiff.)

(2) CONSIDERATION

Deponent states that, with respect to deed hereto annexed, there follows the name or names of all mortgagees and other holders of encumbrances constituting "consideration" as defined in the act to which this act is a supplement (C. 46:15-5(c)), to which such sale shall be subject. Such prior mortgages, liens and encumbrances are as follows:

NAME OF SECURED PARTY

CURRENT AMOUNT DUE

Total \$ _____

NOTE: The amount of consideration on which the Realty Transfer Fee shall be calculated shall include both the total listed above and the amount bid at the sale as set forth in the Sheriff's Deed.

Deponent makes 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, as amended, and c. 225, P.L. 1979.

Subscribed and Sworn to before me

this

Day of November, 20 22

Adam Friedman, Esq.
Name of Deponent

1325 Franklin Avenue, Suite 160, Garden City, NY 11530
Address of Deponent

AMOUNT BID AT SHERIFF SALE
\$ <u>145,000.00</u>

FOR OFFICIAL USE ONLY This space for us of County Clerk or Register of Deeds	
Instrument Number _____	County _____
Deed Number _____	Block _____ Page _____
Deed Dated _____	Deed Recorded _____

IMPORTANT - BEFORE COMPLETING THIS AFFIDAVIT, PLEASE READ THE FOLLOWING PAGE.

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 to be attached to Sheriff's Deed.
COPY to be retained by Sheriff's Deed.

MARSHA J MIGDEN
NOTARY PUBLIC-STATE OF NEW YORK
No. 01MI6235765
Qualified in Nassau County
My Commission Expires 02-14-2023