



E-recorded

DOCKET#:42327 Type:ERX-Deed
PAGES:6

HONORABLE JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
RECEIPT#: 917940 09:53:33 AM

10/09/2020
DB 6351 256

Fee:\$ 80.00

CONSIDERATION:\$ 200,000.00 Tax/Code: STANDARD UNDER 350K

COUNTY:	200.00	STATE :	500.00
NJAHTF :	75.00	EAA :	60.00
PHPFA :	100.00	GEN PURP	0.00
1% OVER:	0.00		

REALTY TOTAL: \$ 935.00

GRANTEE ADDRESS: 413 RIDGE DRIVE

WILLIAMSTOWN
NJ -08094

DOCUMENT DATE: 09/18/2020

MUNICIPALITY: MONROE BLOCK: 110.0102 LOT: 4

PARTIES:

FIRST PARTY-LISA A VERNACCHIO
SECOND PARTY-ROBERT M THOMAS
ADDITIONAL PARTY-DEBRA JACOB THOMAS

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 A. Moustakas, Esquire
WADE LONG WOOD & LONG LLC
Attorney ID No. 02155-2002

BARGAIN AND SALE DEED

THIS DEED is made on 9/18, 2020,

BY LISA A. VERNACCHIO, whose address 413 Ridge Drive, Williamstown,
New Jersey 08094, referred to as the Grantor,

AND ROBERT M. THOMAS and DEBRA JACOB THOMAS,
Husband and Wife, whose address is about to be 413 Ridge Drive, Williamstown, New
Jersey 08094, 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 (called the "Property") described below to the Grantee. This transfer is made for the
sum of **TWO HUNDRED THOUSAND DOLLARS and 00/100 (\$200,000.00)**.
The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-1.1) **Township of Monroe, Block No. 110.0102,**
Lot 4.

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

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

(See Attached Legal Description)

COMMONLY known as 413 Ridge Drive, Williamstown, New Jersey 08094.

BEING the same land and premises which previously became vested in Lisa A. Vernacchio, by Deed from Vincent R. Vernacchio, dated August 2, 2006, and recorded August 8, 2006, in the Gloucester County Clerk/Register's Office in Deed Book 4257, Page 42.

BEING the same land and premises which previously became vested in Vincent R. Vernacchio and Lisa A. Vernacchio, Husband and Wife, by Deed from J.K. Development Corp., a New Jersey Corporation, dated November 29, 1984 and recorded December 10, 1984 in the Gloucester County Clerk/Register's Office in Deed Book 1504, Page 914.

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).

Binding Effect. This Deed shall bind and benefit not only the Grantor and the Grantee, but also their heirs, personal representatives, successors and assigns.

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

Witnessed by:



(Seal)

LISA A. VERNACCHIO

American Land Title Association**Commitment for Title Insurance
Adopted 08-01-2016
Technical Corrections 04-02-2018**

LEGAL DESCRIPTION

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

BEGINNING at a point in the curved Northwesternly line of Ridge Drive (50 feet wide) Southwestwardly the total arc and tangent distance of 195.58 feet from the end of the curve line radius 15 feet connecting the said Northwesternly line of Ridge Drive with the Southerly line of Crestwood Drive said point being the division line between Lots 3 and 4, Block 11003 on plan hereinafter mentioned; thence

(1) Southwestwardly along said curved line of Ridge Drive curving to the right with a radius of 225 feet an arc distance of 105.47 feet to a point in the division line between Lots 4 and 5 said plan; thence

(2) North 47 degrees 29 minutes 07 seconds West, along said division line a distance of 139.74 feet to a point in the division line between Lots 4 and 19 said plan; thence

(3) North 06 degrees 20 minutes 10 seconds East, along said division line a distance of 39.03 feet to a point in the division line between Lots 3 and 4 said plan; thence

(4) South 74 degrees 20 minutes 33 seconds East, along said division line a distance of 155.26 feet to the point and place of beginning.

BEING known as Lot 4, Block 11003 as shown on Plan of Lots "Section 2, Mimosa Ridge", filed in the Gloucester County Clerk's Office on 12/21/83 as Map #7-138.

NOTE FOR INFORMATION:

BEING known as 413 Ridge Drive, Monroe Township, Gloucester County, State of New Jersey, Block 110.0102, Lot 4 on the tax map of Monroe Township.

NOTE FOR INFORMATION: The mailing address of the premises is 413 Ridge Drive, Williamstown, NJ 08094.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance Fidelity National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

GIT/REP-3

(8-19)

(Print or Type)

State of New Jersey Seller's Residency Certification/Exemption

Seller's Information

Name(s)

LISA A. VERNACCHIO

Current Street Address

9 Parker Lane

City, Town, Post Office

Williamstown

State

NJ

ZIP Code

08094

Property Information

Block(s)

110.0102

Lot(s)

4

Qualifier

Street Address

413 RIDGE DRIVE

City, Town, Post Office

WILLIAMSTOWN

State

NJ

ZIP Code

08094

Seller's Percentage of Ownership

100

Total Consideration

200,000.00

Owner's Share of Consideration

200,000.00

Closing Date

9/18/2020

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.
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.
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.

Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

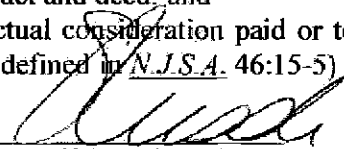
STATE OF NEW JERSEY)

) SS:

COUNTY OF GLOUCESTER)

I CERTIFY that on 9/18, 2020, LISA A. VERNACCHIO, 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 **\$200,000.00** 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)


(Print name and title below signature)

SHARON L. KESSLER
Notary Public of New Jersey
My Commission Expires September 18, 2023

DEED