

DB2509-P27.7

ST19546

DEED

Prepared by:

Jeffrey R. Gane
 Jeffrey R. Gane, Esquire
 59 N. Haddonfield-Berlin Road
 Post Office Box 248
 Gibbsboro, New Jersey 08028
 (609) 348-9000

This Deed is made on February 21, 1995.

002299

BETWEEN Ruth Schafer by her attorney-in-fact, Florence McCouch (referred to as the Grantor).
 • whose address is about to be: 724 East Linden Avenue, Lindenwald, New Jersey 08021.

AND Frederick Morrow and Jo Ann Morrow (husband and wife) (referred to as the Grantee).
 • whose address is about to be: 120 Karen Drive, Monroe Township (Williamstown P.O.) New Jersey 08094.

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

Transfer of Ownership.

- ◆ The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee.
- ◆ This Transfer is made for the sum of: Ninety-Five Thousand Dollars (\$95,000.00).
- ◆ The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-1.1) Municipality of Monroe Township, Block 10001, Lot 17.

Property. The property consists of the land and all of the buildings and structures on the land in the Township of Monroe, County of Gloucester, State of New Jersey.

- The legal description is attached as Exhibit "A".
- Being also known as: 120 Karen Drive, Monroe Township (Williamstown P.O.) New Jersey 08094.
- Being the same land and premises which became vested in Ruth Schafer by Deed from Gary E. Schafer and Patricia O. Schafer, his wife, dated February 12, 1992, recorded February 14, 1992, in Deed Book 2172, page 55.

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).

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

Witnessed by:

Judith M. Martin

Ruth Schafer
 By her attorney-in-fact *Florence M. Couch* (seal)
 Ruth Schafer
 By her attorney-in-fact (Florence McCouch)

STATE OF NEW JERSEY, COUNTY OF CAMDEN

SS.:

I CERTIFY that on February 21, 1995, Florence McCouch personally came before me and stated to my satisfaction the following:

- She was the maker of this Deed as attorney-in-fact for Ruth Schafer;
- She executed this deed as the act of Ruth Schafer; and,
- She made this Deed for Ruth Schafer for \$95,000.00 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).

Judith M. Martin

CONSIDERATION: \$		95000.00	EXEMPT CODE: S	
COUNTY	STATE	N.P.N.E.F.	TOTAL	
05C	95.00	.00 .00	95.00	
	DATE-	2/22/1995		

JUDITH M. MARTIN
 Notary Public of New Jersey
 My Commission Expires Oct. 22, 1998
 CAMDEN, NJ

DB2509-P278

ST 19546
Schedule A, #3

SCHEDULE

ALL THAT CERTAIN land and premises situate in the Township of Monroe, County of Gloucester, State of New Jersey, bounded and described as follows:

BEGINNING at a point in the southeasterly side of Karen Drive (60.0 feet wide) said point being corner to Lots 17 & 18 and continuing; thence

(1) South 52 degrees 30 minutes West a distance of 75.00 feet along the Southeasterly side of Karen Drive to a point being corner to Lots 16 & 17; thence

(2) South 37 degrees 30 minutes East a distance of 149.77 feet along the division line of Lots 16 & 17 to a point being corner to Lots 5, 6, 16 & 17; thence

(3) North 52 degrees 20 minutes East a distance of 75.00 feet along the division line of Lots 17 & 5 to a point being corner to Lots 4, 5, 17 & 18; thence

(4) North 37 degrees 30 minutes West a distance of 149.55 feet along the division line of Lots 17 & 18 to a point in the Southeasterly side of Karen Drive, being the point and place of Beginning.

FOR INFORMATION ONLY: BEING LOT 17, Block 10001 on Tax Map.

STATE OF NEW JERSEY
AFFIDAVIT OF CONSIDERATION OR EXEMPTION
(c. 49, P.L. 1968)
OF
PARTIAL EXEMPTION
(c. 176, P. L. 1975)

ALL-STATE LEGAL SUPPLY CO.
One Commerce Drive, Cranford, N. J. 07016

ADGRVST-2

To Be Recorded With Deed Pursuant to c. 49, P.L. 1968, as amended by c. 225, P.L. 1985 (N.J.S.A. 46:15-5 et seq.)

STATE OF NEW JERSEY

COUNTY OF Camden } ss.

CONSIDERATION: \$ 95000.00 EXEMPT CODE: 5
COUNTY STATE N.P.N.R.F. TOTAL
95.00 .00 .00 95.00
DATE- 2/22/1995

(1) PARTY OR LEGAL REPRESENTATIVE (See Instructions #3, 4 and 5 on reverse side)

Deponent, Ann E. Gorski, being duly sworn according to law upon his/her oath deposes and says that he/she is the Officer of Title Co.
(State or Federal Grantor, Grantee, Legal Representative, Corporate Officer, Officer of Title Co., Lending Institution, etc.)
in a deed dated 2/21/95, transferring real property identified as Block No. 10061
Lot No. 17 located at 120 Karen Dr.
Williamstown, NJ and annexed hereto.

(2) CONSIDERATION (See Instruction #6)

Deponent states that, with respect to deed hereto annexed, the actual amount of money and the monetary value of any other thing of value constituting the entire compensation paid or to be paid for the transfer of title to the lands, tenements or other realty, including the remaining amount of any prior mortgage to which the transfer is subject or which is to be assumed and agreed to be paid by the grantee and any other lien or encumbrance thereon not paid, satisfied or removed in connection with the transfer of title is \$ 95,000.00

(3) FULL EXEMPTION FROM FEE Deponent claims that this deed transaction is fully exempt from the Realty Transfer Fee imposed by c. 49, P.L. 1968, for the following reason(s): Explain in detail. (See Instruction #7.) Mere reference to exemption symbol is not sufficient.

(4) PARTIAL EXEMPTION FROM FEE 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. (See Instructions #8 and #9)

Deponent claims that this deed transaction is exempt from the increased portion of the Realty Transfer Fee imposed by c. 176, P.L. 1975 for the following reason(s):

a) SENIOR CITIZEN (See Instruction #8)

- ☒ Grantor(s) 62 yrs. of age or over. * ☒ Owned and occupied by grantor(s) at time of sale.
☒ One or two-family residential premises ☒ No joint owners other than spouse or other qualified exempt owners.

b) BLIND (See Instruction #8)

- ☐ Grantor(s) legally blind. * ☐ Owned and occupied by grantor(s) at time of sale.
☐ One or two-family residential premises ☐ No joint owners other than spouse or other qualified exempt owners.

DISABLED (See Instruction #8)

- ☐ Grantor(s) permanently and totally disabled. * ☐ Owned and occupied by grantor(s) at time of sale.
☐ One or two-family residential premises ☐ Not gainfully employed.
☐ Receiving disability payments. ☐ No joint owners other than spouse or other qualified exempt owners.

IN THE CASE OF HUSBAND AND WIFE, ONLY ONE GRANTOR NEED QUALIFY.

c) LOW AND MODERATE INCOME HOUSING (See Instruction #8)

- ☐ Affordable According to H.U.D. Standards. ☐ Reserved for Occupancy.
☐ Meets Income Requirements of Region. ☐ Subject to Resale Controls.

d) NEW CONSTRUCTION (See Instruction #9)

- ☐ Entirely new improvement. ☐ Not previously occupied.
☐ Not previously used for any purpose.

Deponent makes this 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.

Subscribed and Sworn to before me

this 21st day of February, 1995 Ann E. Gorski
Name of Deponent (type above line)

Judith M. Martin
Address of Deponent

Ann E. Gorski
Name of Grantor (type above line)

Supreme Title
Address of Grantor at Time of Sale

JUDITH M. MARTIN
Notary Public of New Jersey
My Commission Expires Oct. 22, 1995

FOR OFFICIAL USE ONLY This space for use of County Clerk or Register of Deeds.
Instrument Number _____ County _____
Deed Number _____ Book _____ Page _____
Deed Dated _____ Date Recorded _____

IMPORTANT - BEFORE COMPLETING THIS AFFIDAVIT, PLEASE READ THE INSTRUCTIONS ON THE REVERSE SIDE HEREOF.
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 - White copy to be retained by County.
DUPLICATE - Yellow copy to be forwarded by County to Division of Taxation on partial exemption from fee (N.J.A.C. 18:16-8.12).
TRIPLICATE - Pink copy is your file copy.

WHITE AND YELLOW COPIES MUST BE SUBMITTED WITH DEED TO COUNTY RECORDING OFFICER

DB2509-P280

RECORDED
GLOUCESTER COUNTY

95 83410

95 FEB 22 PM 12:47

Joseph J. Hoffman
COUNTY CLERK

22.00
CONSIDERATION: 93000.00 EXEMPT CODE: 5
COUNTY 95.00 STATE N.P.M.L.F. TOTAL
DATE- 2/22/1975 .00 95.00

In compliance with the statute I have presented an abstract of the within to the assessor of the taxing district therein mentioned.

JOSEPH J. HOFFMAN
COUNTY CLERK