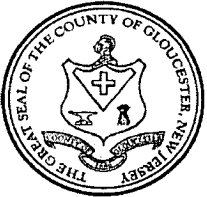


Gloucester County Recording Data Page Honorable James N. Hogan Gloucester County Clerk 	Official Use Only – Barcode *60 2021 00010480*  Docket: 00010480 Type: DEE Pages: 8 James N. Hogan, Gloucester County Clerk Receipt #: 946016 02:37:06P Feb 24, 2021 Recording Fee: 110.00 DB 6428 53																								
Official Use Only – Record & Return	Official Use Only – Realty Transfer Fee <table> <tr> <td>Consideration:</td> <td>1.00</td> <td>Tax/Code:</td> <td>E</td> </tr> <tr> <td>County:</td> <td>.00</td> <td>State:</td> <td>.00</td> </tr> <tr> <td>NJAHF:</td> <td>.00</td> <td>PHPFA:</td> <td>.00</td> </tr> <tr> <td>EAA:</td> <td>.00</td> <td></td> <td></td> </tr> <tr> <td>GenPur:</td> <td>.00</td> <td></td> <td></td> </tr> <tr> <td>C) \$1M:</td> <td>.00</td> <td>REALTY TOTAL:</td> <td>.00</td> </tr> </table>	Consideration:	1.00	Tax/Code:	E	County:	.00	State:	.00	NJAHF:	.00	PHPFA:	.00	EAA:	.00			GenPur:	.00			C) \$1M:	.00	REALTY TOTAL:	.00
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C) \$1M:	.00	REALTY TOTAL:	.00																						
Date of Document: 2/23/2021	Type of Document: DEED																								
First Party Name: Steven J. Gruber Craig Kramer	Second Party Name: Steven J. Gruber Catherine M. Gruber																								
Additional Parties:																									

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block: 108	Lot: 43
Municipality: Paulsboro	
Consideration: \$1.00	
Mailing Address of Grantee: 235 Fawn Meadow Drive, Mount Royal, NJ 08061	

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:

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

DEED

THIS DEED is made on February 23, 2021,

**BY STEVEN J. GRUBER and CRAIG KRAMER, as Tenants in
Common,** whose address is 235 fawn Meadow Drive, Mount Royal, New Jersey 08061,
referred to as the Grantor,

**AND STEVEN J. GRUBER and CATHERINE M. GRUBER, Husband
and Wife,** whose address 235 Fawn Meadow Drive, Mount Royal, New Jersey 08061, 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 **ONE DOLLAR and 00/100 (\$1.00)**. The Grantor acknowledges receipt of this
money.

Tax Map Reference. (N.J.S.A. 46:15-1.1) **Borough of Paulsboro, Block No. 108, Lot
43.**

[] 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

GIT/REP-3
(2-21)
(Print or Type)State of New Jersey
Seller's Residency Certification/Exemption

Seller's Information

Name(s)

STEVEN J. GRUBER

Current Street Address

235 225 FAWN MEADOW DRIVE

City, Town, Post Office

MOUNT ROYAL

State

NJ

ZIP Code

08061

Property Information

Block(s)

108

Lot(s)

43

Qualifier

Street Address

447 1/2 COOK AVENUE

City, Town, Post Office

PAULSBORO

State

NJ

ZIP Code

08066

Seller's Percentage of Ownership

50%

Total Consideration

\$1.00

Owner's Share of Consideration

10.50

Closing Date

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.

02-23-2021

Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

02/23/2021

Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

GIT/REP-3
(2-21)
(Print or Type)State of New Jersey
Seller's Residency Certification/Exemption

Seller's Information

Name(s)

CRAIG KRAEMER

Current Street Address

225 FAWN MEADOW DRIVE

City, Town, Post Office

MOUNT ROYAL

State

NJ

ZIP Code

08061

Property Information

Block(s)

108

Lot(s)

43

Qualifier

Street Address

447 1/2 COOK AVENUE

City, Town, Post Office

PAULSBORO

State

NJ

ZIP Code

08066

Seller's Percentage of Ownership

50%

Total Consideration

\$1.00

Owner's Share of Consideration

\$0.50

Closing Date

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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.
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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.

02/23/2021

Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

02-23-2021

Date

Signature (Seller)

Indicate if Power of Attorney or Attorney in Fact

Borough of Paulsboro, County of Gloucester, State of New Jersey, more particularly described
as: (See Attached Legal Description)

COMMONLY known as 447 ½ Cook Avenue, Paulsboro, New Jersey 08066.

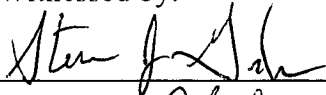
BEING the same land and premises which previously became vested in Steven J. Gruber
and Craig Kraemer, as Tenants in Common, by Deed from Donald K. Reed and Priscilla L.
Reed, Husband and Wife, dated November 7, 2011, and recorded November 15, 2011 in the
Gloucester County Clerk's/Register's Office in Deed Book 4917, Page 184.

Quitclaim Deed. This is a Quitclaim Deed. The Grantor transfers whatever interest the
Grantor has in the property to the Grantee without making any promises as to ownership or title.

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:



Chelsea L Brown (Seal)
STEVEN J. GRUBER



Chelsea L Brown (Seal)
CRAIG KRAEMER

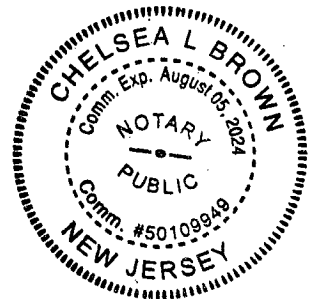
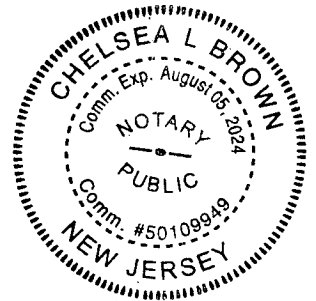


EXHIBIT "A"

LEGAL DESCRIPTION

File No.: 8258GP-01

REVISED

ALL THAT CERTAIN tract or parcel of land and premises lying, being and situate in Paulsboro Boro, Gloucester County, and State of New Jersey being more particularly described as follows:

BEGINNING at a point in the Northerly line of Cook Avenue (50 feet wide) 150.35 feet Eastwardly from the intersection of the said line of Cook Avenue with the Easterly line of Vanneman Boulevard (50 feet wide) said beginning point being in the extending line of the party wall between premises 447 1/2 Cook Avenue and 449 Cook Avenue; thence

(1) North 70° 55' East along the Northerly line of Cook Avenue 16 feet to the extended line of the party wall between premises 447 and 447 1/2 Cook Avenue; thence

(2) North 19 ° 05' West 125.0 feet to a point in the Northerly line of a 15 foot wide driveway; thence

(3) South 70° 55' West along the Northerly line of said driveway a distance of 16.0 feet to a point in the division line between Lots 43 and 44 Block 108 on the tax map of the Borough of Paulsboro; thence

(4) South 19° 05' East along said division line a distance of 125.0 feet to the place of beginning.

TOGETHER with and subject to the free use in common with adjoining owners, tenants and occupiers of the aforesaid driveway and all connecting alleys.

BEING premises No. 447 1/2 Cook Avenue.

BEING Block: 108, Lot: 43

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

MUNICIPALITY OF PROPERTY LOCATION

SS. County Municipal Code

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, Steven J. Gruber, being duly sworn according to law upon his/her oath,

deposes and says that he/she is the Grantor in a deed dated _____ transferring
(Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.)

real property identified as Block number 108 Lot number 4/3 located at
447 1/2 Look Ave, Paulsboro, NJ 08066 and annexed thereto.
(Street Address, Town)

(2) CONSIDERATION \$ 1.00 (Instructions #1 and #5 on reverse side) ☒ 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.

(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.

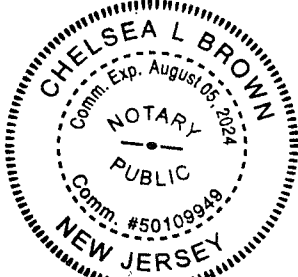
(7) RELATED LEGAL ENTITIES TO LEGAL ENTITIES (Instructions #5, #12, #14 on reverse side)

- ☐ 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 23 day of February, 20 21

Chelsea L. Ben



Steven J. Gruber
Signature of Deponent

235 FAWN MEADOW DR.
MT. ROYAL NJ 08061
Deponent Address

Steven J. Gruber
Grantor Name

235 Fawn Meadow Drive
Mount Royal, NJ 08061
Grantor Address at Time of Sale

xxx-xxx-248

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: