



**City of Bayonne**  
**DEPARTMENT OF PLANNING, ZONING**  
**AND DEVELOPMENT**

**MUNICIPAL BUILDING**

**630 AVENUE C**

**BAYONNE, NJ 07002**

**TELEPHONE: 201-858-6110 E-MAIL: TTuohy@BAYNJ.org**



**JAMES M. DAVIS**  
**MAYOR**

**JOSEPH D. SKILLENDER, JR., ESQ.**  
**DIRECTOR**

September 5, 2025

Broadway Freedom LLC  
Attn: Meenakshi Sharma  
271 Broadway  
Bayonne, New Jersey 07002

**Re: Proposed Use of Commercial Space as Prime Tree Lending Office**  
**271 Broadway; Block 267, Lot 23**

Dear Ms. Sharma

On behalf of the City of Bayonne, I have reviewed your zoning permit application for the use as a mortgage brokerage office at the above-referenced property. Please be advised that I must deny your application at this time. Your letter of intent describes the proposed use of the commercial space as a residential and commercial mortgage brokerage office which will be operated by Prime Lending Tree. Since Business Office is not defined in Chapter 33 of the City of Bayonne Planning and Development Regulations, we rely on the Standard Industrial Classification System Codes (SIC) and the North American Industry Classification System Codes (NAICS). Under these classification codes an office of Real Estate Agents or Brokers is not under the same group number classification as Mortgage and Nonmortgage Loan Brokers which includes different companies such as Prime Lending. A Real Estate Broker or Mortgage Company would be viewed as a business office, however, a loan broker would not. Furthermore, this zone district does not permit financial institutions, therefore, the use of a lending office would require Board Approval.

Your will need to apply to the Zoning Board of Adjustment for a d(1) Use Variance. Upon review of a complete application and plans by the Board professionals, it may be determined that additional relief is required. Should you wish to submit an application to the Zoning Board of Adjustment, please contact Alicia Losonczy, Land Use Administrator, at 201-858-6182.

Very truly yours,

Tracey Tuohy  
Zoning Officer  
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cc: Alicia Losonczy, Land Use Administrator