



**DEED**

A COPY OF THIS DEED <sup>3</sup>  
 HAS BEEN SENT TO ASSESSOR'S OFFICE

Hudson County Recording Data Page Honorable Diane Coleman Hudson County Register					
				20170608010063480 1/6 06/08/2017 10:01:03 AM DEED Bk: 9206 Pg: 725 Diane Coleman Hudson County, Register of Deeds Receipt No. 1255092	
Official Use Only – Record & Return			Official Use Only – Realty Transfer Fee		
Date of Document: May 18, 2017			Type of Document: Deed		
First Party Name: BCB Community Bank			Second Party Name: 40 Cottage St., LLC		
Additional Parties:					

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block: 442	Lot: 14
Municipality: Bayonne	
Consideration: \$558,000.00	
Mailing Address of Grantee: 10 Kenneth Court, Summit, NJ 07901	

THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY.	
Original Book:	Original Page:

**HUDSON 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.

20170608010063480  
 6/8/2017 10:01:00 AM  
 Consideration: \$558,000.00  
 Exempt Code: Regular  
 County: \$558.00 State: \$1,395.00  
 NJAHTF \$612.00 PHPF: \$279.00  
 EAR: \$883.40 General: \$1,012.40  
 Buyer's Fee: \$.00  
 Total RTF: \$4,739.80

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**RECORD & RETURN**

Steven J. Schaffer, Esq.  
Burns & Schaffer  
599 Springfield Avenue, 2<sup>nd</sup> Floor  
Berkeley Heights, NJ 07922

**DEED**

**THIS DEED** is made as of May 18, 2017, between:

**BCB COMMUNITY BANK**, a New Jersey-state chartered Bank, with offices at 591-595 Avenue C, Bayonne, New Jersey 07002, referred to as the Grantor;

and

**40 COTTAGE ST. LLC**, whose address is 10 Kenneth Court, Summit, New Jersey 07901, collectively referred to as the Grantee.

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

**TRANSFER OF OWNERSHIP.** The Grantor grants and conveys and transfers ownership of the property described below. This transfer is made for the sum of Five Hundred Fifty-Eight Thousand and 00/100 (\$558,000.00) Dollars, and other good and valuable consideration. The Grantor acknowledges receipt of payment.

**TAX MAP REFERENCE.** (N.J.S.A. 46:15-2.1) Block 442, Lot 14 on the Tax Map of the City of Bayonne, commonly known as 80-84 East 25<sup>th</sup> Street, Bayonne, New Jersey 07002.

**PROPERTY.** The property consists of the land and all the buildings and structures on the land located at 80-84 East 25<sup>th</sup> Street, Bayonne, New Jersey 07002.

The property is intended to be the same property conveyed to BCB COMMUNITY BANK by Sheriff's Deed from Frank X. Schillari, Sheriff of Hudson County dated March 28, 2017, recorded on April 10, 2017, with the Hudson County Register of Deeds, Instrument No. 20170410010041400.

See Legal Description attached.

**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).

# Westcor Land Title Insurance Company

## SCHEDULE A (Continued) LEGAL DESCRIPTION

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HAS BEEN SENT TO ASSESSOR'S OFFICE

File No. 17PPTA-00895SS

ALL THAT CERTAIN LOT, PARCEL OR TRACT OF LAND, SITUATE AND LYING IN THE CITY OF BAYONNE, COUNTY OF HUDSON, STATE OF NEW JERSEY, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTHERLY LINE OF EAST 25<sup>TH</sup> STREET, DISTANT 170.25 FEET EASTERLY FROM THE INTERSECTION FORMED BY THE EASTERLY LINE OF PROSPECT AVENUE WITH THE SOUTHERLY LINE OF EAST 25<sup>TH</sup> STREET AND RUNNING THENCE

- (1) SOUTH 42 DEGREES 20 MINUTES WEST AND PARALLEL TO PROSPECT AVENUE A DISTANCE OF 94.31 FEET TO A POINT; THENCE
- (2) SOUTH 47 DEGREES 12 MINUTES EAST AND PARALLEL TO EAST 25<sup>TH</sup> STREET A DISTANCE OF 69.75 FEET TO A POINT; THENCE
- (3) NORTH 42 DEGREES 20 MINUTES EAST AND PARALLEL TO PROSPECT AVENUE A DISTANCE OF 94.31 FEET TO A POINT IN THE SOUTHERLY LINE OF EAST 25<sup>TH</sup> STREET; THENCE
- (4) NORTH 47 DEGREES 12 MINUTES WEST AND ALONG THE SOUTHERLY LINE OF EAST 25<sup>TH</sup> STREET A DISTANCE OF 69.75 FEET TO A POINT, SAID POINT BEING THE POINT OR PLACE OF BEGINNING.

THE ABOVE DESCRIPTION IS IN ACCORDANCE WITH A SURVEY PREPARED BY WILLIAM HELD ASSOCIATES, INC., DATED 04/19/17.

FOR INFORMATIONAL PURPOSES ONLY: ALSO KNOWN AS LOT 14 IN BLOCK 442 ON THE CITY OF BAYONNE TAX MAP.



State of New Jersey  
**SELLER'S RESIDENCY CERTIFICATION/EXEMPTION**

GIT/REP-3  
 (9-2015)

(Please Print or Type)

**SELLER'S INFORMATION**

Name(s)  
 BCB COMMUNITY BANK  
 Current Street Address  
 591-595 Avenue C  
 City, Town, Post Office Box Bayonne State NJ Zip Code 07002

**PROPERTY INFORMATION**

Block(s) 442 Lot(s) 14 Qualifier  
 Street Address  
 80-84 East 25th STREET  
 City, Town, Post Office Box BAYONNE State NJ Zip Code 07002  
 Seller's Percentage of Ownership 100% Total Consideration \$558,000 Owner's Share of Consideration 100% Closing Date 5/18/2017

**SELLER'S ASSURANCES (Check the Appropriate Box) (Boxes 2 through 14 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.

**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.

5/18/2017  
 Date

Date

Signature  
 (Seller) Please indicate if Power of Attorney or Attorney in Fact

Signature  
 (Seller) Please indicate if Power of Attorney or Attorney in Fact

STATE OF NEW JERSEY  
AFFIDAVIT OF CONSIDERATION FOR USE BY SELLER  
(Chapter 49, P.L. 1988, 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 HUDSON } SS. County Municipal Code 0901

FOR RECORDER'S USE ONLY  
Consideration \$ 558,000.00  
RTF paid by seller \$ 9789.80  
Date 5-17-17 By [Signature]

MUNICIPALITY OF PROPERTY LOCATION Bayonne \*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, John J. Brogan, Esq. being duly sworn according to law upon his/her oath,  
(Name)  
deposes and says that he/she is the General Counsel/Corp. Secretary in a deed dated May 18, 2017 transferring  
(Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.)  
real property identified as Block number 442 Lot number 14 located at  
80-84 East 25th Street, Bayonne, New Jersey and annexed thereto.  
(Street Address, Town)

(2) CONSIDERATION \$ 558,000.00 (Instructions #1 and #5 on reverse side)  No 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  
\$ 135,000.00 + 39.94% = \$ 338,007.00

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. 1988, as amended through C. 68, 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. 68, 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. 1988, as amended through Chapter 33, P.L. 2006.

Subscribed and sworn to before me  
this 18 day of May, 2017

[Signature]  
Rafael Mangodi  
Attorney At Law  
State of New Jersey

[Signature]  
Signature of Deponent  
BCB Community Bank  
Grantor Name

BCB Community Bank  
591-595 Avenue C, Bayonne, NJ  
Deponent Address

[Signature]  
John J. Brogan, Esq.  
Grantor Address at Time of Sale

XXX-XXX-320 Last three digits in Grantor's Social Security Number  
BCB Community Bank Name/Company of Settlement Officer

FOR OFFICIAL USE ONLY  
Instrument Number \_\_\_\_\_ County Hudson  
Deed Number \_\_\_\_\_ Book \_\_\_\_\_ Page \_\_\_\_\_  
Deed Dated 5-18-17 Date Recorded 6-9-17

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: [www.state.nj.us/treasury/taxation/pt/localtax.htm](http://www.state.nj.us/treasury/taxation/pt/localtax.htm)

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

BCB COMMUNITY BANK, Seller

By: John J. Brogan  
Title: Vice President/General Counsel

STATE OF NEW JERSEY )

ss.:

COUNTY OF HUDSON )

I CERTIFY that on May 18, 2017, John J. Brogan, personally came before me and this person acknowledged under oath, to my satisfaction, that:

- a. this person signed, sealed, and delivered the attached document as a Vice President/General Counsel of BCB Community Bank, of the corporation named in this document; and,
- b. this document was signed and made by the corporation as its voluntary act and deed by virtue of the authority from its Board of Directors.
- c. this Deed was given for consideration of \$558,000.00 as 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).

Rita R. Mungiola, Esq.  
Attorney-At-Law  
State of New Jersey

Prepared by:

Rita R. Mungiola, Esq.

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06/08/2017 10:01:03 AM  
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NUMBER OF PAGES : 6  
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