Issued by New Dawn Title Agency, LLC

AGENT FOR OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Commitment Number: NDT2641

TITLE INSURANCE COMMITMENT SCHEDULE A

1. Commitment Date: June 7, 2016

2. Policy (or Policies) to be issued:

a. Owner's Policy: (ALTA Owner's Policy – 6/17/06) Policy Amount: \$635,000.00

Proposed Insured: Pin Oak Builders, LLC

b. Loan Policy: (Alta Loan Policy – 2006) Policy Amount: \$401,000.00

Proposed Insured: TBD

The policy to be issued will insure that the mortgage set forth herein is a valid First Lien on the subject premises.

c. Loan Policy: Policy Amount:

Proposed Insured:

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

Michael F. Esposito and Joan M. Esposito, Tenants in Common by Deed from E. Patrice, dated July 21, 1983, recorded October 11, 1983 in the Mercer Clerk/Registers Office in Deed Book 2231, Page 153. The Said Michael F. Esposito died July 4, 2010 leaving a Last Will and Testament wherein he named Joan M. Esposito Executrix. Rest, Residue, and Remainder were granted to Michael Esposito Revocable Trust, created pursuant to Trust Agreement dated November 30, 2000. Joan M. Esposito died March 27, 2014, sucessor Executor Andrew Joseph Esposito named in Will. Letters Testamentary were granted to Andrew Joseph Esposito by the Mercer County Surrogates Office on April 4, 2014, under Docket No. 44929. The said Joan M. Esposito died March 27, 2014 leaving a Last Will and Testament where in she named Susan Brown Executrix. Rest, Residue, and Remainder were granted to Children and the Donald Brown Special Needs Trust. Letters Testamentary were granted to Susan Brown by the Mercer County Surrogates Office on April 23, 2014 under Docket No. 54149.

4 The Land referred to in this Commitment is described as follows:

FOR INFORMATION ONLY: Being known as Lot 4, Block 34, on the official tax map of Township of West Windsor and Lot 23, Block 14, Township of Robbinsville, County of Mercer, in the State of NJ. Commonly known as 1203 Windsor Rd., Princeton Junction NJ 08550 for mailing purposes.

Issued by New Dawn Title Agency, LLC

AGENT FOR OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Commitment Number: NDT2641

SCHEDULE B – SECTION I

REQUIREMENTS

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
 - · Deed from Estate of Michael F. Esposito and Joan M. Esposito to Pin Oak Builders, LLC to be recorded in Mercer County Clerk/Register's Office.

NOTE: Spouses/Civil Union Partners/Same-Sex Marriage Partners, if any, of vested owners as set forth in Schedule A, Item 3 hereof must join in Deed of Conveyance if the subject premises is now or ever has been used as the primary marital/civil union/same-sex marriage residence.

- · Mortgage made by Pin Oak Builders, LLC to TBD to be recorded in Mercer County Clerk/Register's Office.
- d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- e. In the event that the proceeds of the loan to be secured by the mortgage to be insured are not to be fully disbursed at Closing, the Company must be notified and this Commitment will then be modified accordingly.
- f. Affidavits of Title by all sellers and all mortgagors must be submitted to this Commitment and is subject to such additional exceptions, if any, we then deem appropriate.
- g. The Company requires that a NOTICE OF SETTLEMENT in connection with this transaction be filed, pursuant to N.J.S.A. 46:26A-11 et seq., as nearly as possible to (but not more than) sixty (60) days prior to the anticipated closing date. If the closing is postponed another NOTICE OF SETTLEMENT, may be recorded prior to the expiration of the first recorded notice of settlement.
- h. A continuation search (rundown) of the title must be ordered not less than 24 hours prior to closing of title.

Issued by New Dawn Title Agency, LLC

AGENT FOR OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Commitment Number: NDT2641

SCHEDULE B - SECTION I

REQUIREMENTS (cont'd)

The following additional requirements must be met:

- 1. If the proposed transaction will be made utilizing a Power of Attorney, the Company must be notified in advance and the following requirements complied with:
- A. A copy of the proposed Power of Attorney and the proposed Deed and/or mortgage to be executed pursuant thereto must be submitted to the Company, PRIOR TO closing, for review; and
- B. An Affidavit pursuant to N.J.S.A. 46:2B-9 must be executed by the attorney-in-fact and recorded as part of the document to be insured; and
- C. The Power of Attorney must be recorded prior to the instrument executed pursuant thereto.
- 2. Proof of identity, legal age, competency and marital status of all parties to the transaction.
- 3. Proof of the record owner's marital or civil union status is required and, if married or if there is a civil union partner, and the premises to be insured is or has ever been occupied as the principal marital or principal civil union residence of the record owner, then his or her spouse or civil union partner must join in the deed or mortgage and affidavit of title.
- 4. New Jersey Superior Court, United State District Court, and United States Bankruptcy Court searches: discloses judgments to be disposed of at or prior to closing.
- 5. MORTGAGE: Michael F. Esposito and Joan M. Esposito, husband and wife to Trust Company of New Jersey, Dated November 5, 2012, Recorded December 2, 2012 in Mortgage Book 7706, Page 18. To Secure \$300,000.00.
- 6. SUBJECT to the satisfactory disposition of the following MORTGAGE:

Michael F. Esposito and Joan M. Esposito TO Sovereign Bank, a federal savings bank, Dated October 23, 2006, Recorded November 13, 2006 in Mortgage Book 9660, Page 707. To Secure \$75,000.00.

The above mortgage is an equity line mortgage. It is required that the account be closed prior to closing and that all outstanding checks issued thereunder are voided prior to obtaining a payoff letter. Proof in writing from the mortgagee must be submitted to the company prior to the closing verifying that the account is closed and the sum necessary to satisfy the outstanding balance.

- 7. NOTE: Tidelands Search shows clear.
- 8. Original photo identification for all parties to the transaction must be provided.
- 9. All resident sellers/grantors or exempt non-resident sellers/grantors must produce at closing a seller's residency certificate/exemption (New Jersey Tax Form GIT/REP-3).

New Jersey Land Title Insurance Rating Bureau ALTA Plain Language Commitment 2006 New Jersey Variation

Issued by New Dawn Title Agency, LLC

AGENT FOR OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

All non-resident sellers/grantors must produce at closing either a non-resident seller's tax declaration (New Jersey Tax Form GIT/REP-1) together with the estimated tax payment; or a non-resident seller's tax prepayment receipt (New Jersey Tax Form GIT/REP-2) with the official seal of the director of taxation affixed.

Failure to provide one of these forms, fully completed and executed by seller/grantor will result in an immediate adjournment of the closing until the form is produced.

This Company assumes no responsibility or liability for determination of residency/exemption status and is prohibited by law from rendering such advice. Any seller /grantor unable to Complete the applicable form should immediately contact an attorney for guidance if not represented by one.

- 10. An Affidavit of Consideration for Use by Seller (RTF-1) must be attached to any deed, regardless of the amount of consideration, when:
- (i) Seller/Grantor is seeking a full or partial exemption from Realty Transfer Fee.
- (ii) The conveyance consists of CLASS 4A, 4B or 4C property.

Informational Note: Pursuant to the provisions of P.L. 2009, c. 123 (the "County Homelessness Trust Fund Act"), N.J.S.A. 22A:4-17 is amended to permit counties to impose a recording surcharge of \$3.00 per document for any instrument submitted for recording (except assignments of mortgages). As the establishment of the fund is discretionary under the statute, please check with the applicable County Clerk/Register as to whether such fund has been established and, if so, the effective date for imposition of the surcharge.

11. INFORMATIONAL NOTE (relating to sale transactions): Although compliance with tax-related reporting requirements is generally beyond the scope of coverage afforded by the commitment and policy, your attention is called, for informational purposes only, to the provisions of N.J.S.A. 54:50-38 (P.L. 2007, c.100 5, operative Aug 1, 2007), which states [in pertinent part]:

"Whenever a person shall make a sale, transfer, or assignment in bulk of any part or the whole of the person's business assets, otherwise than in the ordinary course of business, the purchaser...shall, at least 10 days before taking possession of the subject of the sale...notify the Director [of the Division of Taxation]. ...Within 10 days of receiving such notice, the Director shall notify the purchaser...that a possible claim for State taxes exists..." [etc.].

A bulletin issued by the Division of Taxation [TB-60 (10-21-10] states that the term business assets includes realty, but only "if a use of the realty is to support a business on its premises which includes, but is not limited to, renting space to another". In a transaction to which the statute is applicable, Treasury form TTD ("asset Transfer Tax Declaration"). Note that P.L. 2011, c.(A2748/S2313) (effective immediately and retroactive to Aug 1, 2007) amends N.J.S.A. 54:50-38 to exempt certain one and two family dwelling units and seasonal rental properties from bulk sale requirements, provided the seller is an individual, estate or trust. For more information, please visit the website of the Division of Taxation: www.nj.gov/treasury/taxation.

The foregoing information is supplied to you as a courtesy. The Company is not responsible for compliance with the statute or administrative regulations (if any) adopted pursuant thereto, or the consequences of non-compliance with same. Nor is the Company able to give advice or opinions as to the applicability of the statue to a particular transaction or transactions.

Issued by New Dawn Title Agency, LLC

AGENT FOR OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

- 12. Federal Estate taxes payable under the Estate of Michael F. Esposito, if any, proof will be required that said estate is not subject to federal estate taxes. If said estate is subject to said taxes, proof will be required that same have been paid prior to closing of title.
- 13. Decedents debts due and owing under the Estate of Michael F. Esposito who died within one year last past. (Date of death July 4, 2010)
- 14. New Jersey Inheritance and New Jersey Estate Taxes, if any, payable under the Estate of Michael F. Esposito. NOTE: A State Inheritance Tax and Estate Tax Waiver covering the premises must be recorded before this exception can be removed.
- 15. Questionnaire on Estate Debts to be completed by the estate for our review. Subject to possible additional exceptions and/or requirements upon review of same.
- 16. Federal Estate taxes payable under the Estate of Joan M. Esposito, if any, proof will be required that said estate is not subject to federal estate taxes. If said estate is subject to said taxes, proof will be required that same have been paid prior to closing of title.
- 17. Decedents debts due and owing under the Estate of Joan M. Esposito who died within one year last past. (Date of death March 27, 2014)
- 18. New Jersey Inheritance and New Jersey Estate Taxes, if any, payable under the Estate of Joan M. Esposito. NOTE: A State Inheritance Tax and Estate Tax Waiver covering the premises must be recorded before this exception can be removed.
- 19. Questionnaire on Estate Debts to be completed by the estate for our review. Subject to possible additional exceptions and/or requirements upon review of same.
- 20. LIS PENDENS: Capital One, N.A., Plaintiff vs. Joan M. Esposito, Defendant, dated August 19, 2014, Filed August 22, 2014, in Book 7706, Page 18. Object to foreclose Mortgage Book 408, Page 1876.

Issued by New Dawn Title Agency, LLC

AGENT FOR OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Commitment Number: NDT2641

SCHEDULE B – SECTION II

EXCEPTIONS

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- 1. Notwithstanding any provision of the policy to the contrary, the following matters are expressly excepted from coverage of the policy, and the Company will not pay loss or damage, costs, attorney's fees or expenses that arise by reason of any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the land.
- 2. Rights or Claims or interest of parties in possession of the land not shown by the public record.
- 3. Easements, or claims of easements, not shown by the public record.
- 4. Any liens or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
- 5. Taxes, charges, assessments and utilities: See Attached
- 6. Subject to added or omitted assessments as provided by N.J.S.A. 54:4-63.1 et seq.

NOTE FOR INFORMATION ONLY: Possible added or omitted assessments, which are not a record lien on the date hereof, are not insured.

- 7. Amount of acreage is hereby not insured.
- 8. Subsurface conditions and/or encroachments not disclosed by an instrument of record. (Fee Policy only).
- 9. Subject to the rights of utility companies servicing the premises.

NOTE: This Commitment, and Policy when issued, does not insure against any claim resulting from the payment of, receipt of, or adjustment of sales price of the Land by reason of Homestead Tax Credits which are due or to become due. (Affects Owner's Policy Only)

- 10. Covenants, conditions, restrictions and easements which may exist on the land.
- 11. Right of Way as contained in Deed Book 2394 page 440.
- 12. Subject to a 15 foot wide drainage easement as stated in Deed Book 1760 page 28 and Deed Book 2098 page 437, effects if any.
- 13. Variations between record description and tax map. Policies insure lands common to both.

Issued by New Dawn Title Agency, LLC

AGENT FOR OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Commitment Number: NDT2641

SCHEDULE C

LEGAL DESCRIPTION

ALL that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Township of West Windsor ad Township of Robbinsville, in the County of Mercer, State of NJ:

Subject to receipt of a survey.

FOR INFORMATION PURPOSES ONLY: Being known as Lot 4, Block 34, on the official tax map of Township of West Windsor and Lot 23, Block 14, Township of Robbinsville, County of Mercer, in the State of NI

103-DEED - SARGARI AND SALE (Covernors to to Gra 80: TO 80). Oil CORF - Plain Language

One Commerce Drive Cranter N.J. 07016

DEED

This Deed is made on July 21

. 19 83

COUNTY OF MERCER
CONSIDERATION 158.535
PEALTY TRANSPER FEE 550
DATE 11.3 BY 04

BETWEEN E. PATRICE MARTISI, JE., U.

whose address is 1203 Mindsor Road, Hightstown, New Jersey AND RESTOCA V. TANIOR (Proviously Choim as RITHOCA T. MARTISI), Unmarried

whose address is 58 Spruce Street, Princeton, New Jersey 08540 as the Grantor.

1

MICHAEL F. ESPOSITO AND JOAN M. ESPOSITO, (Tenents in Common)

whose post office address is 1203 Windsor Road, Hightstown, New Jersey The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above referred to as the Grantee

Tramfer of Ownership. The Grantor grants and consess (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of ONE HINDRED FIFTY-EIGHT THOUSAND FIVE HUNDRED EIGHTY FIVE and 00/100 (\$15R,585.00) DOLLARS—

The Grantor acknowledges receipt of this money. openty

Tax Map Reference. (N.J.S.A. 46:15-2.1) Municipality of West Mindson and Meshin-ton Block No. S-3h and the Lot Non-Edgard 23 Account No. Dips.

No property tax identification number is available on the date of this deed, it will be a applicable.)

Property. The property consists of the land and all the buildings and structures on the land in the Commaning of first Windsor and Maskin-ton and State of New Jersey The legal description is L'ercer

County of Rereer and State of State of Mindsor Road (EC feet wide) said point being distant 13.75 feet from a unint in the centerline of said from the being Hill 16' E. said centerline point being distant 52'.50 feet from the intersection of the centerline of South Lane with the aforesaid centerline of Mindsor Road and bearing S 57° 25' E. and running theree;

(1) I Lic 16: 00° D. a distance of 165.00 feet along the line of lands of Durene Harfisi to an iron pin; thence,
(2) I 52° 35° 25° L. a distance of 99.00 feet still along the same to an iron

Current Carfisi to an iron pin; thence,

(2) 1 520 35 25 25 25 L. a distance of 69.00 feet still along the same to an iron

pive; thence

(3) 1 120 50 50 E. a distance of 62.29 feet along the line of lands of

the following: Durent Carfisi, truce Ehart, William Curningham, Comire

Lorentz and Milliam Lornor to an iron pin; thence,

(b) S 170 Ct 30 E. a distance of 202.50 feet along the line of lands of

Janet Come to an iron pin; thence,

(5) 1 130 CC 30 E. a distance of 1002 My feet still along the same to an

iron pin; thence,

(6) S 150 59 00 E. a distance of 193.59 feet along the line of lands of

Warry Landow to an iron pin; thence,

(7) S 350 31 00 M. a distance of 71M. On feet along the line of lands of

Joseph Hall to an iron pin; thence,

(8) E 50 53 30 M. a distance of 195.35 feet still along the same to an

iron pin; thence,

(9) S 330 17 00 M. a distance of 569.54 feet still along the same to an

iron pine; thence,

(10) E 570 00 00 W. a distance of 208.71 feet along the line of lands

of Richard Cruser to an iron pin; thence,

(11) S 330 17 00 W. a distance of 192.46 feet still along the same to a

point in the centarline of Windsor Road; thence,

(12) E 570 00 00 W. a distance of 252.29 feet along the centarline of

said road to a point; thence,

MICIE E. EATON, ISQUIRE

va 2231 ma 153

SCHEDULE A

ROBERT B. HARRISON 118 Bear Brook Road Princeton Jct., NJ 08550 (609) 452-9188

Metes and Sounds Description for a parcel of land known as Block 3h, Let h, West Windsor Township and Block 1h, Let 2j, Washington Township, Moreor County to be conveyed to Jess and Michael Espesito.

REGINNING at a point in the northeasterly line of Edinburg-Windser Read, said beginning point being the following two courses from the intersection of the northeasterly line of Edinburg-Windser Read with the southeasterly line of South Lane, to wit:

- (1) S 57° 26' E, along the northeasterly line of Edinburg-Windsor Read, 502.64 feet to a point;
- thence
 (2) S hh 16' W, 16.89 feet to a point and the place of BEGINNING and from said beginning point running thence
- (1) N 44° 16' E, a distance of 165 feet along the line of lands of N/F Eugene Marfisi to a point; thense
 (2) N 42° 58° 58° E, a distance of 82 feet to a

- (2) N 42° 58° 58° E, a distance of 82 feet to a point; thence
 (3) N 52° 36' 10° W, a distance of 99.08 feet to a point in the southeasterly line of N/P
 Bruce Enart; thence
 (4) N 42° 56' 58° E, a distance of 582.29 feet to an iron pin in the lands, N/P William Kerner
 and N/F Janet Cex; thence
 (5) S 47° 01' 38° E, a distance of 282.90 feet along the line of lands of Jenet Cex to an iron pin, thence
 (6) N 43° 66' 30° E, a distance of 1082,41 feet to an iron pin; thence
 (7) S 46° 59' E, a distance of 493.5 feet along the line of lands N/P Harry Landau to an iron pin, thence N/P Jeseph Hall to an iron pin; thence

 - (9) N 54° 58'30" W, a distance of 195.35 feet to an iron pin; thense (10)3 33° 47' W, a distance of 569.54 feet to an iron pin; thense (11)N 57° W, a distance of 369.54 feet to an 110 N 57° W, a distance of 369.54

 - iren pin; thence

 (11)N 57° W, s distance of 208.71 feet along the
 line of M/P Richard Gruser to an iren pin; thence
 (12)S 33° 47° W, a distance of £92.46 feet to a point
 in the centerline of Edinburg-Windser Read; thence
 (13)N 57° W, a distance of 252.29 feet along said
 (14)N 43° E, a distance of 15.84 feet to a point in
 the northeasterly line of said read; thence
 the northeasterly line of said read; thence
 the northeasterly line of said read to the point
 and place of BEGINNING.

Centaining 23.206 Acres of land more or less

9-28-83 PROFESSIONAL LAND SURVEYOR

··· 2224

(13) H k3° 00' 00" E. a distance of 15. Bk feet to a point in the northeasterly side of said road; thence
(14) H 57° 26' 00" H. a distance of 292.20 feet along the northeasterly side of said road to the point and place of BEGINNEG.

. Containing 23.396 acres of land more or less.

SUBJECT to the rights of the public in whatever portion lies within the right of way of the Windsor Road.

Said property is also known as Lot 23 in Block 14 on the Washington Township Tax Map and as Lot 8 in Block S-38 on the Mast Windsor Township Tax Map, also known as 17% Windsor-Edinburg Road, Township of West Windsor.

The above description is in accordance with a survey prepared by Arthur L. Ritter, Land Surveyor, dated December 29, 1978.

MRING part of the same lands and premises conveyed to E. Patrick Harfisi, Jr. and Rebecca T. Harfisi, his wife, by deed from Hildred R. Cantt, Executrix of the Last Will and Testament of Stephen Ondrasky dated April 3, 1979, and recorded in the Hercer County Clerk's Office April 5, 1979 in Deed Book 2099, Dana 200

BEING MORE CORRECTLY DESCRIBED ON ATTACHED SCHEDULE A (ABOVE)

Promines 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 act;" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone clee to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be cutered against the Grantor).

Signatures	The Grantor signs this Dee	d as of the date at the top of the fire	
Witnessed by:		E. Pato M. XT	
c 1	1	I. PATRICE HARDES J. T.	(Scal)
S. JERRY I	martini	Filucea V. Taylo	(Scal)

STATE OF NEW JERSEY, COUNTY OF

55

I CERTIFY that on July 21 . 19 83
E. FATRICE IMPETSI and Rebecca V. Taylor, both unmarried

(a) is named in and personally signed this Deed:
(b) signed, scaled and delivered this Deed as his or her act and deed; and
(c) made this Deed for \$158585.00 as the full and actual consideration paid for the transfer of title. (Such consideration is defined in N.S.A. 49:15-5.) S.A. (15-5.)

na 2231 mai 155

An Attorney at La New Jersey

DEED Dated: July 21, E. PATRICK MARFISI, JR and REBECCA V. TAYLOR, both Unmarried Record and return to: CONTENT & SACHS TO MICHAEL F. ESPOSITO AND JOAN M. ESPOSITO, Isnants in Common Granter.

ALBERT E DRIVER JR.

GCT 11 E3 255628

18738 DEED | | LON

OCT 11 63 255629

TRANSFERE

E CASH

\$15.7;

.

B CASH

\$556.50

va 2231 mei 158

Case: 41929
Form: W1)
Date: 10 12 2010

State of New Jersey Mercer County Surrogate's Court

410 41452

In the Matter of the Estate of Michael F. Esposito a/k/a Michael Esposito, Deceased

LETTERS TESTAMENTARY

1. Diane Gerofsky, Surrogate, do hereby certify the annexed to be a true copy of the Last Will and Testament and/or Codicil(s) of the above named decedent, late of the County of Mercer, and State of New Jersey, admitted to Probate on October 12, 2010 by the Surrogate of Mercer County, and that Letters Testamentary were issued to Joan M. Esposito the Executor/rix(s) named therein, who is (are) duly authorized to take upon himself/herself (themselves) the administration of the said testator agreeably to the said Will and/or Codicil(s).

WITNESS my hand and scal of office, this 12th day of October, 2010.

Diane Gerofsky, S



Case: 44929 Form: W64 Date: 4/4/2014



101452

State of New Jersey Mercer County Surrogate's Court

APR - 4 2014

In the Matter of the Estate of Michael F. Esposito a/k/a Michael Esposito, Deceased JUDGMENT FOR LETTERS TESTAMENTARY TO SUCCEEDING EXECUTOR

Upon reading and filing the application of Andrew Joseph Esposito whereby it appears that Joan M. Esposito who was named as Executor departed this life without having completed the administration of said estate, and that said Will was filed and was duly admitted to probate by this Court on October 12, 2010; in the office of the Surrogate of Mercer County, and it further appearing that by the terms of the said Will, Andrew Joseph Esposito was appointed Succeeding Executor thereumoer in the event of the death of Joan M. Esposito.

It is thereupon, on this 4th day of April, 2014 adjudged that Letters Testamentary to the Succeeding Executor upon the aforesaid Will be granted to the Applicant upon his duly qualifying as such Succeeding Executor.

Diane Gerofs Surrogate

Case: 44929 Form: W68 Date: 442014



101452

State of New Jersey Mercer County Surrogate's Court

APR - 4 2014

In the Matter of the Estate of Michael F. Esposito a/lda Michael Esposito, Deceased LETTERS TESTAMENTARY SUCCEEDING EXECUTOR

Diane Gerofsky, Surrogate, do hereby certify the annexed to be a true copy of the Last Will and
Testament and/or Codicil(s) of the above named decedent, late of the County of Mercer and State of New
Jersey, admitted to Probate on October 12, 2010 and whereas, the said testator appointed Joan M. Esposito
Executor thereof, who, after taking upon himself/herself the burden of administration, but before completing the
same departed her life on March 27, 2014 and whereas by the terms of the said Last Will and Testament
Andrew Joseph Esposito was appointed Succeeding Executor and that Andrew Joseph Esposito qualified as
Succeeding Executor; and

THEREFORE, it is on this April 4, 2014, Letters Testamentary Succeeding Executor for the said estate are hereby issued by me to Andrew Joseph Esposito, as Succeeding Executor, in the place and stead of Joan M. Esposito and the said Andrew Joseph Esposito is duly authorized as such Succeeding Executor to administer the said estate according to law and the terms of the said Last Will and Testament and/or Codicil(s).

WITNESS my hand and seal of office, this 4th day of April, 2014.

Dine Gerofto, Surrogate



Case: 54149 Form: W13

Date: 4/23/2014

State of New Jersey

140599

Mercer County Surrogate's Court

APR 23 2014

In the Matter of the Estate of Joan M. Esposito a/k/a Joan Esposito, Deceased



LETTERS TESTAMENTARY

I, Diane Gerofsky, Surrogate, do hereby certify the annexed to be a true copy of the Last Will and Testament and/or Codicil(s) of the above named decedent, late of the County of Mercer, and State of New Jersey, admitted to Probate on April 23, 2014 by the Surrogate of Mercer County, and that Letters Testamentary were issued to Susan Brown the Executor/rix(s) named therein, who is (are) duly authorized to take upon himself/herself (themselves) the administration of the said testator agreeably to the said Will and/or Codicil(s).



WITNESS my hand and seal of office, this 23rd day of April, 2014.

Diane Gerofsky Surrogate

This is not an official document

Return To:

ESPOSITO

MICHAEL TRUST CO NJ

.

SHEPPARD MASSAR ESQ PO BOX 847-E

EAST WINDSOR NJ 08620-0847

Index MORTGAGE BOOK

Book 07706 Page 0018

No. Pages 0020

Instrument MORTGAGES

Date: 12/02/2002

Time : 4:54:42

Control # 200212020611

INST#

RD 2002 d66189

Employee ID LISAC

RECORDING	3	51.00
	\$.00
RECORDING	\$	64.00
	\$.00
	\$.00
	\$.00
	\$.00
	\$.00
	\$.00
Total:	\$	115.00

STATE OF NEW JERSEY Mercer County Clerk's Office

**********PLEASE NOTE************** * DO NOT REMOVE THIS COVER SHEET -*IT CONTAINS ALL RECORDING INFORMATION ***********

> Catherine DiCostanzo Mercer County Clerk



YOU.7708 PG018

A9 ,RASSAM DARAPHS 2.0. BOX B47 SESSU LW, MOSCONIW, T2A3

Return To: Record and return to: The Trust Company Bank of New Jersey

Residential Mortgage Department 35 Journal Square	#5188
Jersey City, New Jersey 07306	n
Prepared by:	
[Space Above This Line For Recording Data]	
MORTGAGE	
DEFINITIONS	
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.	
(A) "Security Instrument" means this document, which is dated November 5, 2002	
(B) "Borrower" is Michael F. Esposito & Joan M. Esposito / Borrower is the mortgagor under this Security Instrument.	
(C) "Lender" is The Trust Company of New Jersey Lender is a	
Corporation organized and existing under the laws of New Jersey	
Jersey City, NJ 07306 Lender's address is P.O. Box 6762, Lender is the mortgagee under this Security Instrument.	
(D) "Note" means the promissory note signed by Borrower and dated November 5, 2002	
The Note states that Borrower owes Lender Three-Hundred-Thousand and 00/1 Dollars (U.S. \$ 300,000,00) plus interest. Borrower has promised to pay this debt in	00
regular Periodic Payments and to pay the debt in full not later than December 31 2032	
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."	
(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late	
charges due under the Note, and all sums due under this Security Instrument, plus interest.	
(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:	
☐ Adjustable Rate Rider ☐ Condominium Rider ☐ Second Home Rider ☐ Balloon Rider ☐ Planned Unit Development Rider ☐ Other(s) [specify] Legal Desc ☐ I-4 Family Rider ☐ Biweekly Payment Rider	ription
ng the same premises conveyed to the mortgagors herein under Deed Patrice Marfisi, Jr., unmarried, dated 7/21/83, recorded 10/11/83, Mercer County Clerk's office in Deed Book 2231, at page 153.	from in
NEW JERSEY-Single Family-Fannie Mae/Freidir Mac UNIFORM INSTRUMENT Form 3031 1/01 (Page 1 of 16 pages)	

YOL7706 PC019

tritials: #Eff

- (H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (K) "Escrow Items" means those items that are described in Section 3.
- (L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby

NEW JERSEY-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3031 1/01 (Page 2 of 16 pages)

VOL7706 PG020

	of <u>West Windsor</u>
[Type of Recording Jurisdict	tion] [Name of Recording Jurisdiction]
	y.
	CERTAIN SEARCH AND
which currently has the address of _	1203 Windsor Road
7.00 = 1.20 =	[Street]
which currently has the address of _ West Windsor [City]	

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and nonuniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is

NEW JERSEY--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3031 1/01 (Page 3 of 16 pages)

Initials: MENTO

90L7706 PSO21



HARRISON SURVEYORS

ROBERT B. HARRISON PROFESSIONAL LAND SURVEYOR 46 OLD YORK ROAD RINGOES, NEW JERSEY 08551 Telephone 908-782-0225 Fax 908-782-0225

October 6, 2002

COUNTY OF MERCER TOWNSHIP OF WEST WINDSOR BLOCK 34, LOT 4 TOWNSHIP OF WASHINGTON BLOCK 14, LOT 23 DESCRIPTION OF PROPERTY OWNED BY MICHAEL F. AND JOAN M. ESPOSITO

Metes and Bounds Description for a parcel of land owned by Michael F. and Joan M. Esposito, known as Block 34, Lot 4, Township of West Windsor and Block 14, Lot 23, Township of Washington, Mercer County, New Jersey.

BEGINNING at a point in the northeasterly line of Edinburg-Windsor Road, said beginning point being the following two courses from the intersection of the northeasterly line of Edinburg-Windsor Road with the southeasterly line of South Lane; thence

- (A) South 57 degrees 26 minutes East, along the northeasterly line of Edinburg-Windsor Road, a distance of 502.64 feet to a point; thence
- (B) South 44 degrees 16 minutes West, a distance of 16.89 feet to a point and the place of BEGINNING and from said beginning point; running thence
- (1) North 44 degrees 16 minutes East, a distance of 165 feet along the line of lands of N/F Eugene Marfisi to a point; thence
- (2) North 42 degrees 58 minutes 50 seconds East, a distance of 82 feet to a point; thence
- (3) North 52 degrees 36 minutes 10 seconds West, a distance of 99.08 feet to a point in the southeasterly line of lands N/F Bruce Ehart; thence

VOL7706 PG022

- (4) North 42 degrees 58 minutes 50 seconds East, a distance of 582.29 feet to a point in the lands, N/F William Kerner and N/F Janet Cox; thence
- (5) South 47 degrees 01 minutes 30 seconds East, a distance of 282.90 feet along the line of lands of Janet Cox to a point, thence
- (6) North 43 degrees 08 minutes 30 seconds East, a distance of 1082.41 feet to a point; thence
- (7) South 46 degrees 59 minutes East, a distance of 493.50 feet along the line of lands N/F Harry Landau to a point; thence
- (8) South 36 degrees 31 minutes West, a distance of 714.04 feet along lands N/F Joseph Hall to a point; thence
- (9) North 54 degrees 58 minutes 30 seconds West, a distance of 195.35 feet to a point; thence
- (10) South 33 degrees 47 minutes West, a distance of 569.54 feet to a point; thence
- (11)North 57 degrees West, a distance of 208.71 feet along the line of N/F Richard Cruser to a point; thence
- (12) South 33 degrees 47 minutes West, a distance of 492.46 feet to a point in the centerline of Edinburg-Windsor Road; thence
- (13) North 57 degrees West, along the said centerline, a distance of 252.29 feet to a point; thence
- (14)North 43 degrees East, a distance of 15.84 feet to a point in the northeasterly line of the said road; thence
- (15)North 57 degrees 26 minutes West, a distance of 292.20 feet along the northeasterly line of the said road to the point and place of BEGINNING.

Containing 23.20 acres of land, more or less, including lands in the right of way of Edinburg-Windsor Road.

Soporor

Commonly known as #1203 Windsor Road, West Windsor, N.J.

Also being shown on the current Township of West Windsor Tax Map Block 34, Lot 4 and the current Township of Washington Tax Map Block 14, Lot 23.

Subject to the rights of the public in whatever portion of the lot that lies within the right of way of Windsor Road.

Subject to conditions, agreements, easements, restrictions and covenants of record.

The hereinafter referenced plan of survey and the metes and bounds description as described are subject to any facts that may be revealed by a full and accurate title search.

October 6, 2002

Robert B. Harrison, P.L.S.

Professional Land Surveyor NJ28309

cured; (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (e) the Borrower's right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure; and (f) any other disclosure required under the Fair Foreclosure Act, codified at §§ 2A:50-53 et seq. of the New Jersey Statutes, or other Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the

Property by reason of this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

SHEPPARD MASSAR Attorney at Law of NJ Social Security Number _=

SHEPPARD MASSAR Attorney at Law of NJ

(Seal) - Borrower

(Seal) - Borrower

Social Security Number _

[Space Below This Line For Acknowledgment]

NEW JERSEY-Single Family-Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3031 1/01 (Page 15 of 16 pages)

VOL7706 P3036



Mercer County Clerk's Office

Return To:

FISERV LENDING SOLUTIONS 27 INWOOD RD

ROCKY HILL CT 06067

ESPOSITO MICHAEL SOVEREIGN BK

Index MORTGAGE BOOK

Book 09660 Page 0707

No. Pages 0006

Instrument MORTGAGES

Date: 11/13/2006

Time :

2:46:44

Control # 200611131114

INST#

RD 2006 062442

Employee ID NSEGURA

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Total.	q	70.00

70.00

STATE OF NEW JERSEY Mercer County Clerk's Office

**********PLEASE NOTE************** * DO NOT REMOVE THIS COVER SHEET -*IT CONTAINS ALL RECORDING INFORMATION

*********** Paula Sollami-Covello

Mercer County Clerk

VOL9660 PG707

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4 1000

Record and Return To; Fiserv Lending Solutions 27 Inwood Road ROCKY HILL, CT 06067

MORTGAGE

Prepared by: Sovereign Bank

ESPOSITO, MICHAEL F

NEW JERSEY OPEN-END MORTGAGE

THIS MORTGAGE is given on OCTOBER 23, 2006

. The mortgagor is:

MICHAEL F ESPOSITO and JOAN M ESPOSITO

This Mortgage is given to Sovereign Bank, a federal savings bank whose address is

450 Penn Street, Reading, PA 19602

("Lender") or its successors or assignees.

In this Mortgage, the terms "you," "your" and "yours" refer to the mortgagor(s). The terms "we," "us" and "our" refer to the Lender.

Pursuant to a Home Equity Line of Credit Agreement dated the same date as this Mortgage ("Agreement"), you may incur maximum unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the maximum principal sum outstanding at any time of Seventy-Five Thousand and no/100

75,000.00). The Agreement provides for a final scheduled installment due and payable not later than . You agree that this Mortgage shall continue to secure all sums now or hereafter advanced under the 09/23/2036 terms of the Agreement including, without limitation, such sums that are advanced by us whether or not at the time the sums are advanced there is any principal sum outstanding under the Agreement. The parties hereto intend that this Mortgage shall secure unpaid balances, and all other amounts due to us hereunder and under the Agreement. This Mortgage and the Note secured thereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions) as defined in New Jersey Statutes Annotated §§ 46.9-8.1 to 46:9-8.4; and upon such modification, shall have the benefit of the lien priority provisions of that

For this purpose, you hereby mortgage, grant and convey to us and our successors and assigns the property located in MERCER County, New Jersey, and more fully described below:

PROPERTY DESCRIPTION

That certain piece or parcel of land, and the buildings and improvements thereon, : In the Town of: WEST WINDSOR

County of: MERCER
and State of: NEW JERSEY
and being more particularly described in a deed recorded in
Book 2731
Page 153
of the MERCER
which property is County, City of WEST WINDSON

W. Windsor Two

of the MERCER County, City of WEST WINDSOR which property is more commonly known as

1203 WINDSOR RD , WEST WINDSOR, NJ 08550

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Mortgage. All of the foregoing is referred to in this Mortgage as the "Property."

YOU COVENANT that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

YOU AND WE covenant and agree as follows:

Payment of Principal, Interest and Other Charges. You shall pay when due the principal of and interest owing under the Note and all other charges due under the Note.

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2. Payments of Taxes and Insurance. You will pay, when due, all taxes, assessments, leasehold payments or ground rents (if any), and hazard insurance on the Property and mortgage insurance (if any). We specifically reserve to ourself and our successors and assigns the unilateral right to require that you pay to us on the day monthly payments are due an amount equal to one-twelfth (1/12) of the yearly taxes, and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth (1/12) of yearly premium installments for hazard and mortgage insurance, all as we reasonably estimate initially and from time to time, as allowed by and in accordance with applicable law.

- Application of Payments. Unless applicable law provides otherwise, all payments received by us under the Agreement and Section 1 will be applied by us in any order we choose.
- 4. Prior Mortgages; Charges; Liens. You shall perform all of your obligations under any mortgage, deed of trust, or other security instruments with a lien which has priority over this Mortgage, including your covenants to make payments when due. You shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any. Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this paragraph and receipts evidencing any such payments you make directly. You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we obtained) which has priority over this Mortgage.
- 5. Hazard Insurance. You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgagee clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices.

If you fail to maintain coverage as required in this section, you authorize us to obtain such coverage as we in our sole discretion determine appropriate to protect our interest in the Property in accordance with the provisions of Section 7. You understand and agree that any coverage we purchase may cover only our interest in the Property and may not cover your interest in the Property or any personal property therein. You also understand and agree that the premium for any such insurance may be higher than the premium you would pay for such You shall promptly notify the insurer and us of any loss. We may make proof of loss if you do not promptly do so. We may also, at our option and on your behalf, adjust and compromise any claims under the insurance, give releases or acquittances to the insurance company in connection with the settlement of any claim and collect and receive insurance proceeds. You appoint us as your attorney-in-fact to do all of the foregoing, which appointment you understand and agree is irrevocable, coupled with an interest with full power of substitution and shall not be affected by your subsequent disability or incompetence.

Insurance proceeds shall be applied to restore or repair the Property damaged, if restoration or repair is economically feasible and our security would not be lessened. Otherwise, insurance proceeds shall be applied to sums secured by this Mortgage, whether or not then due, with any excess paid to you. If you abandon the Property, or do not answer within 30 days our notice to you that the insurer has offered to settle a claim, then we may collect and use the proceeds to repair or restore the Property or to pay sums secured by this Mortgage, whether or not then due. The 30-day period will begin when notice is given. Any application of proceeds to principal shall not require us to extend or postpone the due date of monthly payments. If we acquire the Property at a forced sale following your default, your right to any insurance proceeds resulting from damage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the acquisition.

You shall not permit any condition to exist on the Property which would, in any way, invalidate the insurance coverage on the Property.

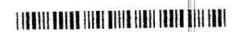
6. Preservation and Maintenance of Property; Leaseholds. You shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, or commit waste. If this Mortgage is on a leasehold, you shall comply with the lease. We may declare a default if any forfeiture action or proceeding, whether civil or criminal, is begun that in our good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Mortgage or our security interest. You may cure such a default, as provided in Section 17, by causing the action or proceeding to be dismissed with a ruling that, in our good faith determination, precludes forfeiture of your interest in the Property or other material impairment of the lien created by this Mortgage or our security interest. You shall also be in default if you, during the loan application process, gave materially false or inaccurate information or statements to us (or failed to provide us with any material information) in connection with the loan evidenced by the Agreement, including, but not limited to, representations concerning your occupancy of the Property as a principal residence or vacation residence. If this Mortgage is on a leasehold, you shall comply with the lease. If you acquire fee title to the Property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

25. Waiver of Homestead; Dower and Curtesy. When applicable, and as permitted by law, Borrower hereby waives all rights of homestead in the Property and relinquishes all rights of dower and curtesy in the Property.
BY SIGNING BELOW, You accept and agree to the terms and covenants contained in this Mortgage and in any rider(s) executed by you and recorded with it.
Signed, sealed and delivered in the presence of:
Michael F Esposito (SEAL)
JOAN M ESPOSITO (SEAL)
(SEAL)
(SEAL)
(SEAL)
(SEAL)
On the 23rd day of October 2006, before me, Prema Remulti-
MICHAEL F ESPOSITO and JOAN M ESPOSITO who I am satisfied is/are the Person(s) named in and who executed the within instrument; and he/she/they signed, scaled and delivered the same as his/her/their act and deed for the uses and purposes therein expressed. My commission expires: 09/04/2004. Notary Public (SEAL)
PREMA PINNINTI NOTARY PUBLIC STATE OF NEW JERSEY My Commission Expires September 4, 2007

Clerk: After recording, please return to: Sovereign Bank, Mail Stop 10-421-CP2, 450 Penn Street, Reading, PA 19602

VOL9660 PG712

END OF DULUMENT



L BK 40% PC 1876 Pgs 1876 - 1878; RECORDED 08/22/2014 10:04:13 AN PAULA SOLLANT COVELLE, COUNTY CLERK MERCER COUNTY, NEW JERSEY

201403527 Pgs 1878 - 1878;

Marissa Edwards, Esquire; Atty ID No.: 087612014 MILSTEAD & ASSOCIATES, LLC 1 E. Stow Road

Marlton, NJ 08053 (856) 482-1400 Attorneys for Plaintiff

File No.: 81.35144

CAPITAL ONE, N.A., Plaintiff,

Vs.

JOAN M. ESPOSITO A/K/A JOAN ESPOSITO, HER HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS/HER, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST; MICHAEL F. ESPOSITO A/K/A MICHAEL ESPOSITO, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES AND HIS/HER, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST et al,

Defendant(s)

SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION MERCER COUNTY

DOCKET NO .: F- 034219-14

CIVIL ACTION

NOTICE OF LIS PENDENS

TO WHOM IT MAY CONCERN:

Please be advised that notice is hereby given regarding the above-entitled Civil Action, which has been commenced and is pending to foreclose a mortgage and recover possession of certain lands and premises, as follows:

- The Mortgage being foreclosed was made by Michael F. Esposito and Joan M. Esposito, 1 husband and wife, to The Trust Company of New Jersey, dated November 5, 2002, and recorded in the Office of the Mercer County Clerk on December 2, 2002 in Book 7706, Page 18, et seq.
- To recover possession of the lands and premises hereinafter described. The lands and premises to be affected by said suit are described in Schedule A annexed hereto.

The Complaint in Foreclosure i	n the above-en	titled act	ion was f	iled in t	he Office	of the Clerk of
the Superior Court of New Jersey on	शिषीप	•				
		3313999	2000		0.0005800	

Milstead & Associates, LLC Attorneys for Plaintiff

By: MEDWAD Marissa Edwards, Esquire

Dated:

Book408/Page1876

CFN#2014035276

8/19/14

Page 1 of 3

Schedule A

COUNTY OF MERCER TOWNSHIP OF WEST WINDSOR BLOCK 34, LOT 4 TOWNSHIP OF WASHINGTON BLOCK 14, LOT 23 DESCRIPTION OF PROPERTY OWNED BY MICHAEL F. AND JOAN M. ESPOSITO

Metes and Bounds Description for a parcel of land owned by Michael F. and Joan M. Esposito, known as Block 34, Lot 4, Township of West Windsor and Block 14, Lot 23, Township of Washington, Mercer County, New Jersey.

BEGINNING at a point in the northeasterly line of Edinburg-Windsor Road, said beginning point being the following two courses from the intersection of the northeasterly line of Edinburg-Windsor Road with the southeasterly line of South Lane; thence

- (A) South 57 degrees 26 minutes East, along the northeasterly line of Edinburg-Windsor Road, a distance of 502.64 feet to a point; thence
- (B) South 44 degrees 15 minutes West, a distance of 16.89 feet to a point and the place of BEGINNING and from said beginning point; running thence
- (1) North 44 degrees 16 minutes East, a distance of 165 feet along the line of lands of N/F Eugene Marfisi to a point; thence
- (2) North 42 degrees 58 minutes 50 seconds East, a distance of 82 feet to a point; thence
- (3) North 52 degrees 36 minutes 10 seconds West, a distance of 99.08 feet to a point in the southeasterly line of lands N/F Bruce Ehart; thence
- (4) North 42 degrees 58 minutes 50 seconds East, a distance of 582.29 feet to a point in the lands, N/F William Kerner and N/F Janet Cox; thence
- (5) South 47 degrees 01 minutes 30 seconds East, a distance of 282.90 feet along the line of lands of Janet Cox to a point, thence
- (6) North 43 degrees 08 minutes 30 seconds East, a distance of 1082.41 feet to a point; thence
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- (8) South 36 degrees 31 minutes West, a distance of 714.04 feet along lands N/F Joseph Hall to a point; thence
- (9) North 54 degrees 58 minutes 30 seconds West, a distance of 195.35 feet to a point; thence
- (10) South 33 degrees 47 minutes West, a distance of 569.54 feet to a point; thence
- (11) North 57 degrees West, a distance of 208.71 feet along the line of N/F Richard Cruser to a point; thence
- (12) South 33 degrees 47 minutes West, a distance of 492.46 feet to a point in the centerline of Edinburg-Windsor Road; thence
- (13) North 57 degrees West, along the said centerline, a distance of 252.29 feet to a point; thence
- (14) North 43 degrees East, a distance of 15.84 feet to a point in the northeasterly line of the said road; thence
- (15) North 57 degrees 26 minutes West, a distance of 292.20 feet along the northeasterly line of the said road to the point and place of BEGINNING.

Containing 23.20 acres of land, more or less, including lands in the right of way of Edinburg-Windsor Road.

Commonly known as #1203 Windsor Road, West Windsor, N.J.

Also being shown on the current Township of West Windsor Tax Map Block 34, Lot 4 and the current Township of Washington Tax Map Block 14, Lot 23.

Subject to the rights of the public in whatever portion of the lot that lies within the right of way of Windsor Road.

Subject to conditions, agreements, easements, restrictions and covenants of record.

The hereinafter referenced plan of survey and the metes and bounds description as described are subject to any facts that may be revealed by a full and accurate title search.

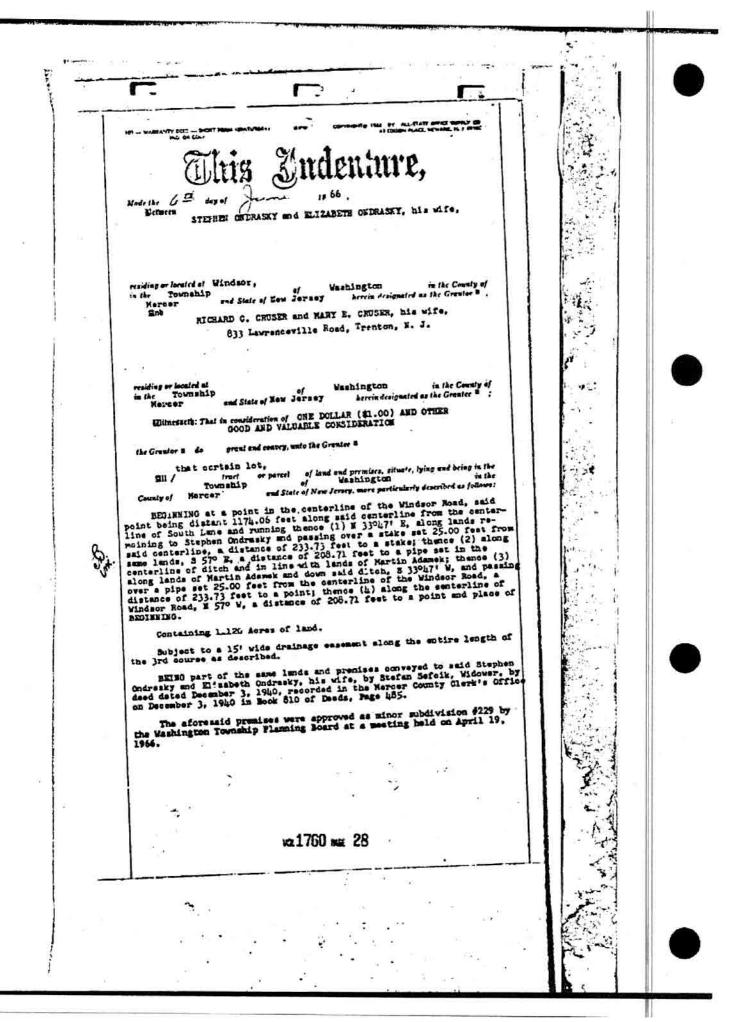
Township of Washington is now known as Township of Robbinsville.

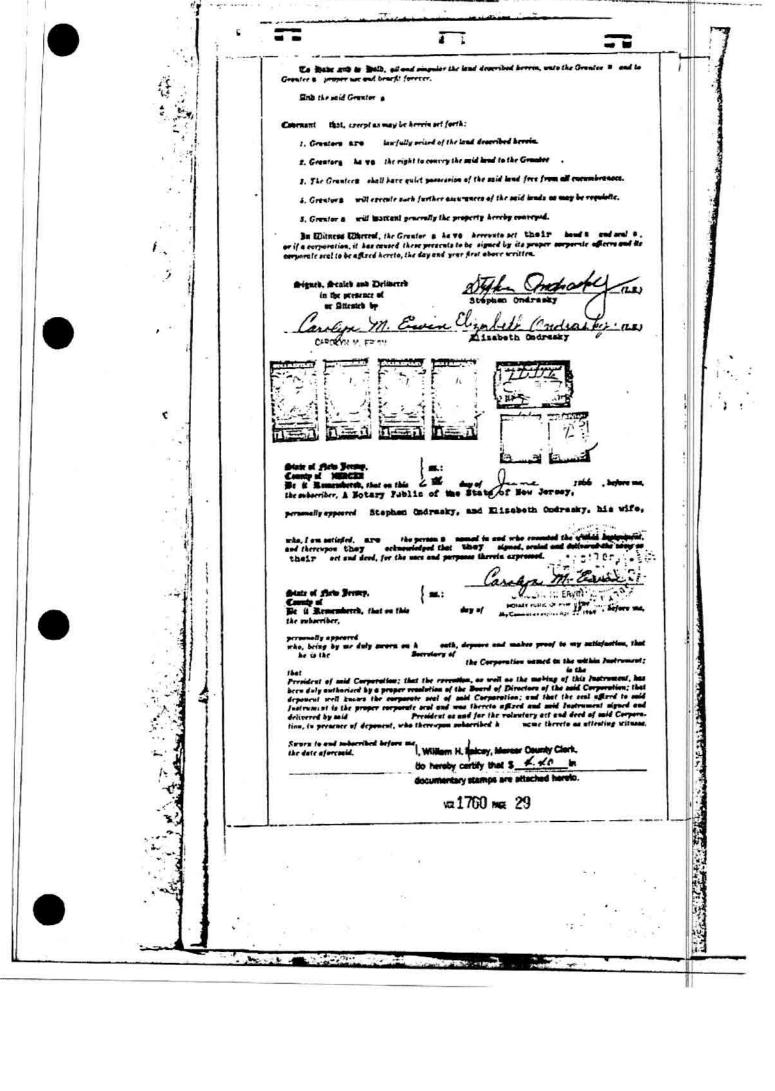
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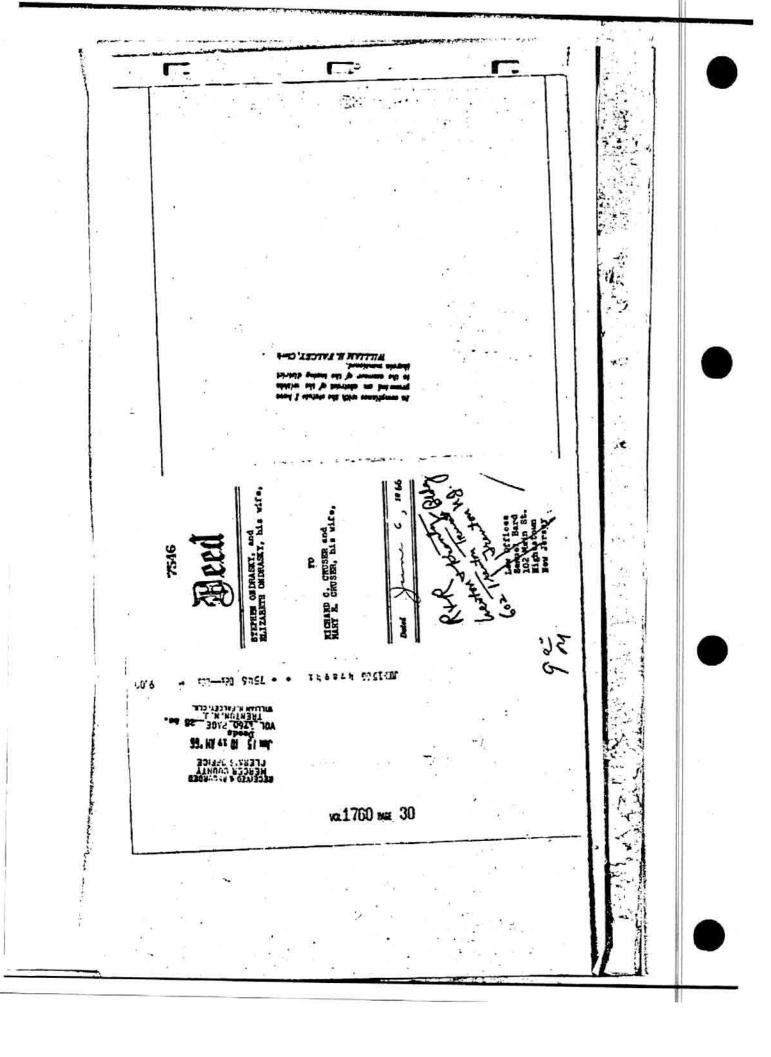
Right of Way Agreement

Windsor-Edinburg Road, southeasterly of South Lane, we as Lot 23 of Block 14 on the Tax Hap for premises being kndwn as Lot 4 of Section J4 on ip and described in Deed Book 2231 on Page 153 in ip and described in Deed Book 2231 on Page 153 in relocate, redesign, after sad remove point, guys, anchors, guy stubs, multy for the transmission and distribution of escribing, the operation of thereto to erect and cashrain such other wires or appurtuances on said tensors and proper to be attached thereto, upon, over, acrost, along and or was as follows: uthwesterly bed of Windsor-Edinburg Road ly of South Lane, thence running in a northeasterly burg Road, approximately one hundred sixty feet lied on said premises, thence running in a new hundred seventy feet (2175') to pole 15 164, so	with part of the presises being know	792
premises being kndwn as Lot 4 of Section 34 on premises being kndwn as Lot 4 of Section 34 on ip and described in Deed Book 2231 on Page 153 in ip and described in Deed Book 2231 on Page 153 in relocate, redesign, after and remove poles, guys, anchors, guy stubs, cuity for the transmission and distribution of electricity, the operation of thereto to erect and onalizatin such other wires or appurtamenter on said tensesty and proper to be attached thereto, upon, over, across, along and oras as follows: uthwesterly bed of Windsor-Edinburg Road ity of South Lane, thence running in a northeasterly burg Road, approximately one hundred sixty feet lied on said premises, thence running in a ne hundred seventy feet (±175') to pole 15 164, to	rich part of the premises being know	dindsor-Edinburg Road, southeasterly of formy
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relocate, redesign, after and remove point, suys, anchors, pay stube, cuty for the transmission and distribution of electricity, the operation of thereto to erect and embracies such other wirst or appurtunances on said tensary and proper to be attached thereto, upon, over, across, along and or use as follows: uthwesterly bed of Windsor-Edinburg Road ly of South Lane, thence running in a northeasterly burg Road, approximately one hundred sixty fact lied on said premises, thence running in a ne hundred seventy feet (2176') to pole 16 164, to	Washington township and part of the	premises being kndem as Lot 4 of Section 74 on
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bury Road, approximately one hundred sixty fact lied on said premises, thence running in a hundred seventy feet (±175') to pole 15 164, 50	ples and crosserms as said Companies may deem nace syould said property, the course of said pole line to	thereto to erect and customin such other wires or appurementer on said searly and proper to be attached thereto, upon, over, across, along and run as follows:
ly of South Lane, thence running in a northeasterly burg Road, approximately one hundred sixty fact iled on said premises, thence running in a ne hundred seventy feet (:175') to pole if 164, to	rom pole JC 183, located in the sou	thwesterly bed of Windsor-Edinburg Road
burg Road, approximately one hundred sixty feet iled on said premises, thence running in a ne hundred seventy feet (2175') to pole JC 164, to	pproximately 0.2 miles southeasterl	y of South Lane, thence running in a northeseterly
he hundred seventy feet (:175') to pole JC 164, to	irection, across said Windsor-Edinb	urg Road, approximately one hundred sixty feet
ne hundred seventy feet (±170') to pole JC 164, to	1160') to pole JC 363, to be instel	led on said premises, thence running in a
ther with the right to support said said to	princip direction approximately on	e hundred seventy feet (2)76') to male to 166
	e installed on said premises, toget	her with the right to suppost and a little
staid pole line onto said premises.	ith guve and enchors extending from	and to support sale pole line
	Carl On Oaclan	Michael J. Espeth
Muhal I Epith		C.S.)
Muhal F. Esposito (1.5)	same and august	Marilm
Muhal J. Esperito (1.5)	Carrie Carre Carretaine	TANK H. PSPINSTER CONTROL (L.S.)
Muhael F. Esposito (1.5) AM H. ESPOSITO PORTO (1.5)	Carrie Carre Cargains	FAN H. ESPOSITO (L.S.)
Muhael J. Bjuilt (1.5.) Michael F. ESPOSITO (1.5.) AMM H. ESPOSITO (1.5.) (1.5.)	TEST.	GAN H. ESPOSITO (L.S.)
ANN H. ESSOSITE (L.S.)	**************************************	COMMAN H. ESPOSITO (L.S.)
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ANN H. ESSOSITE (L.S.)	**************************************	Cretary BY President
ANN H. ESSOSITE (L.S.)	**************************************	TAAN H. ESPOSITO (L.S.) (C.S.) (C.S.) President
ANN H. ESSOSITE (L.S.)	**************************************	TOTAL BY President
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ANN H. ESSOSITE (L.S.)	-//n/1	THE STOSITO (L.S.) (C.S.) (C.S.) (C.S.)
ANN H. ESSOSITE (L.S.)	**************************************	Cretary President
sold like from time to time so that utility service may be supplied in a pro- printmed, or out and remove such tree or tree branches as may be required	DAV. Die	_ 1927 Muchael A. Bouth
- ages to apport said pole line	installed on said premises, toget	her with the right to support said pole line
ther with the right to support said sale it	installed an article approximately on	e hundred seventy feet (±176') to pole JC 364, to
ther with the right to support said and the	ortherly direction approximately on	bundred seventy fact (+176)
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ne hundred seventy feet (±170') to pole JC 164, to	-140') to	urg Road, approximately one hundred sixty feet
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burg Road, approximately one hundred sixty feet lled on said premises, thence running in a ne hundred seventy feet (±176') to pole IC 166, to	pproximately 0.2 miles southeaster!	y of South Lang, thence running to a service
ly of South Lane, thence running in a northeasterly burg Road, approximately one hundred sixty (set iled on said premises, thence running in a ne hundred seventy feet (±176') to note if 166, to	good said property, the course of said pole line to	rus as follows:
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	peared Secr	who, being by me di	wy rworn on his nath,	depois and proves to my unitial	CICA.
	the Greator named in the	rithin Instrument show		X (C) The second	
(Corporate)	Directors of said Corporation from the corporation in such corporation and Corporation in orrespondent corporation in orrespondent corporation.	at the making of this fastrum one the deponent well knows; it rate seal and was there. President, as and for h f deponent, who thereupon a after of title to resity evidence	rto affixed, and as voluntary set and de	President of said Co- horized by a proper repolution of the aid Corporation; and the sext affuce aid lastrument signed and de- red and for the voluntary act and di- se thereous as without. The full and as such consideration is defined in as such consideration is defined in	d to said diversed deed of
2	the date aforesaid)			Secre
	Notary Public of New Jersey			My Communion Expires	
<u>a</u>					
ALBERT E. SUITER JE	Parel No. CT. Line: County: Alarge LIL 20. E. S. TAGGE LIL A. PERCES CHAITY RECTOR WAY AGREEMENT WOJ 937622	Estouro Meaner F. mas John M. (44)	TO HERSITY CPHTRAL, POWER A LIGHT COMPANY	RECEIVED in the Clerk's Office of the County of Associated in the Clerk's Office of the County of Associated in the County on the County, and recorded in their of the County, and recorded in their County on Page. The County of Page Associated in the Chapter of County of Page Associated in their county of Page Associated in the Chapter of County of	MAINT CLASS AND RELIEF HE HEAVY AND RELIEF HEAVY AND REAL CONTROL OF THE PROPERTY OF THE PROPE
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COPYRIGHTS THE BY ALL STATE LEGAL SUPPLY OR 2015 SHEET FILE STREET, MOUNTAINSIDE MLE STORE

This Deed, made the 9th day of Pobruary ... 19 79 .

Beforen MILDRED R. GAPTT, residing at Route 2, Box 356 AA, Wilmington, North Carolina

CONTY OF CHACET Second rix of the Lost Will and Testament of STEPHEN ONDRASKY

icts of the Township of West Windsox in the County of and State of New Jorsey herein designated as the Grantors,

And RICHARD C. CRUSER and MARY E. CRUEER, his wife

residing or located at Post Office Box 171, Windsor Road in the Township of Washington in the County of Mercer and State of New Jorsey herein designated as the Grantess; Mercer

Elitnesseth, that the Grantors, by virtue of the power and authority to the Grantors given in and by said Last Will and Testament, and for and in consideration of THREE THOUSAND FIVE HUNDRED (\$3,500.00) DOLLARS

lawful money of the United States of America, to the Grantors in hand well and truly paid by the Grantees, at or before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, and the Grantors being therewith fully satisfied, do by these presents grant, bargain, sell and convey unto the Grantees forever.

III that certain lot

tract or parcel of land and premises, situate, lying and being in the of Wachington in the and State of New Jersey, more particularly described as follows: Township County of Mercer

BEGINNING at an iron pipe in the northwest corner of other lands of Richard C. Cruser; said point being distant 283.73 feet on a course of N 33° 47° B. from a point in the centerline of Nindsor Road, said centerline point being distant 1074.05 feet southeasterly from the point of intersection of the centerline of South Lane with the aforesaid centerline of Windsor Road and running thence;

- N 33° 47° E. a distance of 208.73 feet along the line of lands remaining to Stephen Ondrasky Estate to an iron pin; thence,
- 2. 5.57° E. a distance of 208.71 feet, still along the same to an iron pin in the centerline of a ditch: thence.
- S 33° 47' W. a distance of 208.73 feet. along the line of lands of Joseph W. Hall and down the centerline of said ditch to an iron pipe; thence. S 33° 47' W.
- N 57° W. a distance of 208.71 feet along other lands of Richard
 Cruser to the point and place of BEGINNING.

Containing 1.00 acres of land.

d

SUBJECT to a 15 foot wide drainage easement granted to Washington Tournship for ditch maintenance. Said easement running along the entire length of the third course.

Said property is also known as Part of Lot 23 in Block 14 on the Washington Township Tax Map.

The above description is in accordance with a survey propared by Arthur L. Ritter, Land Surveyor, dated November 14, 1978.

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BEING part of the same lands and premises conveyed to Stephen Ondrasky and Elizabeth Ondrasky, his wife, by Stefan Sefcik, Widower by deed dated December 3rd, 1940, and recorded in the Mercer County Said Elizabeth Ondrasky predeceased Stephen Ondrasky, who died September 21, 1978, unmarried, leaving a Last Will and Testament wherein he appointed Mildred R. Gantt Executrix with power to sell real estate.

Eggether with all and singular the buildings, improvements, ways, woods, waters, watercourses, rights, libertles, privileges, hereditaments and appurtenances to the same belonging or in anywiss appertaining; and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and of every part and parcel thereof. And also all the estate, right, title, interest, use, possion, property, claim and demand whatsoever, of the Testator of said Will and of the Grantors both in law and in equity, of, in and to the premises herein described, and every part and parcel thereof, with the appurtenances. To Date and to Date and to Grantees and to Grantees' proper use and benefit forever.

And the Grantors covenant that they have not, as such Ecceutora done or executed, or knowingly suffered to be done or executed, any act, deed or thing whatsoever whereby or by means whereof the premises conveyed herein, or any part thereof, now are or at any time hereafter, will or may be charged

In all references herein to any parties, persons, entities or corporations, the use of any particular pender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

Wherever in this instrument any party shall be designated or referred to by name or general reference, such designation is intended to and shall have the same effect as if the words "heirs, executors, administrators, personal or legal representatives, successors and assigns" had been inserted after each and every such designation.

In Ulliness Ulhered, the Grantors have hereunto set their hands and seals, or if a corporation, it has caused these presents to be signed by its proper corporats officers and its corporate seal to be affect hereto, the day and year first above written.

Signed, Bealed and Delibered In the presence of er Attesteb by

F. Gante

MILDRED R. GANTT, Executrix under the Last Will and Testament of Stephen Ondrasky

Disks of TRINGERICS, County of NEW HANOVER | SE.: De il Remembereb, that on February 9th 1979 . before me, the subscriber, a Notary Public of North Carolina personelly appeared MILDRED R. GANTT, Executrix under the Last Will and Testament of Stephen Ondrasky

who, I am satisfied. is the person named in and who executed the within Instrument, and thereupon she acknowledged that she signed, scaled and delivered the same as act and deed, for the mars and purposes therein expressed, and that the full and actual consideration paid or to be paid for the transfer of tills to really evidenced by the within deed, as such consideration is defined in P.L. 1948, c. 49, Sec. 1 (e), is \$3,500.00.

An Attorney-at-Law of New Jersey Colon L Survey Notary Public of Jorth Caroline

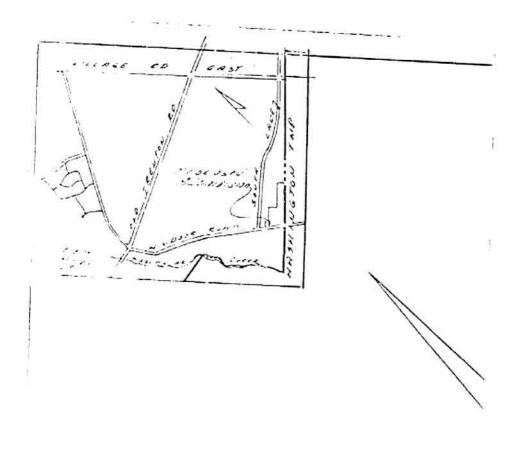
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My Committen Explose Managhar 4, 1030

personally appeared who, being by me duly shorn on h oath, deposes and makes proof to my satisfaction, that

he is the Secretary of the Corporation sensed in the most like the corporation sensed in the most like the corporation sensed in the corp that Secretary of the Corporation named in the within Instrument; that the received of said Corporation; that the execution, as well as the making of this Instrument, has been duly authorized by a proper resolution of the Board of Directors of the said Corporation; that depoured well knows the corporate scal of said Corporation; and that the scal affixed to enid Instrument is the proper corporate scal and was thereto affixed and said Instrument signed and Persident as and for the voluntary act and deed of said Corporation, in presence of deponent, who thereupon subscribed known name thereto as attesting witness, and that the full and actual consideration paid or to be paid for the transfer of title to really evidenced by the within deed, as such consideration is defined in P.L. 1968, c. 49, Sec. 1(c), is \$ Sworn to and subscribed before me, the date aforesaid. Figure 1998 of The Comment Prepared by; MILDRED R. GANTT, Executrix under the Last Will and Tentament of Stephen Ordrasky RICHARD C. CRUSER and MARY E.CRUSER, his wife Pebruary Dated 4542 In compliance with the statute I have presented an obstract of the within to the Azzezsor of the taxing district therein mentioned. EL. HV TO 11 87 TH ... William H. Falcey, Clerk 4542 DEED VOL 2098 NEE 440 MAR 28 75 59800 C CASH 2 MAR 28 79 \$10.00 59801 TRAUSFER FEE C CASH \$12.25

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va 2105 ma 953 .

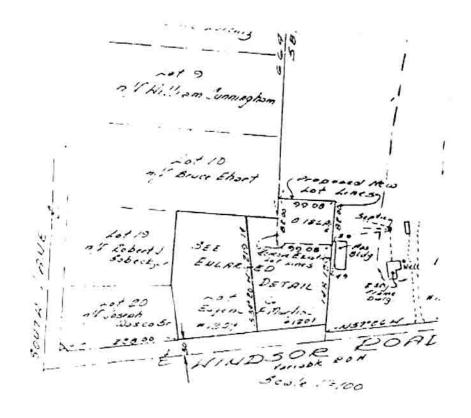
Area = 0563 Ketfrom Lota ?

Price = 0563 Ketfrom Lota ?

1200 Area = 0755 Ac

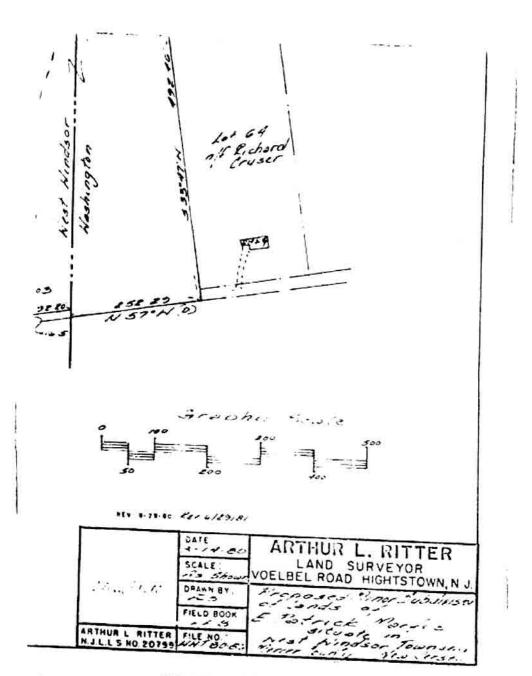
1200 Area = 075

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