

# Deed

This Deed is made on **January 30, 2006**

**BETWEEN**

**Robert B. Craig**

**Martha L. Craig**

**Husband & Wife**

whose post office address is

**94 Candlewood Drive**

**New Providence, New Jersey 07974**

referred to as the Grantor,

**AND Robert Graham**

**Lisa Graham**

**Husband & Wife**

whose post office address is

**about to be**

**94 Candlewood Drive**

**New Providence, New Jersey 07974**

referred to as the Grantee.

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

**1. Transfer of Ownership.** The Grantor grants and conveys (transfers ownership of) the property (called the "Property") described below to the Grantee. This transfer is made for the sum of **\$727,500.00**  
**Seven Hundred Twenty-Seven Thousand Five Hundred Dollars and No Cents**

The Grantor acknowledges receipt of this money.

**2. Tax Map Reference.** (N.J.S.A. 46:15-1.1) Municipality of **New Providence**

Block No. **335** Lot No. **11** Qualifier No. Account No.

No lot and block or account number is available on the date of this Deed. (Check Box if Applicable.)

**3. Property.** The Property consists of the land and all the buildings and structures on the land in the **Borough** of **New Providence** County of **Union** and State of New Jersey. The legal description is:

Please see attached Legal Description annexed hereto and made a part hereof. (Check Box if Applicable.)

**Being the same premises conveyed to Grantors by deed from Robert H. Hoh and Ruth B. Hoh, his wife dated June 28, 1965 and recorded with the Union County Clerk's Office on June 29, 1965 with the Union County Clerk's Office in Deed Book 2744 at page 251.**

Prepared by: (print signer's name below signature)

  
**Donald B. Whitelaw, Esq.**

(For Recorder's Use Only)



Received & Recorded Deed-1  
Union County, NJ Inst# **166259** Pgs-5  
2/02/2008 10:48  
**Joanne Rajoppi** Consider. **727,500.00**  
County Clerk RT Fee **3,080.75**  
Operator  
ALMA



**FIRST AMERICAN TITLE INSURANCE COMPANY****TITLE INSURANCE COMMITMENT****File Number: FT1004187****SCHEDULE A  
LEGAL DESCRIPTION**

**All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of New Providence, County of Union State of New Jersey:**

Beginning at a point on a curve in the easterly line of Candlewood Drive, 50' wide, therein distant 320.08 as measured northerly along the same from its intersection with the northerly line of Hansell Road if both streets were extended to meet, and from said point of Beginning, thence running,

- 1) Along the easterly line of Candlewood Drive on a curve to the left having a radius of 180.00' an arc length of 100.73' to a point, thence
- 2) N 88°09'30" E, a distance of 121.53' to a point, thence.
- 3) S 02°53'50" W, a distance of 180.17' to a point, thence
- 4) N 59°46'40" W, a distance of 158.23' to a point on a curve in the easterly line of Candlewood Drive and place of Beginning.

Containing 0.4133 acres of land, more or less, as surveyed by Scott C. Williard, PLS, LLC.

Being known as Lot 11 in Block 335 as shown on the Tax Map of the Borough of New Providence, County of Union, New Jersey.

Being also known as Lot 53-11 in Block 12 as shown on a certain map entitled "Final Map, Candlewood" filed in the Union County Clerk's Office on August 17, 1962 as Map No. 565-F.

Being further known as 94 Candlewood Drive, Murray Hill, NJ.

The above description was written in accordance with a survey prepared on January 11, 2006 by Scott C. Williard, PLS, LLC, A Professional Land Surveying Group.

**NOTE: Being Lot(s) 11, Block 335, Tax Map of the Borough of New Providence, County of Union.**

**NOTE: Lot and Block shown for informational purposes only.**

Issued by:

**Fortune Title Agency, Inc.**

39 Woodland Road

Roseland, NJ 07068

Telephone: (973) 226-6555 Fax: (973) 226-6171

085562-0144

State of New Jersey

# Seller's Residency Certification/Exemption

(C.55, P.L. 2004)

(Please Print or Type)

**SELLER(S) INFORMATION (See Instructions, page 2):**

Name(s) Robert + Martha Craig

Current Resident Address 94 Candlewood Drive

City, Town, Post Office New Providence State NJ Zip Code 07974

**PROPERTY INFORMATION (Brief Property Description):**

Block(s) 335 Lot(s) 11 Qualifier \_\_\_\_\_

Street Address 94 Candlewood Drive

City, Town, Post Office New Providence State NJ Zip Code 07974

Seller's Percentage of Ownership 100% Consideration \$727,500.00 Closing Date 1/30/06

**SELLER ASSURANCES (Check the Appropriate Box):**

- 1.  I am a resident taxpayer of the State of New Jersey pursuant to N.J.S.A. 54A:1-1 et seq. and will file a resident gross income tax return and pay any applicable taxes on any gain or income from the disposition of this property.
- 2.  The real property being sold or transferred is used exclusively as my principal residence within the meaning of section 121 of the Federal Internal Revenue Code of 1986, 26 U.S.C. s. 121.
- 3.  I am 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 individual, estate or trust and as such not required to make an estimated payment pursuant to N.J.S.A.54A:1-1 et seq.
- 6.  The total consideration for the property is \$1,000 or less and as such, the seller is not required to make an estimated payment pursuant to N.J.S.A. 54A:5-1-1 et seq.
- 7.  The gain from the sale will not be recognized for Federal income tax purposes under I.R.C. Section 721, 1031, 1033 or is a cemetery plot. (CIRCLE THE APPLICABLE SECTION.) If such 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.

**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 could 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.

1/27/06  
Date

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

1/27/06  
Date

Martha L Craig  
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. 1968; as amended by through Chapter 66, P.L. 2004)

To be recorded with deed pursuant to Chapter 49, P.L. 1968 as amended by Chapter 308, P.L. 1991 (N.J.S.A. 46:15-5 et seq.)

STATE OF NEW JERSEY

COUNTY OF MIDDLESEX

} SS.

**FOR RECORDER'S USE ONLY**

Consideration \$ \_\_\_\_\_  
RTF paid by seller \$ \_\_\_\_\_\*  
Date \_\_\_\_\_ By \_\_\_\_\_

\* Use symbol "C" to indicate that fee is exclusively for county use.

(1) PARTY OR LEGAL REPRESENTATIVE (See Instructions #3, 4 and 5 attached)

Deponent, Donald B. Whitelaw, Esq., being duly sworn according to law upon his/her oath deposes and says

that he/she is the Legal Representative in a deed dated 1/30/06

(State whether Grantor, Grantee, Legal Representative, Corporate Officer, Officer of Title Co., Lending Institution, etc.)

transferring real property identified as Block No. 335 Lot No. 11

located at 94 Candlewood Drive, New Providence, Union County and annexed hereto.

(Street Address, Municipality, County)

(2) CONSIDERATION (See Instruction #6)

Deponent states that, with respect to deed hereto annexed, the actual amount of money and the monetary value of any other thing of value constituting the entire compensation paid or to be paid for the transfer of title to the lands, tenements or other realty, including the remaining amount of any prior mortgage to which the transfer is subject or which is to be assumed and agreed to be paid by the grantee and any other lien or encumbrance thereon not paid, satisfied or removed in connection with the transfer of title is \$727,500.00

(3) FULL EXEMPTION FROM FEE

Deponent states that this deed transaction is fully exempt from the Realty Transfer Fee imposed by c. 49, P.L. 1968, as amended through c. 66, P.L. 2004 for the following reason(s). Explain in detail. (See Instruction #7.) Mere reference to exemption symbol is not sufficient.

(4) PARTIAL EXEMPTION FROM FEE

NOTE: All boxes below apply to grantor(s) only. ALL BOXES IN APPROPRIATE CATEGORY MUST BE CHECKED. Failure to do so will void claim for partial exemption. (See Instructions #8 and #9.)

Deponent claims that this deed transaction is exempt from the State portion of the Basic fee imposed by c. 176, P.L. 1975; c. 113, P.L. 2004; and c. 66, P.L. 2004 for the following reason(s):

**A. SENIOR CITIZEN** (See Instruction #8)

- Grantor(s) 62 years of age or over.\*
- One- or two-family residential premises.
- Resident of the State of New Jersey.

- Owned and occupied by grantor(s) at time of sale.
- Owners as joint tenants must all qualify.

**B. BLIND** (See Instruction #8)

- Grantor(s) legally blind.\*
- One- or two-family residential premises.
- Owned and occupied by grantor(s) at time of sale.
- Owners as joint tenants must all qualify.
- Resident of the State of New Jersey.

**DISABLED** (See Instruction #8)

- Grantor(s) permanently and totally disabled.\*
- Receiving disability payments.\*
- Not gainfully employed.\*
- One- or two-family residential premises.
- Owned and occupied by grantor(s) at time of sale.
- Owners as joint tenants must all qualify.
- Resident of the State of New Jersey.

\* IN THE CASE OF HUSBAND AND WIFE, ONLY ONE GRANTOR NEED QUALIFY IF OWNED AS TENANTS BY THE ENTIRETY

**C. LOW AND MODERATE INCOME HOUSING** (See Instruction #8)

- Affordable According to HUD Standards.
- Reserved for Occupancy.
- Meets Income Requirements of Region.
- Subject to Resale Controls.

(5) NEW CONSTRUCTION (See Instruction #9) - Affidavit must be executed by Grantor

- Entirely new improvement.
- Not previously occupied.
- Not previously used for any purpose.
- "NEW CONSTRUCTION" printed clearly at the top of the first page of the deed.

Deponent makes this Affidavit to induce the County Clerk or Register of Deeds to record the deed and accept the fee submitted herewith in accordance with the provisions of c. 49, P.L. 1968, as amended through c. 66, P.L. 2004.

Subscribed and sworn to before me  
this Thirtieth  
day of January, 2006

Mark J. Simko, Esq.  
Notary Public

Donald B. Whitelaw  
Signature of Deponent

476 Union Avenue  
Middlesex, NJ 08846  
Address of Deponent

Robert B. & Martha L. Craig  
Name of Grantor

94 Candlewood Drive  
New Providence, NJ 07974  
Address of Grantor at Time of Sale

Richard C. Sherman, Esq.  
Name/Company of Settlement Officer

**FOR OFFICIAL USE ONLY**

Instrument Number \_\_\_\_\_ County \_\_\_\_\_  
Deed Number \_\_\_\_\_ Book 5562 Page 147  
Deed Dated \_\_\_\_\_ Date Recorded \_\_\_\_\_

**IMPORTANT - BEFORE COMPLETING THIS AFFIDAVIT, PLEASE READ THE INSTRUCTIONS ATTACHED.**

This form is prescribed by the Director, Division of Taxation in the Department of the Treasury, as required by law, and may not be altered or amended without the approval of the Director.

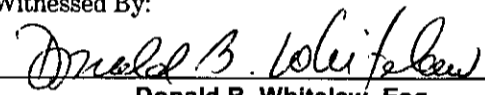
DB5562-0146

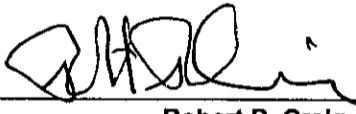
The street address of the Property is:  
94 Candlewood Drive, New Providence, New Jersey 07974

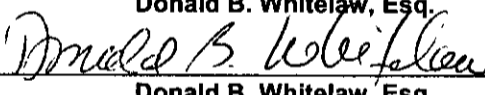
4. **Promises by Grantor.** The Grantor promises that the Grantor has done no act to encumber the Property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the Property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

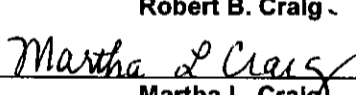
5. **Signatures.** The Grantor signs this Deed as of the date at the top of the first page. (Print name below each signature.)

Witnessed By:

  
Donald B. Whitelaw, Esq.

  
Robert B. Craig (Seal)

  
Donald B. Whitelaw, Esq.

  
Martha L. Craig (Seal)

985562-0147

STATE OF NEW JERSEY, COUNTY OF MIDDLESEX  
I CERTIFY that on January 30, 2006

SS:

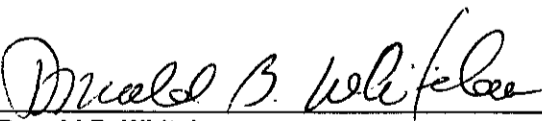
Robert B. Craig

Martha L. Craig

personally came before me and stated to my satisfaction that this person (or if more than one, each person):

- (a) was the maker of this Deed; and,
- (b) executed this Deed as his or her own act; and
- (c) made this Deed for \$ 727,500.00 as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5.)

RECORD AND RETURN TO:  
Richard C. Sherman, Esq.  
26 Linden Avenue  
Springfield, New Jersey 07081

  
Donald B. Whitelaw  
Attorney At Law - State of New Jersey  
Print name and title below signature