



# Deed

A 500.00

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This Deed is made on **SEPTEMBER 15, 2009**  
**BETWEEN**  
**ROSALIE PANZER, Widow**

whose post office address is  
**41 BECHSTEIN DRIVE**  
**ABERDEEN, NJ 07747**

referred to as the Grantor,  
**AND DEREK CANNON, Single and**

**MICHAEL J. CANNON and DIANE M. CANNON, h/w**

whose post office address is  
**about to be**  
**41 BECHSTEIN DRIVE**  
**ABERDEEN, NJ 07747**

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 **\$289,900.00**  
**Two Hundred Eighty-Nine Thousand Nine 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 **ABERDEEN**  
Block No. **36** Lot No. **16** 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 **TOWNSHIP** of **ABERDEEN** County of **Monmouth** 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 AND INTENDED TO BE THE SAME LAND AND PREMISES AS CONVEYED TO JOSEPH PANZER AND ROSALIE PANZER, HIS WIFE, BY DEED OF ROBERT P. BURBIC AND MAUREEN F. BURBIC, HIS WIFE, DATED DECEMBER 15, 1972 AND RECORDED DECEMBER 27, 1972 IN THE MONMOUTH COUNTY CLERK'S OFFICE IN DEED BOOK 3814 AT PAGE 741.**

**THE SAID JOSEPH PANZER DIED ON MARCH 30, 2003 LEAVING THE SAID ROSALIE PANZER AS SURVIVING TENANT BY THE ENTIRETY.**

**THIS PROPERTY IS LOCATED IN BLOCK 36, LOT 16.**

**THIS CONVEYANCE IS MADE SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD, THE EFFECT OF ZONING ORDINANCES OF THE TOWNSHIP OF ABERDEEN AND SUCH FACTS AS AN ACCURATE SURVEY AND PHYSICAL INSPECTION MAY DISCLOSE.**

NOT CERTIFIED COPY

TOTAL PAID \$580.00  
FEES  
REALTY TRANSFER \$500.00  
FEES  
COUNTY RECORDING \$80.00  
Total Pages: 5  
PAGE = 2166  
BOOK = OR-8798  
10:52:08 AM  
SEP 22, 2009  
RECORDED ON  
2009108971  
INSTRUMENT NUMBER  
MONMOUTH COUNTY, NJ  
M CLAIRE FRENCH, CITY CLK

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

**GERARD A. DEL TUFO, ESQUIRE**

(For Recorder's Use Only)

277042

**SCHEDULE A  
PROPERTY 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 Aberdeen, County of Monmouth, State of New Jersey

BEGINNING at an iron set in the northerly line of Bechstein Drive at the front corner common to Lot 15 and Lot 16, Block 401, as shown on a map entitled, "Subdivision Map, Brookview Park, Strathmore at Matawan, Section 9" dated November 15, 1962, by C.A. Monroe, P.E. & L.S. and filed in the Monmouth County Clerk's Office on December 14, 1962, in Case No. 38-35; said BEGINNING being distant 416.83 feet measured from the intersection formed by the northwesterly line of Bechstein Drive with the southwesterly line of Beacon Lane; thence running

- (1) North 61 degrees 25 minutes 36 seconds West, along the northerly line of Bechstein Drive, 67.31 feet to a concrete monument at a point of curve; thence
- (2) Northwesterly, still along the northerly line of Bechstein Drive, on a circular curve to the right, having a radius of 167.07 feet, an arc distance of 5.19 feet to the front corner common to Lot 16 and Lot 17, Block 401, "Subdivision Map, Brookview Park, Strathmore at Matawan, Section 9"; thence
- (3) North 30 degrees 21 minutes 10 seconds East, along the dividing line between Lot 16 and Lot 17, 142.92 feet to an iron set at the rear corner common to the same; thence
- (4) South 61 degrees 49 minutes 48 seconds East, in part along the dividing line between Lot 9 and Lot 16, and in part along the dividing line between Lot 10 and Lot 16, "Subdivision Map, Brookview Park, Strathmore at Matawan, Section 9", 68.06 feet to an iron set at the rear corner common to said Lot 15 and Lot 16; thence
- (5) South 28 degrees 34 minutes 24 seconds West, along the dividing line between Lot 15 and Lot 16, 143.41 feet to the point and place of BEGINNING.

The above description is drawn in accordance with a survey made by Richard K. Heuser, P.C. dated August 31, 2009.

**NOTE FOR INFORMATIONAL PURPOSES ONLY: Being known and designated as Lot 16, Block 36 on the Tax Map in the Township of Aberdeen, County of Monmouth, State of New Jersey**

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) **ROSALIE PANZER, Widow**

Current Resident Address \_\_\_\_\_

City, Town, Post Office \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

**PROPERTY INFORMATION (Brief Property Description):**Block(s) **36**Lot(s) **16**

Qualifier \_\_\_\_\_

Street Address **41 BECHSTEIN DRIVE**City, Town, Post Office **ABERDEEN**State **NJ**Zip Code **07747**Seller's Percentage of Ownership **100%** Consideration **\$289,900.00**Closing Date **SEPTEMBER 15, 2009****SELLER'S ASSURANCES (Check the Appropriate Box) (Boxes 2 through 8 apply to NON-residents):**

1.  I am a resident taxpayer (individual, estate or trust) 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 an individual, estate or trust and as such not required to make an estimated payment pursuant to N.J.S.A.54A:5-1-1 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 (see instructions).
- No non-like kind property received.
8.  Transfer 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.

**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.

**SEPTEMBER 15, 2009**

Date

  
**ROSALIE PANZER, Widow**

Signature

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

Date

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 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 OF MIDDLESEX } SS. County Municipal Code 1301

**FOR RECORDER'S USE ONLY**  
Consideration \$ \_\_\_\_\_  
RTF paid by seller \$ \_\_\_\_\_ †  
Date \_\_\_\_\_ By \_\_\_\_\_

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

Municipality of Property Location: ABERDEEN

(1) **PARTY OR LEGAL REPRESENTATIVE** (See Instructions 3 and 4 attached)

Deponent, ROSALIE PANZER, Widow, being duly sworn according to law upon his/her oath deposes

(Name)

and says that he/she is the GRANTOR in a deed dated SEPTEMBER 15, 2009

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

transferring real property identified as Block No. 36 Lot No. 16 located at 41 BECHSTEIN DRIVE, ABERDEEN, NJ 07747 and annexed thereto.

(Street Address, Town)

(2) **CONSIDERATION: \$289,900.00** (See Instructions 1 and 5)

(3) Property transferred is Class 4A 4B 4C (circle one). If Class 4A, calculation in Section 3A is required.

**(3A) REQUIRED CALCULATION OF EQUALIZED VALUATION FOR ALL CLASS 4A COMMERCIAL PROPERTY TRANSACTIONS: (see Instructions 5A and 7)**

Total Assessed Valuation ÷ Director's Ratio = Equalized Assessed Valuation

\$ \_\_\_\_\_ ÷ \_\_\_\_\_ % = \$ \_\_\_\_\_

If Director's Ratio is less than 100%, the equalized valuation will be an amount greater than the assessed value. If Director's Ratio is equal to or in excess of 100%, the assessed value will be equal to the equalized value.

(4) **FULL EXEMPTION FROM FEE:** (see Instruction 8)

Deponent states that this deed transaction is fully exempt from the Realty Transfer Fee imposed by C. 49, P.L. 1968, as amended through C. 66, P.L. 2004, for the following reason(s). Mere reference to the exemption symbol is insufficient. Explain in detail. \_\_\_\_\_

(5) **PARTIAL EXEMPTION FROM FEE:** (see Instruction 9) **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 the State's portion of the Basic Fee, Supplemental Fee and General Purpose Fee, as applicable, imposed by C. 176, P.L. 1975; C. 113, P.L. 2004 and C. 66, P.L. 2004 for the following reason(s): \_\_\_\_\_

**A. SENIOR CITIZEN** (see Instruction 9)

- 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 9)

- 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.
- \* IN THE CASE OF HUSBAND AND WIFE, PARTNERS IN A CIVIL UNION COUPLE, ONLY ONE GRANTOR NEEDS TO QUALIFY IF OWNED AS TENANTS BY THE ENTIRETY.

**DISABLED** (see Instruction 9)

- 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.

**C. LOW AND MODERATE INCOME HOUSING** (see Instruction 9)

- Affordable according to HUD standards.
- Meets income requirements of region.
- Reserved for occupancy.
- Subject to resale controls.

(6) **NEW CONSTRUCTION** (see Instructions 2, 10 and 12)

- 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.

(7) 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 Chapter 49, P.L. 1968, as amended through Chapter 33, P.L. 2006.

Subscribed and sworn to before me this 15 day of September, 2009

GERARD A. DEL TUFO, ESQ.  
Notary Public

Rosalie Panzer  
Signature of Deponent  
41 BECHSTEIN DRIVE  
ABERDEEN, NJ 07747  
Deponent Address

ROSALIE PANZER  
Grantor Name  
41 BECHSTEIN DRIVE  
ABERDEEN, NJ 07747  
Grantor Address at Time of Sale

XXX-XX-X 993  
Last 3 digits in Grantor's Social Security No.

GERARD A. DEL TUFO, ESQ.  
Name/Company of Settlement Officer

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

**FOR OFFICIAL USE ONLY**  
Instrument Number \_\_\_\_\_ County \_\_\_\_\_  
Deed Number \_\_\_\_\_ Book \_\_\_\_\_ Page \_\_\_\_\_  
Deed Dated \_\_\_\_\_ Date Recorded \_\_\_\_\_

County Recording Officers shall forward one copy of each Affidavit of Consideration for Use by Seller when Section 3A is completed.  
State of New Jersey - Division of Taxation, P.O. Box 251, Trenton, NJ 08695-0251, Attention: Realty Transfer Fee Unit

The street address of the Property is:  
**41 BECHSTEIN DRIVE, ABERDEEN, NJ 07747**

**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.)

Witness by:

  
\_\_\_\_\_  
**GERARD A. DEL TUFO, ESQUIRE**

  
\_\_\_\_\_  
**ROSALIE PANZER, Widow** (Seal)

\_\_\_\_\_  
(Seal)

STATE OF NEW JERSEY, COUNTY OF MIDDLESEX  
I CERTIFY that on **SEPTEMBER 15**, 2009

SS:

**ROSALIE PANZER, Widow**

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 \$ **289,900.00** 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:  
**Bressler, Amery & Ross**  
P.O. Box 1980  
Morristown, NJ 07962

*BR*

  
\_\_\_\_\_

**GERARD A. DEL TUFO**  
**ATTORNEY AT LAW OF THE STATE OF NJ**  
*Print name and title below signature*

RECORD & RETURN TO :  
Michael L. Ostrowsky, Esq.  
Bressler, Amery & Ross  
PO Box 1980  
Morristown, NJ 07962