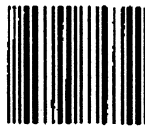


JUL 19 2005



603726

COUNTY OF MONMOUTH	
CONSIDERATION	305,000.00
RTF	1754.00
DATE	8-2-05
BY	PE

Prepared by:  
  
 PAUL R. EDINGER, ESQUIRE  
 Attorney at Law, State of New Jersey

### DEED

This Deed is made on June 14, 2005

**BETWEEN** Dennis Smith, married  
 60 Bampton Place  
 West Long Branch, NJ 07764, referred to as the Grantor,

**AND** Victorino Torres, unmarried  
 whose address is about to be  
 44 Ridge Avenue  
 Neptune, New Jersey 07753, 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 \$305,000.00 (Three Hundred Five Thousand Dollars) and other good and valuable consideration.

**2. Tax Map Reference.** (N.J.S.A. 46-15-1.1) Township of Neptune, County of Monmouth, State of New Jersey, Lot 3 & 4 Block 174.03.

**3. Property.** The property consists of the land and all the buildings and structures on the land in the Township of Neptune, County of Monmouth and State of New Jersey.

### See attached Legal Description

**BEING** and intended to be the same premises conveyed into Dennis Smith, married by deed from Norah Paul, dated March 3, 2004, and recorded on March 8, 2004 in the Monmouth County Clerk's Office in Deed Book 8337 at Page 5276. The property has never been used as a

CLAUDE FRENCH, CLK  
 MONMOUTH COUNTY, NJ  
 INSTRUMENT NUMBER  
 2005121243  
 RECORDED ON  
 AUG 02, 2005  
 11:33:25 AM  
 BOOK: OR-8481  
 PAGE: 8799  
 Total Pages: 4

REALTY TRANSFER FEES	\$1,754.00
COUNTY RECORDING FEES	\$70.00
TOTAL	\$1,824.00

Not Certified Copy


marital residence. Subject to easements and restrictions of record, municipal ordinances, and such facts as an ordinary survey would reveal.

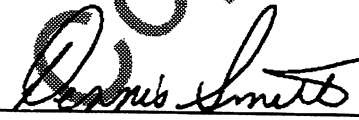
The street address of the Property is 44 Ridge Avenue, Neptune, New Jersey.

**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.

Witnessed By:

  
PAUL R. EDINGER, Esquire  
Attorney at Law, State of New Jersey

  
Dennis Smith

STATE OF NEW JERSEY, COUNTY OF MONMOUTH SS:

I CERTIFY that on June 14, 2005 Dennis Smith, 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;
- (b) executed this deed as his or her own act; and
- (c) made this Deed for \$305,000.00 as the full and actual consideration paid or to be paid for transfer of title.

(Such consideration is defined in N.J.S.A. 46:15-5)

**RECORD & RETURN TO:**  
Paul Escandon, Esq.  
4141 Corlies Avenue RYR  
Allenhurst, NJ 07711

  
Paul R. Edinger, Esq.  
Attorney at Law  
State of New Jersey



COASTAL TITLE AGENCY, INC.  
PO Box 740  
Freehold, New Jersey 07728  
Ph: 732 308-1660 / 800 521-0378  
Fax: 732 308-1881  
Website: www.coastaltitleagency.com

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SCHEDULE A - 4  
DESCRIPTION

File No. CT-48781M

ALL that certain lot, parcel or tract of land, situate and lying in the Township of Neptune, County of Monmouth, State of New Jersey, and being more particularly described as follows:

BEGINNING at a point in the easterly line of Ridge Avenue (50 feet wide), said point being distant 100.00 feet northerly therein from the intersection of the northerly line of Division Street and running; thence

- (1) Along the easterly line of Ridge Avenue, North 03 degrees 30 minutes 00 seconds West, 50.00 feet to a point; thence
- (2) North 86 degrees 30 minutes 00 seconds East, 150.00 feet to a point; thence
- (3) South 03 degrees 30 minutes 00 seconds East, 50.00 feet to a point; thence
- (4) South 86 degrees 30 minutes 00 seconds West, 150.00 feet to the point and place of beginning.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 3 & 4 in Block 174.03 on the Township of Neptune Tax Map.

The above description is drawn in accordance with a survey made by Azimuth Land Surveying Co., Inc. dated June 11, 2005.

Not Certified Copy

Issued by:  
Lawyers Title Insurance Corporation



State of New Jersey  
**SELLER'S RESIDENCY CERTIFICATION/EXEMPTION**  
(C.55. P.L. 2004)

(Please Print or Type)

**SELLER(S) INFORMATION (If Multiple Sellers, Each Seller Must Complete a Certification)**

Name(s)  
**DENNIS SMITH**

Current Resident Address:  
**60 Bampton Place**

Street:  
City, Town, Post Office State Zip Code  
**West Long Branch, Monmouth County, New Jersey 07764**

Home Phone Business Phone  
( ) ( )

**PROPERTY INFORMATION (Brief Property Description)**

Block(s) Lot(s) Qualifier  
**Block 174.03 Lots 3 & 4**

Street Address:  
**44 Ridge Avenue**

City, Town, Post Office State Zip Code  
**Neptune, New Jersey 07753**

Seller's Percentage of Ownership Consideration Closing Date  
**100% \$305,000.00**

**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.

**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.

6/14/08

Date

**Dennis Smith**

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