

CERTIFICATE OF SALE

FOR UNPAID MUNICIPAL LIENS

CERTIFICATE

No. 25-00006

I, **Kristen Koch**, COLLECTOR OF TAXES of the taxing district of the
BOROUGH of **NORTH CALDWELL** in
the COUNTY of **Essex** and State of New Jersey, do hereby certify that on
the 10th day of December, 2025 at a public sale of lands for
delinquent municipal liens, pursuant to the Revised Statutes of New Jersey, 1937, Title 54, Chapter 5, and the amendments and
supplements thereto I sold to **CHRISTIANA T C/F CE1/FIRSTTRUS**
whose address is **P.O. BOX 5021, PHILADELPHIA, PA 19111-5021**

for **Five Hundred Forty Six** dollars and **Seventy Seven** cents, the land
in said taxing district described as **Block No. 2102** Lot No. **6** -C0731-- ,
and known as **731 STEPHANIE DRIVE** , on the tax
duplicate thereof and assessed thereon to **AMATO, JOSEPH**

THE AMOUNT OF THE SALE WAS MADE UP OF THE FOLLOWING ITEMS:

	AMOUNT	INTEREST	TOTAL
Taxes For: 2024			
Water	481.77	0.00	481.77
Total Sale of Cost	65.00		65.00
Total			546.77
Premium (if any) Paid	1,300.00		

Said sale is subject to redemption on repayment of the amount of sale, together with interest at the rate of
0.00 per centum per annum from the date of sale, and the costs incurred by the purchaser as defined by statute.
The sale is subject to municipal charges accruing after **December 31, 2024** ;
municipal authority charges accruing after **December 31, 2024** and assessment
installments not yet due, amounting to **0.00** dollars and interest thereon.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this **11th** day of **December**, 2025

STATE OF NEW JERSEY
COUNTY OF : **Essex**

Kristen Koch
Kristen Koch

, COLLECTOR OF TAXES

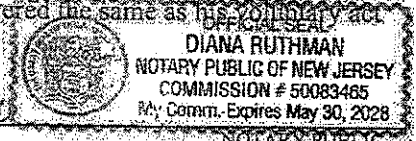
BE IT REMEMBERED, that on this **11th** day of **December**, 2025 before me a
Notary Public of New Jersey, personally appeared **Kristen Koch**
the Collector of Taxes of the taxing district of **Borough of North Caldwell** in the County of **Essex**
who, I am satisfied, is the individual described herein, and who executed the above Certificate of Sale; and I having made known
to him the contents thereof, he thereupon acknowledged to me that he signed, sealed and delivered the same as his voluntary act
and deed, for the uses and purposes therein expressed.

Prepared By: *Kristen Koch*
Kristen Koch

PREPARER

Diana Ruthman
Diana Ruthman

NOTARY PUBLIC



NOTE: NJSA 46:15-3 requires that all signatures appearing on the certificate, those of the collector, the Notary Public who takes this
acknowledgement, and the preparer shall be printed, typed or stamped underneath such signature the name of the person that signed.
DLGS Rev. 10/99

CERTIFICATE OF SALE

FOR UNPAID MUNICIPAL LIENS

CERTIFICATE

No. 25-00001

I, Kristen Koch, COLLECTOR OF TAXES of the taxing district of the
BOROUGH of NORTH CALDWELL in
the COUNTY of Essex and State of New Jersey, do hereby certify that on
the 10th day of December, 2025 at a public sale of lands for
delinquent municipal liens, pursuant to the Revised Statutes of New Jersey, 1937, Title 54, Chapter 5, and the amendments and
supplements thereto I sold to PRO CAP 8 FBO FIRSTTRUST BANK
whose address is P.O. BOX 774, FORT WASHINGTON, PA 19034-0774

for Seven Hundred Seventy Nine dollars and Sixteen cents, the land
in said taxing district described as Block No. 105 Lot No. 8
and known as 36 HILLTOP DRIVE, on the tax
duplicate thereof and assessed thereon to GARG, RAHUL A & PUJA

THE AMOUNT OF THE SALE WAS MADE UP OF THE FOLLOWING ITEMS:

	AMOUNT	INTEREST	TOTAL
Taxes For: 2024			
Water	649.23	64.93	714.16
Total Sale of Cost	65.00		65.00
Total			779.16
Premium (if any) Paid	20,500.00		

Said sale is subject to redemption on repayment of the amount of sale, together with interest at the rate of
0.00 per centum per annum from the date of sale, and the costs incurred by the purchaser as defined by statute.
The sale is subject to municipal charges accruing after December 31, 2024;
municipal authority charges accruing after December 31, 2024 and assessment
installments not yet due, amounting to 0.00 dollars and interest thereon.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 11th day of December, 2025

STATE OF NEW JERSEY
COUNTY OF : Essex

Kristen Koch
Kristen Koch

, COLLECTOR OF TAXES

BE IT REMEMBERED, that on this 11th day of December, 2025 before me a
Notary Public of New Jersey, personally appeared Kristen Koch
the Collector of Taxes of the taxing district of Borough of North Caldwell in the County of Essex
who, I am satisfied, is the individual described herein, and who executed the above Certificate of Sale, and I have caused to be known
to him the contents thereof, he thereupon acknowledged to me that he signed, sealed and delivered the same, and I have caused to be known
and deed, for the uses and purposes therein expressed.

Prepared By: Kristen Koch PREPARER Diana Ruthman NOTARY PUBLIC
Kristen Koch Diana Ruthman

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acknowledgement, and the preparer shall be printed, typed or stamped underneath such signature the name of the person that signed.
DLGS Rev. 10/99

CERTIFICATE OF SALE

FOR UNPAID MUNICIPAL LIENS

CERTIFICATE

No. 25-00004

I, Kristen Koch, COLLECTOR OF TAXES of the taxing district of the
BOROUGH of NORTH CALDWELL in
the COUNTY of Essex and State of New Jersey, do hereby certify that on
the 10th day of December, 2025 at a public sale of lands for
delinquent municipal liens, pursuant to the Revised Statutes of New Jersey, 1937, Title 54, Chapter 5, and the amendments and
supplements thereto I sold to CHRISTIANA T C/F CE1/FIRSTTRUS
whose address is P.O. BOX 5021, PHILADELPHIA, PA 19111-5021

for Five Hundred Forty Three dollars and Two cents, the land
in said taxing district described as Block No. 1303 Lot No. 11
and known as 451 MOUNTAIN AVENUE, on the tax
duplicate thereof and assessed thereon to FUENTES, ANDREW

THE AMOUNT OF THE SALE WAS MADE UP OF THE FOLLOWING ITEMS:

	AMOUNT	INTEREST	TOTAL
Taxes For: 2024			
Water	389.11	88.91	478.02
Total Sale of Cost	65.00		65.00
Total			543.02
Premium (if any) Paid	1,300.00		

Said sale is subject to redemption on repayment of the amount of sale, together with interest at the rate of
0.00 per centum per annum from the date of sale, and the costs incurred by the purchaser as defined by statute.
The sale is subject to municipal charges accruing after December 31, 2024
municipal authority charges accruing after December 31, 2024 and assessment
installments not yet due, amounting to 0.00 dollars and interest thereon.

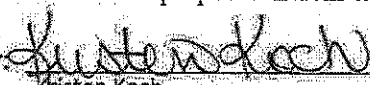
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 11th day of December, 2025

STATE OF NEW JERSEY
COUNTY OF : Essex

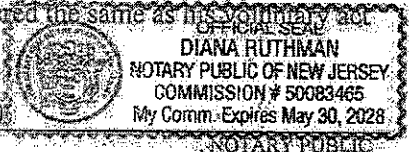

Kristen Koch

COLLECTOR OF TAXES

BE IT REMEMBERED, that on this 11th day of December 2025 before me a
Notary Public of New Jersey, personally appeared Kristen Koch
the Collector of Taxes of the taxing district of Borough of North Caldwell in the County of Essex
who, I am satisfied, is the individual described herein, and who executed the above Certificate of Sale; and I having made known
to him the contents thereof, he thereupon acknowledged to me that he signed, sealed and delivered the same as his voluntary act
and deed, for the uses and purposes therein expressed.

Prepared By: 
Kristen Koch

PREPARED BY: 
Diana Ruthman



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acknowledgement, and the preparer shall be printed, typed or stamped underneath such signature the name of the person that signed.
DLGS Rev. 10/99

CERTIFICATE OF SALE
FOR UNPAID MUNICIPAL LIENS

I **Kristen Koch**
of the **BOROUGH OF NORTH CALDWELL**
and the State of New Jersey, do hereby certify that on the **10** day of **December 2024** at a public
sale of lands for delinquent municipal liens, pursuant to the Revised Statutes of New Jersey, 1937, Title 54, Chapter 5 and the
amendedments and supplements thereto I sold to **PRO CAP 8 FBO FIRSTTRUST BANK**
whose address is **P.O. BOX 774 FORT WASHINGTON, PA 19034-0774**
for **\$0000000262** Dollars and **0.50** cents, the land
in said taxing district described as Block No. **01508** , Lot No. **00001** , and known
as **41 BEACHMONT TERRACE** , on the tax duplicate thereof and
assessed thereon to **GOTI, DINESHKUMAR D & SANGITA**

THE AMOUNT OF SALE WAS MADE UP OF THE FOLLOWING ITEMS:

	AMOUNT	INTEREST	TOTAL DOLLARS	CENTS
Taxes for	\$0.00	\$0.00		\$0.00
Sewer Service Charges	\$247.50	\$0.00		\$247.50
Water Service Charges	\$0.00	\$0.00		\$0.00
Assessments for Improvements	\$0.00	\$0.00		\$0.00

COSTS OF SALE:

P.L. 1983 CHAPTER 478, APPROVED JANUARY 12, 1984.

The cost of sale shall be 2% of the existing lien (total of
items above including interest) but not less than \$15.00 and
not more than \$100.00.

TOTAL COSTS OF SALE \$15.00
TOTAL AMOUNT OF SALE \$262.50
PREMIUM (IF ANY) PAID \$ \$0.00

Said sale is subject to redemption on repayment of the amount of the sale, together with interest at the rate of
6 per centum per annum from the date of sale, and the costs incurred by the purchase as defined by
statute. The sale is subject to municipal liens accruing after **12/10/24** , and assessment
installments not yet due, amounting to _____ dollars and interest thereon.

The right to redeem will expire in six months after the service of note to redeem except that the right to
redeem shall extend for six months from the date of sale or from the date of service of notice where the
municipality is the purchaser and extend for two years from the date of sale for all other purchasers.

IN WITNESS WHEREOF, I have herunto set my hand and seal this **10** day of **December 2024**

STATE OF NEW JERSEY } ss.
COUNTY OF

Kristen A. Koch
COLLECTOR OF TAXES



BE IT REMEMBERED, that on this **10** day of **December 2024**
a Notary Public of New Jersey, personally appeared **Kristen Koch**

before me *Diana Ruthman*

Collector of Taxes of the taxing district of **BOROUGH OF NORTH CALDWELL**
Essex

in the County of

who, I am satisfied, is the individual described herein, and who executed the above Certificate of Sale; and I having
made known to him the contents thereof, he thereupon acknowledged to me that he signed, sealed and delivered the same as his
voluntary act and deed, for the uses and purposes therein expressed.

PREPARED BY:

Kristen A. Koch
Kristen Koch

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stamped underneath such signature the name of the person that signed.