



Township Archives
Township of Brick, NJ
401 Chambers Bridge Rd, Brick, NJ 08723

***This File Contains Personal Identifiable
Information of Private Citizen(s).***

Certain information contained in this file is ***Exempt from Release*** under the Open Public Records Act (OPRA) (Public Law 2001, CHAPTER 404 (N.J.S.A. 47:1A-1 et seq.)) and Executive Orders issued by the Governor of New Jersey. The following information ***MUST*** be redacted prior to release:

- Social Security Numbers
- Drivers' License Numbers
- Unlisted Phone Numbers
- Credit Card Numbers
- Bank Account Numbers and Balances

For further information, consult with the Township Clerk, Township Archivist or Township Attorney prior to release.

A handwritten signature in black ink, appearing to read "Bryan J. Dickerson", is written over a horizontal line.

Bryan J. Dickerson, CA, CMR
Township Archivist

Issued: 8 January 2020

BLOCK 848 LOT 12 QUALIFICATION CODE _____ ADDRESS (SITE) 1718 Forge Pond Rd PERMIT NO. 19-2943



CONSTRUCTION PERMIT APPLICATION

19-004074

Applicant Completes: Sections I, II, III (optional), IV, VI, and VII

I. IDENTIFICATION

1. Proposed Work Site at: 1718 Forge Pond Rd.
2. Name of Owner in Fee: Zapco Realty Sathn Tel. (845) 893-7474
Address 150 Airport Rd #820 Lakewood 08721
street municipality zip code
3. Ownership in Fee: Public _____ Private _____
4. Principal Contractor: Expert Environmental LLC Tel. (____) _____
Address 326 First Street Lakewood, NJ 08701
License No. OR, if new home, Builder Reg. No. P(732)440-9440 F(732)276-1262 Exp. Date _____
Federal Employee No. Office@Expertnj.com FAX: (____) _____
5. Architect or Engineer L Fed. Emp. No. 46-2558239 Tel. (____) _____
Address _____ Contact _____
6. Responsible Person in Charge once Work has Begun XX BENSEEV
Tel. (732) 440-9440 FAX: (732) 276-1262

Handwritten: Saw removal

V. FEE SUMMARY (for office use only)

		Update	Update
1. Building	\$		
2. Electrical			
3. Plumbing			
4. Fire Protection			
5. Elevator Devices			
6. Subtotal	\$		
7. Less 20% for State Plan Review			
8. Subtotal	\$		
9. State Permit Surcharge Fee			
10. Subtotal	\$		
11. Cert. of Occupancy			
12. Other			
13. TOTAL	\$	<u>150 -</u>	

VI. BUILDING/SITE CHARACTERISTICS

1. Number of Stories		(office use only)
2. Height of Structure	_____ ft.	
3. Area — Largest Floor	_____ sq. ft.	
4. New Building Area	_____ sq. ft.	
5. Volume of New Structure	_____ cu. ft.	
6. Construction Classification		
7. Total Land Area Disturbed	_____ sq. ft.	
8. Flood Hazard Zone		
9. Base Flood Elevation	_____ ft.	
10. Wetlands	yes _____ no _____	
11. Max. Live Load		
12. Max. Occupancy Load		

OPTIONAL (for office use only)

II. PROPOSED WORK	Est. Cost	Plans Rec'd by	Date Rec'd	Rejection Date	Approval Date	Re-viewer	Resubmission Dates	Re-viewer
1. ☐ Minor Work							Approval	Rejection
2. ☐ New Building		<u>MFF</u>	<u>10/30/19</u>					
3. ☐ Addition								
4. ☐ a. Repair								
☐ b. Alteration								
☐ c. Renovation								
☐ d. Reconstruction								
5. ☐ Fire Protection								
6. ☐ Plumbing ☐ Mechanical								
7. ☐ Electrical								
8. ☐ Elevator Devices								
9. ☐ Asbestos Abat. Subch. 8								
10. ☐ Lead Hazard Abatement								
11. ☐ Demolition								
TOTAL COSTS								

III. DO YOU WANT: (optional)

1. ☐ Partial Releases
2. ☐ Prototype Processing

IV. DOES OR WILL YOUR BUILDING CONTAIN ANY OF THE FOLLOWING?

1. ☐ Elevators/Escalators/Lifts/
Dumbwaiters/Moving Walks
2. ☐ High Pressure Boilers
3. ☐ Pressure Vessels
4. ☐ Refrigeration Systems
5. ☐ Cross-Connections/Backflow Preventers
6. ☐ Hazardous Uses/Places of Assembly
7. ☐ Sprinklers

VII. DESCRIPTION OF BUILDING USE

A. RESIDENTIAL

1. ☐ Hotels (R-1) IBC 2015 NJ
2. ☐ Multi-Family (R-2) IBC 2015 NJ
3. ☐ Two-Family (R-3) IBC 2015 NJ
4. ☐ Two-Family (R-5) IRC 2015 NJ
5. ☐ One-Family (R-3) IBC 2015 NJ
6. ☐ One-Family (R-5) IRC 2015 NJ

No. of dwelling units:

Before Construction _____

After Construction _____

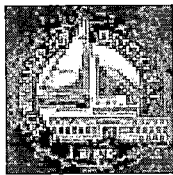
Net Gain or Loss _____

B. NON-RESIDENTIAL

1. State Specific Use:

2. Use Group:

3. Change In Use Group, Indicate Former:



Brick Township
401 Chambersbridge Rd
Brick, NJ 08723

Date Issued 2/18/2020
Control Number C-19-004079
Permit Number 19-2943
Permit Issue Date 11/18/2019
Certificate Number 19-2943

Certificate

Construction Code Division
(Certificate of Approval)

Identification

Work Site Location: 1718 FORGE POND RD. Brick Township, NJ Block: 848 Lot: 12 Qual: _____
Owner in Fee: ZAPCO REALTY SOUTH
Owner Address: 150 AIRPORT RD STE 800 LAKEWOOD NJ 08701
Telephone: (845) 893-7474
Contractor EXPERT ENVIROMENTAL LLC
Address 326 FIRST STREET LAKEWOOD NJ 08701
Telephone: (732) 440-9440 Fax: (732) 276-1262
License Number or Builders Registration Number: _____ Federal Emp. Number: 462558239

Home Warranty Number: _____

Type of Warranty Plan: ☐ State ☐ Private

Use Group: U Construction Classification: _____

Maximum Live Load: 0 Maximum Occupancy Load: 0

Description of Work/Use: TANK REMOVAL - ...UST

Certificate Comments:

☐ **Certificate of Occupancy**

This serves notice that said building or structure has been constructed in accordance with the New Jersey Uniform Construction Code and is approved for occupancy.

☒ **Certificate of Approval**

This serves notice that the work completed has been constructed or installed in accordance with the New Jersey Uniform Construction Code and is approved. If the permit was issued for minor work, this certificate was based upon what was visible at the time of inspection.

☐ **Certificate of Continued Occupancy**

This serves notice that based on a general inspection of the visible parts of the building there are no imminent hazards and the building is approved for continued occupancy.

☐ **Temporary Certificate of Compliance**

The following conditions must be met no later than or the owner will be subject to fine or order to vacate:

This certificate has an expiration date of:

Conditions to be met:

☐ **Certificate of Clearance - Lead Abatement 5:17**

This serves notice that based on written certification, lead abatement was performed as per NJAC5:17 to the following extent.

- ☐ Total removal of lead-based paint hazards in scope of work
☐ Partial or limited time period (years); see file

☐ **Certificate of Clearance - Asbestos Abatement**

This serves notice that based on written certification, asbestos abatement was performed to the following extent.

- ☐ Total removal of asbestos hazards in scope of work
☐ Partial or limited time period (years); see file

☐ **Certificate of Compliance**

This serves notice that said potentially hazardous equipment has been installed and/or maintained in accordance with the New Jersey Uniform Construction Code and is approved for use until

☐ **Temporary Certificate of Occupancy**

The following conditions must be met no later than: or the owner will be subject to fine or order to vacate: This certificate has an expiration date of:

Conditions to be met:

Construction Official

Date Printed: 2/18/2020

U.C.C. F260 (rev. 08/05)

Fee: \$0.00

Check Number: _____

Collected By: _____

Page 1



FIRE PROTECTION SUBCODE TECHNICAL SECTION



Date Received
Control #

11/18/19

Date Issued
Permit #

19-2943

A. IDENTIFICATION—APPLICANT: COMPLETE ALL APPLICABLE INFORMATION. WHEN CHANGING CONTRACTORS, NOTIFY THIS OFFICE. CALL UTILITY DIG NO: 1-800-272-1000.

Block 848 Lot 12 Qualification Code _____
Work Site Location 1718 Forge Pond Rd.

Owner in Fee: Zapco Realty Sath

Tel. (845) 893-7474 e-mail _____

Address 150 Airport Rd Ste 800 Lakewood 08701
street municipality zip code

Contractor: Expert Environmental LLC Tel. (____) _____

Address 326 First Street Lakewood, NJ 08701
P (732) 440-9440 F (732) 276-1262 e-mail _____

Office @ Expertnj.com

Fire Protection Equipment, NJ Div. Emp. No. 462558239

Fire Protection Equipment, NJ Div of Fire Safety Installer No. _____

Fire Alarm Contractor No. _____ Exp. Date _____

Home Improvement Contractor Registration No. or Exemption Reason (if applicable): _____

Federal Emp. ID No. _____ FAX: (____) _____

B. FIRE PROTECTION CHARACTERISTICS

Use Group: Present _____ Proposed _____

Constr. Class: Present _____ Proposed _____

Heating System: [] New OR [] Modification to Existing
OR [] Conversion OR [] Replacement

Fuel Type: [] Gas [] Oil [] Electric [] Solar
Other _____

Location: _____

Total Cost of Fire Protection Work \$ 1500

Fuel Storage Tank:

Fuel Type: [] Flammable OR [] Combustible
Capacity _____

Fire Alarm System: [] New OR [] Existing

Location of Panel: _____

Fire Suppression/Standpipe System:

[] New OR [] Existing

Location of Main Control Valve: _____

C. CERTIFICATION IN LIEU OF OATH

I hereby certify that I am the (agent of) owner of record and am authorized to make this application.

Applicant sign/Contractor sign and seal here: _____

Print name here: Joseph Benseeu

D. TECHNICAL SITE DATA

[] Certified Contractor [] Exempt Applicant

DESCRIPTION OF WORK: UST Removal SSU gen
Water Supply Source _____
Method of Alarm/Suppression System Supervision _____

Flammable/Combustible Tanks

Alarm Systems

[] System
[] 110v Interconnected
[] CO Detectors/110v

Alarm Devices (i.e., smoke, heat, pulls, water/flow) _____

Supervisory Devices (i.e., tampers, low/high air) _____

Signaling Devices (i.e., horn/strobes, bells) _____

Other Devices _____

TOTAL

Suppression Systems

Fire Pump _____ GPM Type _____

Dry Pipe/Alarm Valves _____

Pre-action Valves _____

Sprinkler Heads (Dry and Wet) _____

Standpipes _____

Pre-engineered Systems

Wet Chemical _____

Dry Chemical _____

CO₂ Suppression _____

Foam Suppression _____

FM200 Suppression _____

Other _____

Other Systems

Kitchen Hood Exhaust System _____

Smoke Control System _____

Fuel-Fired Appliances [] Gas [] Oil [] Solid _____

Fireplace Venting/Metal Chimney _____

Other _____

NUMBER

FEE (Office Use Only)

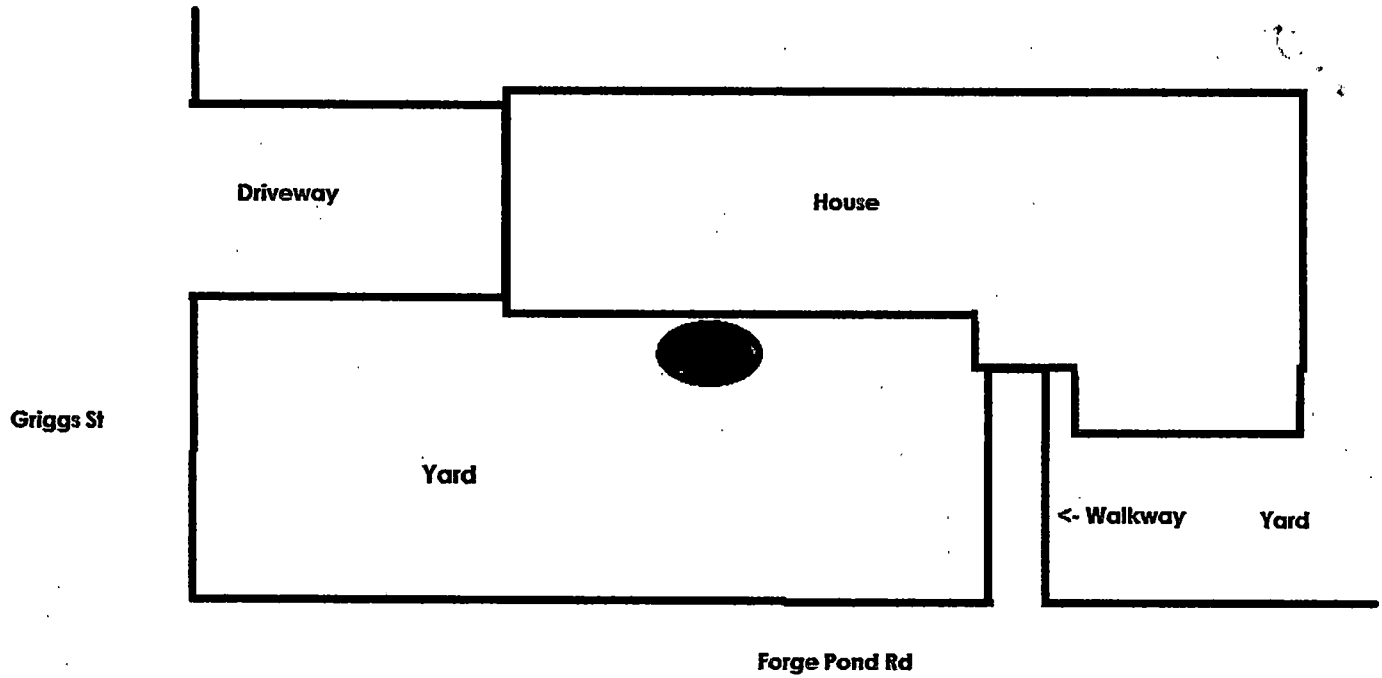
\$

none in est

Documents Attached 2/5/20

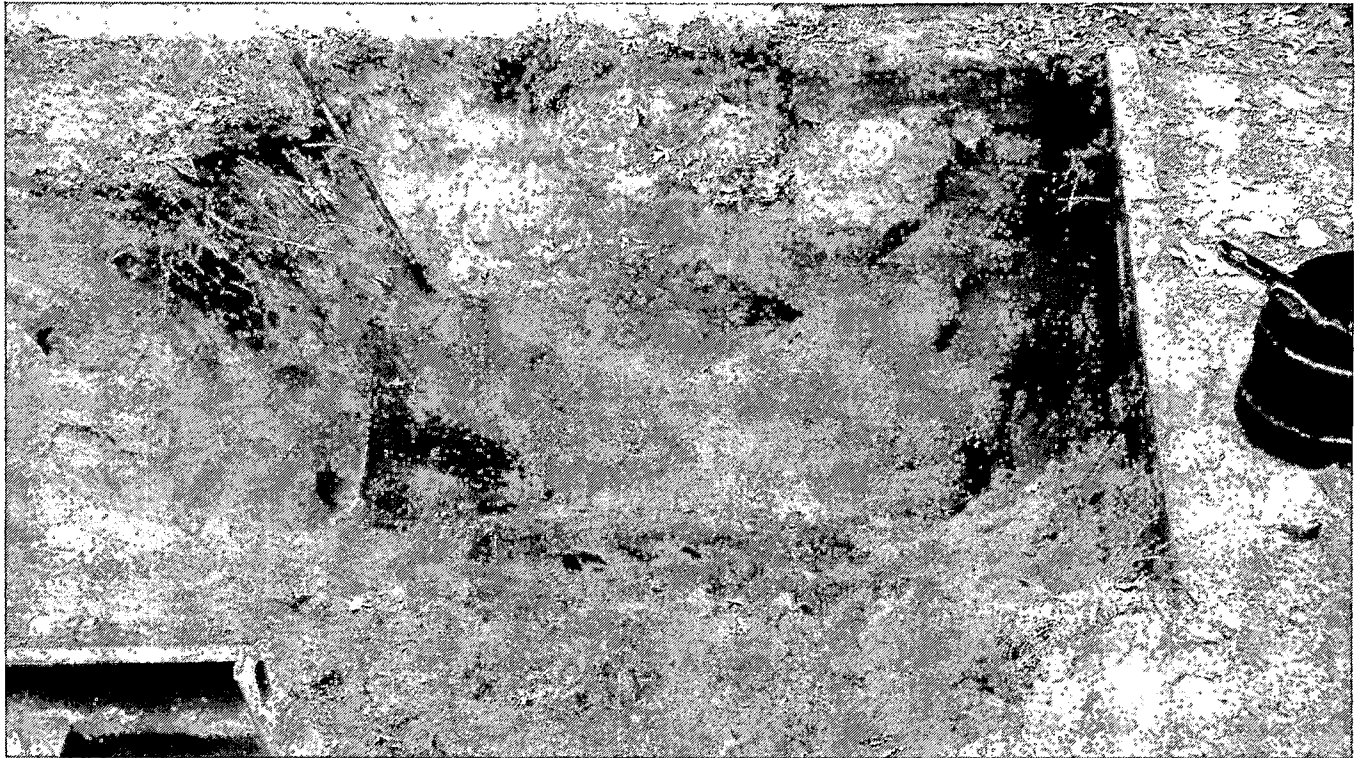
Administrative Surcharge \$ _____
Minimum Fee \$ _____
State Permit Surcharge Fee \$ _____
TOTAL FEE \$ _____

JOB-SUMMARY (Office Use Only)		INSPECTIONS				
PLAN REVIEW		Dates (Month/Day)				
[] No Plans Required		Type:	Failure	Failure	Approval	Initial
[] Partial - Underslab Utilities Approved		Alarm System				
Date: _____ Approved by: _____		Suppression Sys.				
[] Fire Protection Plans Approved		Standpipe				
Date: <u>1/13/20</u> Approved by: <u>[Signature]</u>		Fire Pump				
Joint Plan Review Required:		Pre-Eng. System				
[] Bldg. [] Elec. [] Plumb. [] Elev.		Mechanical				
SUBCODE APPROVAL for PERMIT		Smoke Control				
Date: <u>1/13/20</u>		TCO				
Approved by: <u>[Signature]</u>		Flam/Combust Tanks				
SUBCODE APPROVAL for CERTIFICATE		Fireplace Venting				
[] CO [] CCO [] CA		Final	<u>1/22/19</u>	<u>2520 PM</u>		
Date: <u>2-7-20</u>		Other		<u>1/22/19 PM</u>		
Approved by: <u>[Signature]</u>						



1718 Forge Pond Rd
Block- 848
Lot- 12

* Not to scale



Expert Environmental LLC
326 1st Street
Lakewood NJ 08701
P 732-440-9440
F 732-276-1262
Office@Expertnj.com

FAX

To: Brick Construction Dept.

Fax: 732-262-2941

Date: 01/02/2020

Re: 1718 Forge Pond Rd Permit# 19-2943

From: *Expert Environmental LLC*

Fax: 732-276-1262

Phone: 732-440-9440

Cc:

Comments:

Please fax back C/A at your earliest convenience

Thank you

Pages:

3

Including cover

- ☐ Urgent
- ☐ For Review
- ☐ Please Comment
- ☐ Please Reply
- ☐ Please Recycle



EXPERT ENVIRONMENTAL LLC

326 1st Street
Lakewood, NJ 08701
P(732)440-9440 F(732)276-1262
Office@Expertnj.com

Minimum Quantity Sludge Disposal Report

November 22, 2019

Re: 1718 Forge Pond Road Brick, NJ 08724
Block- 848 Lot- 12

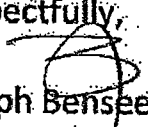
Permit#: 19-2943

Expert Environmental LLC uses the services of licensed NJDEP waste oil recovery or Disposal Company for pumping out our oil tanks and sludge bottoms if any which provide a manifest for disposal.

Expert Environmental LLC also collects sludge bottoms and co-mingles those bottoms for later collection by licensed NJDEP waste oil recovery or Disposal Company. As such, when an oil tank contains a small amount of oil, that material is co-mingled for later collection. Waste material is always collected under a NJDEP manifest for co-mingled waste oil.

Expert Environmental LLC presents this document as our certification of proper disposal according to N.J.A.C 7:14 & 7:26.

Respectfully,


Joseph Benseev, Owner
Expert Environmental LLC

DEP Cert# US607661/DEP# 595747
13VH07541000

John Blewett Inc.
246 Herbertsville Road
Howell, NJ 07731
TEL (732) 9385331

Ticket # 639931.

Date: 11/22/19 01:56 PM

MATERIAL PURCHASE
EXPERT ENVIRONMENTAL LLC

ITEMS

Material: #1 STEEL

Gross: 13,840

Tare: 13,280

Tare2:

Contam:

Net: 560

U. Price: 5.00

Ext. Price: 28.00

Payment Total \$ 28.00

SIGNATURE

*Seller warrants full title or authority to
sell listed materials, represents that listed
materials are not, and are free from all
hazardous wastes (as defined in Federal
or State regulations), and acknowledges
the receipt of stated funds.

1718 Forge Pond Rd.

Block - 848

Lot - 12

Permit # 19-2943



CONSTRUCTION PERMIT

Date Issued 11/18/19
Control # C-19-004079
Permit # 19-2743

IDENTIFICATION Block: 848 Lot: 12 Qualifier _____
Work Site Location: 1718 FORGE POND RD. Brick Township, NJ Contractor EXPERT ENVIROMENTAL LLC
Owner in Fee ZAPCO REALTY SOUTH Address 326 FIRST STREET LAKEWOOD NJ 08701
150 AIRPORT RD STE 800 LAKEWOOD NJ 08701 Telephone: (732) 440-9440
Telephone: (845) 893-7474 Lic. No. or Bldrs. Reg. No. US607661
Federal Employee No. 462558239

Is hereby granted permission to perform the following work:

- ☐ BUILDING ☐ PLUMBING ☐ LEAD HAZARD ABATEMENT
☐ ELECTRICAL ☒ FIRE PROTECTION ☐ DEMOLITION
☐ ELEVATOR DEVICES ☐ ASBESTOS ABATEMENT (Subchapter 8 only) ☐ OTHER

DESCRIPTION OF WORK:

TANK REMOVAL ...UST

Note: If construction does not commence within one (1) year of date of issuance, or if construction ceases for a period of six (6) months, this permit is void.

Estimated Cost of Work \$1,500

[Signature]
Construction Official

11/13/19
Date

U.C.C. F170
equiv (rev 1/04)

1 WHITE - INSPECTOR

2 CANARY - OFFICE

3 PINK - TAX ASSESSOR

4 GOLD - APPLICANT

PAYMENTS (Office Use Only)

Building	\$0
Electrical	\$0
Plumbing	\$0
Fire Protection	\$150
Elevator Devices	\$0
Other	\$0.00
DCA Training Fee	\$0
CO Fee	
Other	\$0
Total	\$150
Check No.	<u>8476</u>
Cash	\$0
Credit	\$0
Collected By	

REQUIRED INSPECTIONS

Construction work must be inspected in accordance with the State Uniform Construction Code Regulations N.J.A.C. 5:23-2.18. This agency will carry out such periodic inspections during the progress of work as are necessary to insure that the work installed conforms with the requirements of the Uniform Construction Code.

The owner or other responsible person in charge of work must notify this agency when work is ready for any required inspections specified below. Requests for inspections must be made at least 24 hours prior to the time the inspection is desired. Inspections will be performed within three business days of the time for which they are requested. The work must not proceed in a manner which will preclude the inspection until it has been made and approval granted.

☒ Required inspections for all subcodes for one- and two-family dwellings are as follows:

1. The bottom of footing trenches before placement of footings, except that in cases of pile foundations, inspections shall be made in accordance with the requirements of the building subcode.
2. Foundations and all walls up to grade level prior to back filling.
3. All structural framing, connections, wall and roof sheathing and insulation; electrical rough wiring, panel and service installation; rough plumbing. The framing inspection shall take place after the rough electrical and plumbing inspections and after the installation of the heating, ventilation and /or air conditioning duct system. The insulation inspection shall be performed after all other subcode rough inspections and prior to the installation of any interior finish material.
4. Installation of all finished materials, sealings of exterior joints, plumbing piping, trim and fixtures; electrical wiring, devices and fixtures; mechanical systems equipment.

Additional required inspections for all subcodes of construction, for other than one- and two-family dwellings, are fire suppression systems, heat producing devices and Barrier Free subcode accessibility, if applicable.

☐ Required special inspections. The applicant by accepting the permit will be deemed to have consented to these requirements:

☒ A final inspection is required for each applicable subcode area before a final Certificate of Occupancy or Approval may be issued. The final inspections include the installation of all interior and exterior finish materials, sealing of exterior joints, mechanical system and other required equipment; electrical wiring, devices and fixtures; plumbing pipes, trim and fixtures; tests required by any provision of the adopted subcodes, Barrier Free accessibility, if applicable; and verification of compliance with NJAC 5:23-3.5, "Posting structures".

☐ A complete copy of released plans must be kept on the job site.

If you do not understand any of this information, please ask.

TANK ABATEMENT OR ASBESTOS NOTIFICATION

DATE: 10/30/19

PROJECT: oil tank removal

STREET: 1718 Forge Pond Rd.

CONTRACTOR: **Expert Environmental LLC** LICENSE NO. US6076601

ADDRESS: 326 1st Street
Lakewood, NJ 08701

A.S.C.M.: _____ LICENSE NO. _____

MAILING ADDRESS: _____

OSHA AIR MONITOR: _____

ADDRESS: _____

BUILDING OWNER: Zapco Realty Savn

MAILING ADDRESS: 150 Airport Rd Unit 800

Lakewood, NJ 08701 PHONE: 845-893-7474

ENGINEER/ARCHITECT: _____

MAILING ADDRESS: _____

_____ PHONE: _____

WASTE HAULER: Expert LICENSE NO.: _____

LAND FILL: John Blewett INC.

TOWN: Howell

JOB SIZE: (circle one) MINOR X SMALL _____ LARGE _____

QUANTITY OF WASTE GENERATED: _____ CU YARDS _____

LINEAR FOOTAGE: _____

SQUARE FOOTGAE: _____

PROPOSED START DATE: _____ PROPOSED FINISH DATE: _____

COST OF WORK: \$ 1500.-

CONSTRUCTION PERMIT # _____ DATE: _____

**A. Settlement Statement (HUD-1)**

B. Type of Loan		
1. ☐ FHA 2. ☐ RHS 3. ☒ Conv. Unlins.	6. File Number: DKA- 2241	7. Loan Number: 34006432
4. ☐ VA 5. ☐ Conv. Ins.	FHA Case Number: 351-524933	8. Mortgage Insurance Case Number: N/A
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.		Dekel Abstract LLC 485 Oak Glen Road Howell, NJ 07731 732-813-3560
D. Name & Address of Borrower: Zapco Realty South LLC 150 Airport Road Suite 800 Lakewood, NJ 08701	E. Name & Address of Seller: The Secretary of Housing & Urban Development 451 7th Street SW Washington, DC 20410	F. Name & Address of Lender: LendingHome Funding Corporation 2 Allegheny Center, Nova Tower 2, Suite 200 Pittsburgh, PA 15212
G. Property Location: 1718 Forge Pond Rd. Brick, NJ 08724 Block: 848 Lot: 12	H. Settlement Agent: Dekel Abstract Place of Settlement: 485 Oak Glen Road Howell, NJ 07731	I. Settlement Date: 10/30/2019 Disbursement Date: 10/30/2019

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract sales price	\$153,000.00	401. Contract sales price	\$153,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$40,153.87	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes	\$0.00	406. City/town taxes	\$0.00
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$193,153.87	420. Gross Amount Due to Seller:	\$153,000.00
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$171,700.00	502. Settlement charges to seller (line 1400)	\$6,211.57
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208. Refund of Unused Ext Days	\$50.00	508. Refund of Unused Ext Days	\$50.00
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes 10/1/2019 to 10/30/2019	\$461.47	510. City/town taxes 10/1/2019 to 10/30/2019	\$461.47
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$173,211.47	520. Total Reduction Amount Due Seller	\$6,723.04
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller:	
301. Gross amount due from borrower (line 120)	\$193,153.87	601. Gross amount due to seller (line 420)	\$153,000.00
302. Less amounts paid by/for borrower (line 220)	\$173,211.47	602. Less reduction in amount due seller (line 520)	\$6,723.04
303. Cash ☒ from ☐ to Borrower	\$19,942.40	603. Cash ☒ to ☐ from Seller	\$146,276.96

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. SETTLEMENT CHARGES			
700. Total Real Estate Broker Fees		Paid From	Paid From
Division of Commission (line 700) as follows:		Borrower's	Seller's
		Funds at	Funds at
		Settlement	Settlement
701. \$1,530.00 to: Adele and Richard LLC			
702. \$4,590.00 to: Shore Realty Exchange LLC			
703. Commission paid at Settlement			\$6,120.00
704.			
705.			
800. Items Payable in Connection with Loan			
801. Our origination charge	(fromGFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(fromGFE #2)		
803. Your adjusted origination charges	(fromGFE A)	\$0.00	
804. Appraisal fee to	(fromGFE #3)		
805. Origination fee to LendingHome Funding Corporation	(fromGFE #3)	\$1,717.00	
806. Service fee to LendingHome Funding Corporation	(fromGFE #3)	\$499.00	
807. Construction holdback to LendingHome Funding Corporation	(fromGFE #3)	\$34,000.00	
808.	(fromGFE #3)		
809.	(fromGFE #3)		
810.	(fromGFE #3)		
811.	(fromGFE #3)		
900. Items Required by Lender to Be Paid in Advance			
901. Daily interest charges 10/30/2019 to 11/1/2019 @ \$39.3480 / day 2 days	(fromGFE #10)	\$78.70	
902. Mortgage insurance premium	(fromGFE #3)		
903. Homeowner's insurance	(fromGFE #11)		
904.	(fromGFE #11)		
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account	(fromGFE #9)		
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment			
1100. Title Charges			
1101. Title services and lender's title insurance	(fromGFE #4)	\$1,904.00	
1102. Settlement or closing fee	\$325.00		
1103. Owner's title insurance	(fromGFE #5)	\$25.00	
1104. Lender's title insurance	\$981.00		
1105. Lender's title policy limit \$	\$171,700.00		
1106. Owner's title policy limit \$	\$153,000.00		
1107. Agent's portion of the total title insurance premium	\$806.35		
1108. Underwriter's portion of the total title insurance premium	\$199.65		
1109.			
1110.			
1111.			
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(fromGFE #7)	\$440.00	
1202. Deed \$80.00 Mortgage \$360.00 Releases \$0.00 Ocean County Clerk			\$0.00
1203. Transfer taxes	(fromGFE #8)	\$0.00	
1204. City/County tax/stamps Deed \$ Mortgage \$			
1205. State tax/stamps Ocean County Clerk	\$0.00		\$0.00
1206.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(fromGFE #6)	\$0.00	
1302. 4th Quarter Taxes Brick Township		\$1,415.17	
1303. Water/Sewer Account Balance Brick Township MUA			\$91.57
1304. Search Fee Brick Township MUA		\$75.00	
1305.			
1306.			
1307.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$40,153.87	\$6,211.57

* POC = *Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er, **Credit by lender shown on page 1.



Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	Hud-1
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	# 801		\$0.00
Your credit or charge (points) for the specific interest rate chosen	# 802		\$0.00
Your adjusted origination charges	# 803		\$0.00
Transfer tax	#1203	\$0.00	\$0.00

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	Hud-1
Origination fee	# 805		\$1,717.00
Service fee	# 806		\$499.00
Construction holdback	# 807		\$34,000.00
Mortgage insurance premium	# 902		\$0.00
Title services and lender's title insurance	# 1101		\$1,904.00
Owner's title insurance	# 1103		\$25.00
Government recording charges	# 1201	\$0.00	\$440.00
Total		\$0.00	\$38,585.00
Increase between GFE and HUD-1 Charges		\$38,585.00	or 3,858,500.00 %

Charges That Can Change		Good Faith Estimate	Hud-1
Daily interest charges 10/30/2019 to 11/1/2019 @ \$39.3480 / day 2 days	# 901		\$78.70
Homeowner's insurance	# 903		\$0.00
Initial deposit for your escrow account	# 1001		\$0.00

Loan Terms	
Your initial loan amount is	
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	Includes Principal Interest Mortgage Insurance
Can your interest rate rise?	No Yes, it can rise to a maximum of % . The first change will be On and can change again every after . Every change date, your interest rate can increase or decrease by % . Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than % .
Even if you make payments on time, can your loan balance rise?	No Yes, it can rise to a maximum of .
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	No Yes, the first increase can be on and the monthly amount owed can rise to . The maximum it can ever rise to is .
Does your loan have a prepayment penalty?	No Yes, your maximum prepayment penalty is .
Does your loan have a balloon payment?	No Yes, you have a balloon payment of due in years on .
Total monthly amount owed including escrow account payments	You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of . This includes principal, interest, any mortgage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

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STATE OF NEW JERSEY
DEPARTMENT OF ENVIRONMENTAL PROTECTION



Certifies That

**EXPERT ENVIRONMENTAL LLC
326 FIRST ST
Lakewood, NJ 08701**

*Having duly met the requirements of the
Underground Storage Tank Certification Program
N.J.S.A. 58:10A-24.1-8*

Is hereby approved to perform the following services:

CLOSURE

05/31/2022
EXPIRATION DATE

US607661
CERTIFICATION NUMBER

TO BE CONSPICUOUSLY DISPLAYED AT THE FACILITY