

REBECCA C. LAFFERTY
Also Admitted to PA Bar
EMAIL: rclofferty@cooperlevenson.com

Direct Phone (609) 572-7550
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FILE NO. 63145/00001

December 4, 2020

Palma Accardi, Board Administrator
Division of Planning
City of Margate
City Hall, 9001 Winchester Avenue
Margate, New Jersey 08402

Re: 612 N. Clermont Avenue
Block 904.02, Lot 14

Dear Ms. Accardi:

We are the attorneys for Kara Cermanski and Jim McDonald in connection with the pending application for the above-captioned property.

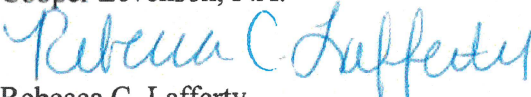
Please allow this letter to serve as a request to postpone the above application, which is currently scheduled to be heard by the Planning Board on Thursday, December 10, 2020, to the next scheduled meeting date, which is January 28, 2021.

We request that the application be opened and an announcement be made that the application will be carried to January 28, 2021 with no further notice required and that the public will be able to obtain the meeting logon information for the January 28, 2021 meeting by accessing the information from the City of Margate website and/or agenda. We have spoken with Mr. Manos and he has agreed that such an announcement can be made.

Please feel free to contact us with any questions. Thank you.

Very truly yours,

Cooper Levenson, P.A.


Rebecca C. Lafferty

RCL/

COOPER LEVENSON, P.A.

Palma Accardi, Board Administrator

December 4, 2020

Page 2

cc: Kara Cermanski and James McDonald (*via E-Mail*)
Nicholas F. Talvacchia, Esquire (*via E-mail*)

CLAC 6072510.1

NICHOLAS F. TALVACCHIA
Also Admitted to PA Bar
EMAIL: ntalvacchia@cooperlevenson.com

Direct Phone (609) 572-7544
Direct Fax (609) 572-7545

FILE NO. 63145/00001

November 18, 2020

Via Hand Delivery

Palma Accardi, Board Administrator
City of Margate Planning Board
9001 Winchester Avenue
Margate, NJ 08402

Re: Kara Cermanski and James McDonald
612 North Clermont Avenue
Block 904.02, Lot 14

Dear Ms. Accardi:

We are the attorneys for Ms. Cermanski and Mr. McDonald (“Applicants”) with regard to the above referenced property. Applicants are seeking bulk variance relief in order to permit 128 sf second floor addition to the existing single-family structure. More detail is provided in the attached Project Narrative.

In support of the application, Applicants submit the following items for review:

- (1) Original and seventeen (17) copies of the Application for Action together with Project Narrative;
- (2) Eighteen (18) copies each of the Staff Committee Action reports (2) and Staff Committee Review Application;
- (3) Eighteen (18) copies of four (4) photographs of the subject property taken on June 25, 2020;
- (4) Eighteen (18) sets of plans prepared by William McLees Architecture, dated 10/13/2020, consisting of three (3) sheets;
- (5) Eighteen (18) copies of the survey prepared by James R. Boney dated May 18, 2020;

COOPER LEVENSON, P.A.

Palma Accardi, Board Administrator

November 18, 2020

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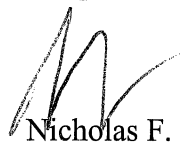
- (6) Copy of the Checklist for Applications and Variance Application Checklist;
- (7) Copy of Deed dated May 31, 2019 evidencing ownership of the above referenced property;
- (8) Copy of certification that taxes, water and sewer payments are paid;
- (9) Copy of the list of property owners within 200 feet; and
- (10) Check in the amount of \$250.00 for the application fee.

Please feel free to contact me should you have any questions or require any additional information or fees.

Thank you for your time and attention to this matter.

Very truly yours,

Cooper Levenson, P.A.



Nicholas F. Talvacchia

NFT/rcf

Enclosures

cc: Kara Cermanski and James McDonald (*w/Enclosures, via E-mail*)

CLAC 6052590.1

APPLICATION FOR ACTION BY PLANNING BOARD
MARGATE, NEW JERSEY

PLEASE
TYPE OR
PRINT

1. **Date of Application:** November 18, 2020

2. Zoning District:

S-60	Single Family Residential	<input type="checkbox"/>	MF	Multi-Family Residential	<input type="checkbox"/>
S-60-WF	Single-Family Residential	<input type="checkbox"/>	CBD	Central Business District	<input type="checkbox"/>
S-50	Single Family Residential	<input type="checkbox"/>	C-1	Commercial	<input type="checkbox"/>
S-40	Single Family Residential	<input checked="" type="checkbox"/>	C-2	Commercial/Business	<input type="checkbox"/>
S-40-WF	Single-Family Residential	<input type="checkbox"/>	WSD	Waterfront Special District	<input type="checkbox"/>
S-30	Single Family Residential	<input type="checkbox"/>	R	Riparian	<input type="checkbox"/>
S-25	Single Family Residential	<input type="checkbox"/>	WAPC	Washington Avenue Pedestrian Corr.	<input type="checkbox"/>
S-25 (HD)	Historic Single Family Residential	<input type="checkbox"/>	WSPA	Government and Open Space	<input type="checkbox"/>
TF	Two-Family Residential	<input type="checkbox"/>	I	Institutional Use	<input type="checkbox"/>
B	Beach	<input type="checkbox"/>			

3. Subject Parcel:

Street Address(es) 612 North Clermont Avenue
 Block Number 904.02 Lot No(s) 14
 Total Area (in square feet) 4,035 sf
 Frontage: 60 feet
 Depth: 67.25 feet

4. Information about the Applicant:

Full name(s) James McDonald and Kara Cermanski
 If Business Entity, Names of Officers or Principals (Submit disclosure statement if appropriate)

 Local Residence Address 612 North Clermont Avenue, Margate, NJ Zip 08402
 Other Residence Address _____ Zip _____
 Business Address _____ Zip _____
 Phone Number(s) (include area code);
 Email Address jimmcd76@gmail.com or kcermanski@gmail.com
 Business _____ Fax _____ Cell Phone Kara- (609) 432-2878; Jim- (215) 815-6775

5. Interest in Subject Property:
 (Supply copies of relevant documents with this Application):

By lease dated _____

By Agreement of Sale dated _____

By Ownership of property since May 2019

____ By other interest in law (describe):

6. If you do not own the Subject Property, provide the following regarding the Owner:

Name(s) _____

Address _____

Phone No. (include area code);
 Res. _____
 Bus. _____
 Fax _____
 Cell _____

7. Type of Application Applied For (check all applicable):

<input checked="" type="checkbox"/> C Variance(s)	<input type="checkbox"/> Minor Subdivision	<input type="checkbox"/> Interpretation (B Variance)
<input type="checkbox"/> D Variance(s)	<input type="checkbox"/> Major Subdivision	<input type="checkbox"/> Other (Explain)
<input type="checkbox"/> Minor Site Plan Action	<input type="checkbox"/> Conditional Use Permit	_____
<input type="checkbox"/> Major Site Plan Action	<input type="checkbox"/> Appeal (A)	_____

8. Application Made To: Planning Board Other

9. Professionals Representing the Applicant: (Check applicable professional and provide information)

Attorney: Name Nicholas F. Talvacchia, Esq./Cooper Levenson, PA Phone (609) 572-7544
 Address 1125 Atlantic Avenue, 3rd Floor, Atlantic City, NJ 08401
 Fax (609) 572-7545 Cell (609) 412-8051 Email ntalvacchia@cooperlevenson.com

Architect: Name William C. McLees Phone (609) 927-0888
 Address 5 MacArthur Boulevard, Somers, Point, NJ 08244
 Fax (609) 927-0889 Cell _____ Email bmclees@wmarch.net

____ Engineer: Name _____ Phone _____
 Address _____
 Fax _____ Cell _____ Email _____

____ Preparer of Subdivision or Site Plan (if different from above)
 Name _____ Phone _____
 Address _____
 Fax _____ Cell _____

(Be sure to include all area codes and zip codes in the above)

10. If Site Plan Action is Required:

-What is the present use of the site and building(s)?

-How will this be changed?

11. If Subdivision Action is Required:

-After conferring with the City Tax Assessor, provide lot numbers of new lot(s), dimensions, and area of each: (use extra pages, if necessary)

Lot No(s)	Dimension(s)	Area(s)
_____	_____ x _____	_____ S.F.
_____	_____ x _____	_____ S.F.
_____	_____ x _____	_____ S.F.

-Purpose of the Subdivision

To sell lot(s)

To build and sell homes (or other buildings)

Other (please explain): _____

12. If Variances are Required:

(Note: Properly scaled site plan must show all dimensions relevant to variance analysis)

-Current use of lot(s) and building(s): Single family home

-Proposed use: Single family home

-If a "D" or "Use" Variance is required, please explain: N/A

-Regarding any dimensional variances required, please fill out the following chart:

Variance	Requirement of District	Present Condition	Proposed Condition
Rear yard setback	13.45 feet	.4 feet garage/4 feet patio	6.5041 feet to the new addition
Principal Coverage	34.82% max	38.51%	41.46%
_____	_____	_____	_____

13. Prior Action: Please detail any prior hearing and/or decision relevant to this application. Supply date, name of Board, and results. (IF YOU ARE NOT SURE PLEASE CHECK WITH EITHER BOARD ADMINISTRATOR.) If no prior action, write "none".

TBD

14. County and Other Agency Actions (Provide necessary dates and decisions):

Site Plan:

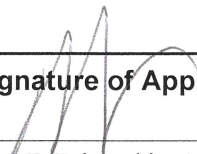
Subdivision:

Other:

15. Space for Narrative: In this space you must provide a general narrative description of what is being proposed, as well as any information not otherwise set forth above which may be relevant to the application, including justifications, clarifications and extenuating circumstances. FAILURE TO PROPERLY COMPLETE THIS SPACE WILL CONSTITUTE AN INCOMPLETE APPLICATION.

Please see attached Project Narrative

16. Signature of Applicant(s):



Nicholas F. Talvacchia, Attorney for Applicant
Date 11/17/20

Date _____

17. This space for Board Administrator:

-Staff Committee action took place
_____ and case assigned to
the Planning Board for _____ or

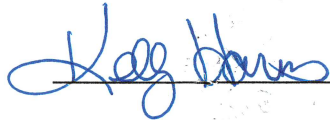
-This application received by the
Planning Board Administrator on

By: _____

18. Notarized Statement by Applicant:

State of New Jersey } ss.
County of Atlantic }
Nicholas Talvacchia, being duly
sworn according to law, deposes and says, that
the statements contained in the above application
and the statements contained in the papers
submitted herewith are true.

Sworn to and subscribed before me this 17
day of November.



Kelly A. Harms
ID# 50133404

NOTARY PUBLIC - STATE OF NEW JERSEY
My Commission Expires August 4, 2025

PROJECT NARRATIVE
612 N. Clermont Avenue
November 2020

Kara Cermanski and James McDonald (“Applicants”), are the owners of the property located at 612 North Clermont Avenue and also known as block 904.02, lot 14 on the City of Margate Tax Map. The property is located in Single-Family Residential, S-40, zone where the current use as a single family residence is a permitted use.

Applicants are seeking bulk variance approval for a 128 sf addition to the second story of the existing split-level, single-family home. The proposed addition will be located over top of the existing covered patio area. The application requires a variance for the rear yard setback of 6.54 feet where 13.45 feet is required. The application also requires a variance for principal building coverage. The proposed principal building coverage is 41.46% where 34.82% is required and 38.51% is existing. The property has several existing non-conformities including reduced rear yard setbacks for the patio (4.0 feet) and the garage (.4 feet). Applicants are not building below base flood elevation.

Applicants also request any other variances, waivers or exceptions that may be required for the application.

Testimony will be provided at the time of the hearing.

Statements required by variance application checklist:

- (1) The Applicants purchased the subject property on May 31, 2019 from Barton Barag.
- (2) The Applicants are not under contract to purchase any adjoining property.
- (3) This application is not accompanied by a site plan application.



**City of Margate City
Staff Committee Action - Planning Board**

Block	Lot	Applicant Name
904.02	14	James McDonald and Kara Cermanski
	District	Address of Subject Application
	S-40	612 North Clermont Avenue

Dear (Name of Submitting Party) William McLees, AIA

Your submittal was considered at the Staff Committee meeting of Tuesday, October 20, 2020

The action(s) required prior to building permit are:

Staff committee met and reviewed the application. Variances are required to be identified in the staff committee application. However they are listed on the zoning chart on the plans submitted. This staff committee was revised 10-21-20.

The matter will be placed on the agenda of the Planning Board at 6:30PM on Thursday, December 10, 2020

Applications will be accepted on a first-come first-served basis. If the agenda becomes over-crowded, you will be rescheduled the following month. If you decide, for whatever reason, not to appear on this date, you must notify the Board Administrator as early as possible. The following month's agenda cannot be guaranteed.

The following conditions and special considerations must be addressed as part of your application to the Board:

Applicant shall confirm no improvements are occurring below DFE.

APPLICATION FEES:

D Variance:	\$0.00	Court Reporter:	\$0.00
C Variance:	\$250.00	Other:	\$0.00
Site Plan:	\$0.00		\$0.00
Subdivision:	\$0.00		\$0.00
Conditional Use Permit:	\$0.00		\$0.00

Applicant shall combine all application fees into one separate check made out to the City of Margate. Escrow fees shall be a separate check made out to the City of Margate. NOTE: If an Escrow deposit is requested, a W9 form must be submitted with the Escrow check. Any Escrow funds will be refunded to the name and address indicated on the W9 form.

Please note that in proceeding further with the formal Board Application, you are responsible for satisfying all of the checklist particulars in the appropriate section(s) of the Administrative Regulations. The instructions and checklist for your particular application can be found on the following pages of this booklet: 1-17

You must also comply with the more detailed requirements of the Margate City Land Development Ordinance.

In order for you to be able to appear on the Board Agenda as per the above date, all application material must be submitted by 11:00am, Wednesday, November 18, 2020

Palma Accardi
Planning Board Administrator
Wednesday, October 21, 2020



**City of Margate City
Staff Committee Action - Planning Board**

Block	Lot	Applicant Name
904.02	14	James McDonald and Kara Cermanski
District		Address of Subject Application
S-40		612 North Clermont Avenue

Dear (Name of Submitting Party) William McLees, AIA

Your submittal was considered at the Staff Committee meeting of Tuesday, October 20, 2020

The action(s) required prior to building permit are:

Staff committee met and reviewed the application. Variances are required to be identified in the staff committee application. However they are listed on the zoning chart on the plans submitted. Concern is for expansion of a non-conforming FEMA structure below Design flood elevation requirements in the City's Flood damage prevention ordinance. Only 3 season rooms have been permitted below base flood.

The matter will be placed on the agenda of the Planning Board at 6:30PM on Thursday, December 10, 2020

Applications will be accepted on a first-come first-served basis. If the agenda becomes over-crowded, you will be rescheduled the following month. If you decide, for whatever reason, not to appear on this date, you must notify the Board Administrator as early as possible. The following month's agenda cannot be guaranteed.

The following conditions and special considerations must be addressed as part of your application to the Board:

Applicant shall submit a request for variance from flood damage prevention ordinance.

APPLICATION FEES:

D Variance:	\$0.00	Court Reporter:	\$0.00
C Variance:	\$250.00	Other:	\$0.00
Site Plan:	\$0.00		\$0.00
Subdivision:	\$0.00		\$0.00
Conditional Use Permit:	\$0.00		\$0.00

Applicant shall combine all application fees into one separate check made out to the City of Margate. Escrow fees shall be a separate check made out to the City of Margate. NOTE: If an Escrow deposit is requested, a W9 form must be submitted with the Escrow check. Any Escrow funds will be refunded to the name and address indicated on the W9 form.

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You must also comply with the more detailed requirements of the Margate City Land Development Ordinance.

In order for you to be able to appear on the Board Agenda as per the above date, all application material must be submitted by 11:00am, Wednesday, November 18, 2020

Palma Accardi
Planning Board Administrator
Tuesday, October 20, 2020

City of Margate City
Staff Committee Review Application
Please Type or Print Neatly • \$25 Submittal Fee

Office Use Only:	Date Submitted: _____ Paid: _____ Check/Receipt #: _____	Received By: _____ Board Administrator or Zoning Officer
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Staff Committee meetings are held as needed. Contents must comply in all particulars with the Administrative Regulations for Processing Planning Board Applications, sections on Staff Committee Review. The Board Administrator and other City Hall staff will answer reasonable questions regarding this procedure. They cannot, however, fill out these forms for you.

1. Date of Application: _____
2. Submitted by – Name: WILLIAM C MCLEES, AIA Phone No.: 609-927-0888
Address: 5 MACARTHUR BLVD, SOMERS POINT, NJ 08244
Email Address: BMCLEES@WMARCH.NET
3. If the party submitting this form is other than the potential Applicant for Board action (attorney, architect, builder, engineer, etc.), then who would the APPLICANT be?
Name: JAMES MCDONALD & KARA CERMANSKI Phone No.: 215-815-6775
Address: 615 N CLERMONT AVENUE, MARGATE, NJ 08402
Email Address: JMCDONALD@GLOBAL-SPECTRUM.COM
4. The applicant would be (Check one):
 Owner Buyer under Agreement of Sale
 Tenant Other: _____
5. If the applicant for Board action would be Tenant or Buyer, who is the present OWNER?
Name: _____ Phone No.: _____
Address: _____

6. **Proposed Action is Located as Follows:**
Street Address: 615 N CLERMONT AVENUE Block: 904.02 Lot(s): 14
Zoning District: S-40

7. Describe site (and buildings, if any) as existing now: **(THIS SECTION MUST BE COMPLETED)**
EXISTING SPLIT LEVEL SINGLE FAMILY RESIDENCE WITH ATTACHED GARAGE
AND REAR COVERED PATIO. APPLICANT IS SEEKING TO EXPAND THE SECOND FLOOR
OVER THE EXISTING REAR PATIO AREA TO CREATE AN ADDITIONAL BATHROOM AND
CLOSET SPACE FOR AN EXISTING BEDROOM

8. Answer the following as to:

	<u>Existing Condition</u>	<u>Proposed Condition</u>
a. Size and Dimension of Lot:	60.00' X 67.25'	60.00'X67.25'
b. Size, Dimensions of Buildings:		
c. Height of Buildings (Feet):	22'-5"	22'-5"
d. Height of Buildings (Stories):	2	2
e. % of Coverage on Land:	32.2%	
f. Front Yard Setback:	17'-10 1/2"	
g. Rear Yard Setback:	6'-6 1/2"	
h. Side Yard Setbacks:	11'-11"	

9. According to the Administrative Regulations, a scaled drawing must accompany this Application. If available, a survey would be appreciated. In addition, use this space to provide a detailed narrative description of the proposed action.

Attach additional paper, if necessary:

(THIS SECTION MUST BE COMPLETED)

please see attached

10. Although the Staff Committee will determine the correct legal steps, what are the actions requested. (check more than one, if applicable):

- Subdivision
- C-Variance(s)
- D-(Use) Variance
- Site Plan
- Conditional Use Permit
- Other: _____

11. Which variances are needed, if any? _____

12. IF THERE HAS BEEN ANY PREVIOUS STAFF COMMITTEE OR FORMAL BOARD APPLICATION AND/OR ACTION ON THIS PROPOSAL PROPERTY, PLEASE ATTACH RELEVANT DOCUMENTS, AND PROVIDE INFORMATION HERE: _____

Signature of Submitting Party: _____

Print or Type Name: _____

6/25/20





LAND USE

175 Attachment 1

City of Margate City

Appendix A
Checklists for Applications
[Amended 10-4-2018 by Ord. No. 24-2018]

GENERAL REQUIREMENTS		Submitted	Waiver Requested	Reviewed*
1.	The appropriate application form (original and 10 photocopies). If any item is not applicable to the applicant, it should so be indicated on the application form(s)	X		
2.	Affidavit of ownership. If applicant is not the owner, the applicant's interest in the land; e.g., tenant, contract/purchaser, lienholder, etc.	Deed provided		
3.	If a corporation or partnership, list the names and addresses of all stockholders or individual partners owning at least 10% of its stock of any class as required by N.J.S.A. 40:55D-48.1 et seq.	N/A		
4.	Number of witnesses proposed to be presented and their expertise, if any	TBP		
5.	Statement as to any requirements for which waiver is sought, together with a statement of reasons why waivers should be granted	N/A		
6.	Four photographs of the site and buildings, plus 10 photocopies of same	X		
7.	Ten copies of general requirements	X		
Checklist prepared by: <u>Cooper Levenson, PA</u> Date: <u>11/17/20</u> Checklist reviewed by Board: _____ Date: _____ Application found complete on: _____ Application found incomplete on: _____				

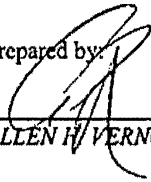
* For City use only.

LAND USE

Variance Application Checklist

VARIANCE CHECKLIST (Page 1 of 1)		Submitted	Waiver Requested	Reviewed*
1	Submit the following documents with the Standard Development Application:			
	a. Copy of an area map showing all lots within 200 feet of the property	X		
	b. List of names, addresses, lot and block numbers, as they appear on the official tax records of the City, of all owners of property within 200 feet of the property affected by the application and upon whom the notice must be served in the manner provided by law	X		
	c. Copy of professional survey at a scale not smaller than 1" = 100' nor larger than 1/8" = 1'; clearly indicating the buildings and improvements thereon with all front, side and rear yard dimensions and setbacks from the property lines	X		
	d. Copies of subdivision, site plan or conditional use applications when applicable	N/A		
	e. Certification that taxes are paid	X		
2	If the survey is more than one year old, attach certification of the applicant or owner that the survey accurately represents the status of the premises and all improvements at the time of filing for the variance, and show any proposed changes with all dimensions including enlargement of existing footprint, if applicable	N/A		
3	A statement containing the following information:	See attached Project Narrative		
	a. Date of acquisition of property and from whom	X		
	b. The number of dwelling units in existing building(s)	X		
	c. State whether the applicant or owners own or are under contract to purchase any adjoining lands. Set forth lot and block number(s)	X		
	d. State whether the application is or is not to be accompanied by a separate application for subdivision, site plan or conditional use approval	X		
4	Ten folded copies of a plot plan, map or survey	X		
Checklist prepared by: <u>Cooper Levenson, PA</u> Date: <u>11/17/20</u> Checklist reviewed by Board: _____ Date: _____ Application found complete on: _____ Application found incomplete on: _____				

* For City use only.

Prepared by: 
ALLEN H. VERNON, JR., Esquire

DEED

This Deed is made on 5/31 2019

BETWEEN BARTON E. BARAG AND ELLEN Jo BARAG, h/w
Whose address is 612 North Clermont Avenue, Margate, NJ 08402
referred to as the Grantor.

AND JAMES CHARLES McDONALD AND KARA CANAVAN CERMANSKI
whose post office address is ~~40 Cambridge Townhouse Drive, Egg Harbor Township, NJ 08234~~
referred to as the Grantee. 612 N. Clermont Ave, Margate NJ 08402

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

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 **THREE HUNDRED EIGHTY THOUSAND (\$380,000.00) DOLLARS**

The Grantor acknowledges receipt of the money.

2. Tax Map Reference. (N.J.S.A. 46:26 A-3(a)(5)(b) City of Margate NJ Lot 14 Block 904.02

3. Property. The property consists of land and all buildings and structures on the land in the, County of Atlantic and State of New Jersey and more particularly described as follows:

ALL THAT CERTAIN tract or parcel of land and premises lying, being and situate in Margate City, Atlantic County, and State of New Jersey being more particularly described as follows:

BEGINNING at a point in the Westerly line of Clermont Avenue, 360 feet Northwardly of the Northerly line of Marshall Avenue, and extending thence.

1. Westwardly parallel with Marshall Avenue 67.25 feet; thence
2. Northwardly parallel with Clermont Avenue 60 feet; thence
3. Eastwardly parallel with Marshall Avenue 67.25 feet to the Westerly line of Clermont Avenue; thence
4. Southwardly along same, 60 feet to the point and place of BEGINNING.

BEING Lot 14, Block 904B, as shown on Map of property of Anthony J. Parroto, Frank R. Parroto and William A. Bloom, made on February 1955 by J. Thomas Wood, filed August 8, 1955, file #1121.

Commonly known as: 612 North Clermont Avenue, Margate, NJ 08402 Block 904.02 Lot 14

UNDER AND SUBJECT to any and all covenants and conditions, rights and reservations, restrictions and easements of record, if any.

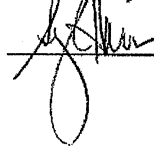
Title is vested in Barton E. Barag and Ellen Jo Barag, husband and wife, by deed from Barton E. Barag and Ellen Jo Barag, husband and wife and David H. Barag, as joint tenants with right of survivorship, dated 3/22/1996, recorded 4/25/1996, in the Atlantic County Clerk/Register's Office in Deed Book 5955, Page 341.

NOTE: Barton E. Barag and Ellen Jo Barag, husband and wife and David H. Barag, as joint tenants with right of survivorship, by deed from John R. Piatt and Jo Ann Piatt, husband and wife, dated 3/4/1986, recorded 3/10/1986, in the Atlantic County Clerk/Register's Office in Deed Book 4211, Page 285.

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 signature).

Witnessed by:




BARTON E. BARAG
(Grantor)


ELLEN Jo BARAG (Grantor)

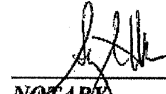
STATE OF NJ COUNTY OF *Atlantic*

I CERTIFY that on *5/31* 2019

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

- (a) was the maker of the attached Deed;
- (b) was authorized to and did execute this Deed; and,
- (c) made this Deed for the sum of **THREE HUNDRED EIGHTY THOUSAND (\$380,000.00) DOLLARS** as 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.)

SS:


NOTARY
SHERYL A. HORN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires April 8, 2024


STATE OF *California* COUNTY OF *San Diego*

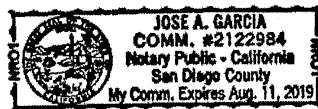
I CERTIFY that on *May 29* 2019

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

- (a) was the maker of the attached Deed;
- (b) was authorized to and did execute this Deed; and,
- (c) made this Deed for the sum of **THREE HUNDRED EIGHTY THOUSAND (\$380,000.00) DOLLARS** as 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.)

SS:


NOTARY



PLEASE RECORD AND RETURN TO:

RECORD & RETURN TO:
GROUP 21 TITLE AGENCY
525 ROUTE 73N., STE 111
MARLTON, NJ 08053
856-985-2400



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION

GIT/REP-3
(9-2015)

(Please Print or Type)

SELLER'S INFORMATION

Name(s)
Barton E. Barag and Ellen Jo Barag, husband and wife

Current Street Address
13519 BLUE LACE TRAIL

City, Town, Post Office Box
SAN DIEGO State CA Zip Code 92130

PROPERTY INFORMATION

Block(s) 904.02 Lot(s) 14 Qualifier

Street Address
612 Clermont Avenue N

City, Town, Post Office Box
Margate City State NJ Zip Code 08234

Seller's Percentage of Ownership 100% Total Consideration \$380,000.00 Owner's Share of Consideration \$380,000.00 Closing Date 5/31/2019

SELLER'S ASSURANCES (Check the Appropriate Box) (Boxes 2 through 14 apply to Residents and Nonresidents)

1. Seller is a resident taxpayer (individual, estate, or trust) of the State of New Jersey pursuant to the New Jersey Gross Income Tax Act, will file a resident gross income tax return, and will pay any applicable taxes on any gain or income from the disposition of this property.
2. The real property sold or transferred is used exclusively as a principal residence as defined in 26 U.S. Code section 121.
3. Seller is 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 is not required to make an estimated gross income tax payment.
6. The total consideration for the property is \$1,000 or less so the seller is not required to make an estimated income tax.
7. The gain from the sale is not recognized for federal income tax purposes under 26 U.S. Code section 721, 1031, or 1033 (CIRCLE THE APPLICABLE SECTION). If the indicated 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 and report the recognized gain.
 Seller did not receive non-like kind property.
8. The real property is being transferred 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.
9. The real property being sold is subject to a short sale instituted by the mortgagee, whereby the seller agreed not to receive any proceeds from the sale and the mortgagee will receive all proceeds paying off an agreed amount of the mortgage.
10. The deed is dated prior to August 1, 2004, and was not previously recorded.
11. The real property is being transferred under a relocation company transaction where a trustee of the relocation company buys the property from the seller and then sells the house to a third party buyer for the same price.
12. The real property is being transferred between spouses or incident to a divorce decree or property settlement agreement under 26 U.S. Code section 1041.
13. The property transferred is a cemetery plot.
14. The seller is not receiving net proceeds from the sale. Net proceeds from the sale means the net amount due to the seller on the settlement sheet.

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 may 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. By checking this box I certify that a Power of Attorney to represent the seller(s) has been previously recorded or is being recorded simultaneously with the deed to which this form is attached.

5/31/19 Date Signature

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

5/29/19 Date Signature

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



**Atlantic County
Document Summary Sheet**

ATLANTIC COUNTY CLERK

5901 MAIN ST

MAYS LANDING NJ 08330 1797

ATLANTIC COUNTY, NJ
EDWARD P. McGETTIGAN, COUNTY CLERK
RECORDED 06/14/2019 12:29:49
RCPT # 1478188 RECD BY E-RECORD
NAME FEE
RECORDING FEES 60.00
INSTRUMENT# 2019029488
VOL 14618 PAGE 1 OF 5

Official Use Only

Transaction Identification Number

3860138

3425407

Submission Date(mm/dd/yyyy)

06/04/2019

Return Address *(for recorded documents)*

No. of Pages *(excluding Summary Sheet)*

3

GROUP 21 TITLE AGENCY, LLC

Recording Fee *(excluding transfer tax)*

\$60.00

525 ROUTE 73 N, STE 111

Realty Transfer Tax

\$3,023.00

MARLTON, NJ 08053

Total Amount

\$3,083.00

Document Type

DEED/NO EXEMPTION FROM REALTY TRANSFER FEE

Municipal Codes

MARGATE

03

Batch Type

L2 - LEVEL 2 (WITH IMAGES)

263184

Additional Information (Official Use Only)

*** DO NOT REMOVE THIS PAGE.**

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RETAIN THIS PAGE FOR FUTURE REFERENCE.



**Atlantic County
Document Summary Sheet**

DEED/NO EXEMPTION FROM REALTY TRANSFER FEE	Type	DEED/NO EXEMPTION FROM REALTY TRANSFER FEE				
	Consideration	\$380,000.00				
	Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)				
	Document Date	05/31/2019				
	Reference Info					
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
	GRANTOR	Name			Address	
		BARTON E BARAG			612 NORTH CLERMONT AVENUE, MARGATE, NJ 08402	
		ELLEN J BARAG			612 NORTH CLERMONT AVENUE, MARGATE, NJ 08402	
	GRANTEE	Name			Address	
		JAMES C MCDONALD			612 NORTH CLERMONT AVENUE, MARGATE, NJ 08402	
		KARA C CERMANSKI			612 NORTH CLERMONT AVENUE, MARGATE, NJ 08402	
	Parcel Info					
Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality	
	03	904.02	14		03	

** DO NOT REMOVE THIS PAGE.
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ATLANTIC COUNTY FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.*



REVENUE and FINANCE DEPARTMENT

Office of the Tax Collector

City of Margate City

9001 Winchester Avenue

Margate City, New Jersey 08402

609-822-2508

Date:

To Whom It May Concern:

I HEREBY CERTIFY THAT the TAX for 4th Qtr 2020

And the WATER & SEWER for 2020

Are paid on property located 612 N. Clermont

Assessed to Kara Cermanski & Jim McDonald

And designated as

BLOCK 904.02 LOT 14; Tax Map of Margate City, N.J.

Tara J Mazza, CTC

Tax Collector

Per LH



Office of the Tax Assessor

Municipal Building
9001 Winchester Avenue
Margate City, NJ 08402
609-822-1950
609-487-1142 Fax

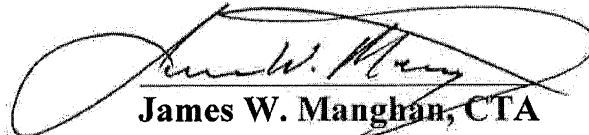
James W. Manghan, CTA

**Nicholas F. Talvacchia, Esq.
Cooper Levinson
1125 Atlantic Ave.
Atlantic City, NJ 08401**

Block 904.02 Lot 14

Location: 612 N Clermont Ave.

Date: November 9, 2020


**James W. Manghan, CTA
Tax Assessor**

Your file No.: 63145/00001

Tax list good for 60 days per Margate City Code Book (170-5)

PROPERTY ID	PROPERTY LOCATION	CLASS	OWNERS NAME & ADDRESS
904.01 3	605 N CLERMONT AVE	2	WOODS, EDWARD & KATHLEEN D 605 N CLERMONT AVE MARGATE, NJ 08402
904.01 4	607 N CLERMONT AVE	2	DEWAELE, THOMAS J & LORETTA A 2423 LOMBARD ST PHILADELPHIA, PA 19146
904.01 5	609 N CLERMONT AVE	2	SIRACUSA, MARLISE 609 N CLERMONT AVE MARGATE, NJ 08402
904.01 6	611 N CLERMONT AVE	2	FOERSTER, GLENN A & DONNA B 611 N CLERMONT AVE MARGATE, NJ 08402
904.01 11	CLARENDON AVE	15C	CITY OF MARGATE 9001 WINCHESTER AVE MARGATE, NJ 08402
904.01 13	CLARENDON AVE	15C	CITY OF MARGATE 9001 WINCHESTER AVE MARGATE, NJ 08402
904.01 15	CLARENDON AVE	15C	CITY OF MARGATE 9001 WINCHESTER AVE MARGATE, NJ 08402
904.01 16	CLARENDON AVE	15C	CITY OF MARGATE 9001 WINCHESTER AVE MARGATE, NJ 08402
904.02 3	605 N DELAVAN AVE	2	FREED, HOWARD E & ROSEMARIE A 605 N DELAVAN AVE MARGATE, N J 08402
904.02 4	607 N DELAVAN AVE	2	HUNT, BRUCE & ANGELA SHARBAUGH- 607 N DELAVAN AVE MARGATE, NJ 08402
904.02 5	609 N DELAVAN AVE	2	TRAVAGLINE, GERALDINE 609 N DELAVAN AVE MARGATE, NJ 08402
904.02 6	611 N DELAVAN AVE	2	IVER, ROBIN 611 N DELAVAN AVE MARGATE, NJ 08402
904.02 7	613 N DELAVAN AVE	2	BERG, CAROLE R 613 N DELAVAN AVE MARGATE, N J 08402
904.02 8	615 N DELAVAN AVE	2	MINTER, DAWN M 615 N DELAVAN AVE MARGATE, NJ 08402

PROPERTY ID	PROPERTY LOCATION	CLASS	OWNERS NAME & ADDRESS
904.02 9	617 N DELAVAN AVE	2	KAPPES JR, FRANK L & LUCY D 617 N DELAVAN AVE MARGATE, NJ 08402
904.02 10	7702 BAYSHORE DR	2	STOPPER, LAURENE N & CRUZ, RON 7702 BAYSHORE DR MARGATE, NJ 08402
904.02 11	7700 BAYSHORE DR	2	GREEN FAMILY TRUST, DECENDENT'S 3533 LOWELL ST SAN DIEGO, CA 95210
904.02 12	616 N CLERMONT AVE	2	MOONEY JR, EDWARD D & DONNA M 616 N CLERMONT AVE MARGATE, NJ 08402
904.02 13	614 N CLERMONT AVE	2	MODIANO, DANIEL & ELIZABETH I 614 N CLERMONT AVE MARGATE, N J 08402
904.02 14	612 N CLERMONT AVE	2	MC DONALD, J C & CERMANSKI, K C 612 N CLERMONT AVE MARGATE, N J 08402
904.02 15	610 N CLERMONT AVE	2	BANILOWER, HOWARD & DORIS 610 N CLERMONT AVE MARGATE, N J 08402
904.02 16	608 N CLERMONT AVE	2	BLOOM, HOWARD J & MICHELE L 608 N CLERMONT AVE MARGATE, NJ 08402
904.02 17	606 N CLERMONT AVE	2	CUTLER, JOSHUA & MARNA 606 N CLERMONT AVE MARGATE, NJ 08402
904.02 18	604 N CLERMONT AVE	2	GOWDY, CHARLES T & HARDIMAN, MEGHAN E 604 N CLERMONT AVE MARGATE, N J 08402
904.03 6	609 N DOUGLAS AVE	2	GARDNER, JULIE 609 N DOUGLAS AVE MARGATE, N J 08402
904.03 7	611 N DOUGLAS AVE	2	WOLF, RENEE 611 N DOUGLAS AVE MARGATE, NJ 08402
904.03 8	613 N DOUGLAS AVE	2	HANDWERKER, MICHAEL 202 TURLINGTON COURT LIVINGSTON, NJ 07039
904.03 9	615 N DOUGLAS AVE	2	ADAMS, DANIEL & SUSANNE 615 N DOUGLAS AVE MARGATE, NJ 08402

PROPERTY ID	PROPERTY LOCATION	CLASS	OWNERS NAME & ADDRESS	
904.03 11	7704 BAYSHORE DR	2	MC DONALD, GLEN J & DANIELLE C 7704 BAYSHORE DR MARGATE, NJ	08402
904.03 12	616 N DELAVAN AVE	2	LETTZTER, PAUL & CAROLE S 616 N DELAVAN AVE MARGATE, N J	08402
904.03 13	614 N DELAVAN AVE	2	GOLDFINE, ALAN & FLORENCE W 12 EXETER COURT LUMBERTON, NJ	08048
904.03 14	612 N DELAVAN AVE	2	SORR, RONALD C & SUSAN M 612 N DELAVAN AVE MARGATE, N J	08402
904.03 15	610 N DELAVAN AVE	2	TAUB, MELVIN W & SANDRA 104 EZRA AVENUE EGG HARBOR TWP, NJ	08234
904.03 16	608 N DELAVAN AVE	2	KANOFF, LEONARD & KAREN 197 SHADY BROOK DRIVE LANGHORNE, PA	19047
904.03 17	606 N DELAVAN AVE	2	MASON JR, MARK J & WORKMAN, KIERSTEN 606 N DELEVAN AVE MARGATE, NJ	08402
1004.01 1	615 N CLERMONT AVE	2	PINTO, MATTHEW & PEARL 25 HASTINGS AVE MEDFORD, NJ	08055
1004.01 2	617 N CLERMONT AVE	2	KAPLAN, RONA ZUCKER 617 N CLERMONT AVE MARGATE, N J	08402
1004.01 3	7608 BAYSHORE DR	2	KAMINSKY, LOIS H & HOWARD J 1637 OAKWOOD DRIVE #S223 PENN VALLEY, PA	19072
1004.01 4	7606 BAYSHORE DR	2	PARSONS ET AL, BRIAN C 1373 ENTERPRISE DRIVE WEST CHESTER, PA	19380
1004.01 23	7607 BURK AVE	2	HERR ET AL, VICKI E WINN 2340 ST ALBANS STREET PHILADELPHIA, PA	19146
1004.01 24	7609 BURK AVE	2	REECE, CHARLES H D & JODI F 7609 BURK AVENUE MARGATE, NJ	08402

UTILITIES TO BE NOTIFIED WITH TAXLIST

ATLANTIC CITY ELECTRIC
 5100 HARDING HIGHWAY, SUITE 399
 MAYS LANDING, NJ 08330

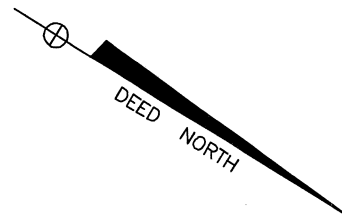
SOUTH JERSEY GAS COMPANY
 VP CONSTRUCTION
 1 SOUTH JERSEY PLAZA, RT. 54
 FOLSOM, NJ 08037

COMCAST CABLE, GREG SMITH, PM
 901 LEEDS AVENUE
 ABSECON, NJ 08201

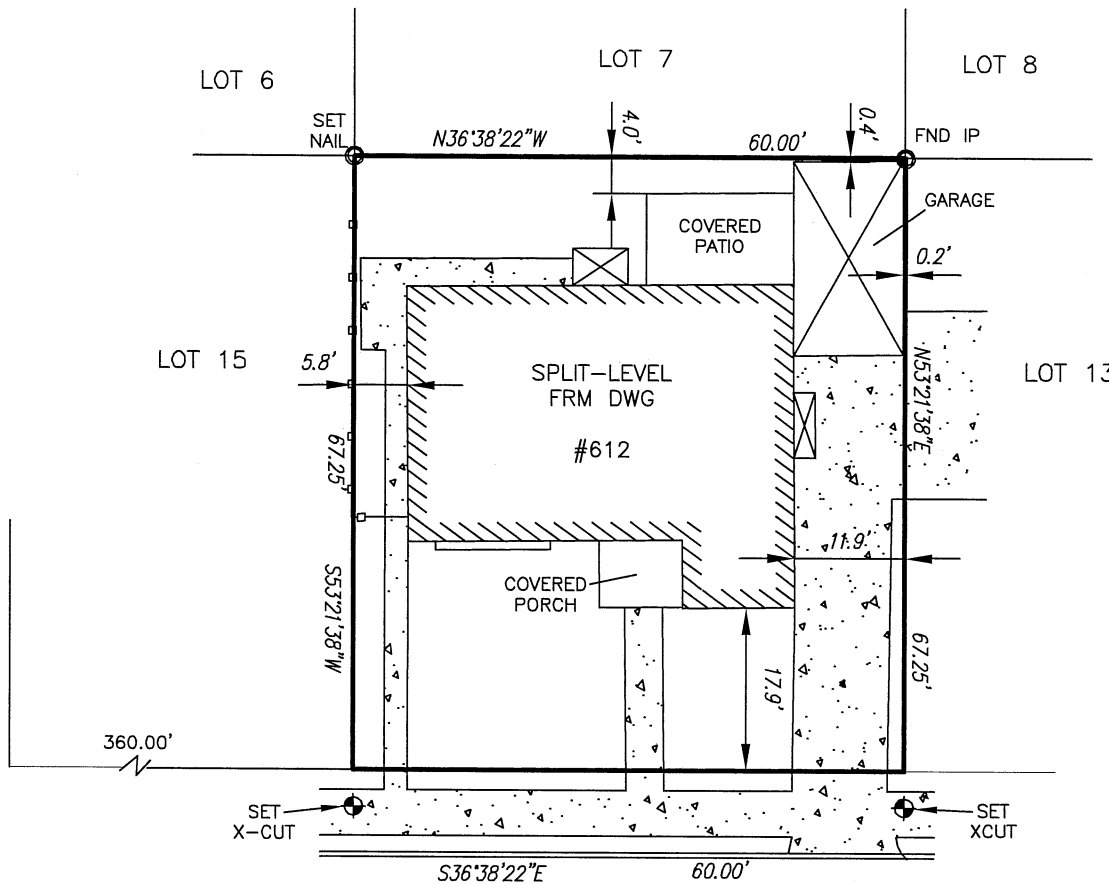
ITEMS PRINTED.....44

NOTES:

1. BEING COMMONLY KNOWN AS LOT 14 BLOCK 904.02 ON THE CURRENT OFFICIAL TAX MAP OF THE CITY OF MARGATE.
2. ELEVATIONS ARE NAVD 1988.
3. STREET ADDRESS: 612 N. CLERMONT
4. THIS SURVEY WAS CONDUCTED WITHOUT THE BENEFIT OF A TITLE REPORT AND IS SUBJECT TO ANY PERTINENT FACTS WHICH MAY BE DISCLOSED BY ONE.



MARSHALL AVE



N. CLERMONT (50' WIDE) AVENUE

TO:
KARA CERMANSKI

AND TO ALL OTHER INTERESTED PARTIES:

I HEREBY CERTIFY THAT THIS SURVEY WAS PERFORMED AND PREPARED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW JERSEY. I FURTHER CERTIFY TO ITS ACCURACY EXCEPT FOR ANY EASEMENTS OR STRUCTURES NOT VISIBLE ON THE SURFACE.

NOTE:

THE BUILDING OFFSET DISTANCES SHOWN ARE MEASURED FOR THE FINISHED SIDING.

EXISTING CONDITIONS SURVEY OF:

BLOCK 904.02 LOT 14

CITY OF MARGATE ATLANTIC COUNTY NEW JERSEY

James R. Boney
JAMES R. BONEY

PROFESSIONAL LAND SURVEYOR

NJ LICENSE No. 31264

13 STONE MILL CT, E.H.T., NJ 08234 Ph: 609-788-8013

DATE: 05-18-20

SCALE: 1"= 20'

DRN.BY: MJE

PROJ: 20-1215

REV: