



Surety Title Company, LLC
1555 Zion Road, Suite 104
Northfield, NJ 08225
Phone: 609-677-6800

March 31, 2026

Law Office of Joseph M. Jacobs, ESQ
5 Independence Way
Princeton, NJ 08540
Attn: Joseph Jacobs

RE: **File Number: 198093NF-01**
14 Route 4, River Edge Boro, Bergen County, NJ
Seller: BCF Investors, L.L.C.

Enclosed please find our Full Report on Title* together with relevant attachments for the above referenced transaction.

If you have any questions regarding the enclosed, or should you require anything further at this time, please do not hesitate to contact me.

Thank you for this opportunity to be of service to you. We look forward to working with you.

You should also know that title insurance fees in New Jersey are regulated. Fees are defined and prescribed by the New Jersey Land Title Insurance Rating Bureau's Manual of Rates and Charges. This manual is available at <https://njlta.org/page/RateManual>. While regulated, certain fees vary among title agencies based on use of different vendors who provide diverse products and services at fluctuating cost, as well as transaction specific costs. As a result, some fees may be higher or lower among companies. If you would like a quote of our estimated fees, please click the following link to obtain a real time quote (quote.mysurety.com). While the cost is important information, a title agency's knowledge, accuracy, service, sustainability and accountability are also critical. We are grateful for this opportunity to serve your title insurance needs.

Very Truly Yours,

A handwritten signature in black ink, appearing to read 'Joseph M. Jacobs', written in a cursive style.

Authorized Signature

**Buyer judgments, if any, have been provided upon request, and have no effect on the Title Commitment issued hereunder.*

**Any Trust Accounts utilized for your transaction shall be deposited into a non-interest-bearing account.
Please note, as part of our parent company's banking relationship, revenue may be generated from excess balances.*

**Surety Title Company, LLC has partnered with CloseSimple to create a secure portal for your transaction, providing 24/7 access. Contact our office to learn more about our portal.*



Privacy Policy

We are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, Fenix Holdings, LLC and its related title companies and Surety Title Company, LLC and its related title companies (*herein referred to as "Company"*), have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other sources, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy.

Issuing Office:
Surety Title Company, LLC
1555 Zion Road, Suite 104
Northfield, NJ, 08225

File Number: 198093NF-01

REPORT ON TITLE

Premises commonly known as Lot 4, Block/Tax ID 1402 in River Edge Boro, Bergen County in the State of New Jersey.

Title is vested in **Fee Simple** interest in the land described in this Report on Title is owned, at the Report Date, by **BCF Investors, L.L.C.**, by deed from **14 Route 4, L.L.C.**, dated **1/2/2002**, recorded **1/3/2002**, in the **Bergen County Clerk/Register's Office** in [Deed Book 8432, Page 474](#).

This search includes only those indices found in Bergen County and is made from 1/1/1988 to 2/27/2026.

It is expressly understood and agreed that Surety Title Company, LLC's liability for this Report on Title is limited to the amount charged for the search and extends only to the applicant for whom this search was prepared. No liability is assumed for items not indexed or mis-indexed, nor for matters which would be disclosed by an accurate survey or inspection of the premises. This report and the description of the premises given herein are based upon information supplied by the applicant as to the location and identification of the premises in question, and no liability is assumed for any discrepancies resulting therefrom. This Report on Title is furnished according to your instructions and does not represent either a Commitment to Insure, or an opinion as to the marketability of title of the premises.

Issuing Office:
Surety Title Company, LLC
1555 Zion Road, Suite 104
Northfield, NJ, 08225

File Number: 198093NF-01

Premises commonly known as Lot 4, Block 1402 in River Edge Boro, Bergen County in the State of New Jersey.

SUBJECT TO THE FOLLOWING:

1. A complete examination of title.
2. Rights of others in possession, if any, other than the fee owner(s).
3. Subject to such facts as would be disclosed by an accurate survey and inspection of the premises.
4. Lien for unpaid taxes, assessments, MUA, water and sewer charges:
(Tax Search attached, if applicable).
5. New Jersey Superior Court, U.S. District Court, U.S. District Court in Bankruptcy and Patriot Search dated 3/20/2026 attached.
6. Mortgage, Security Agreement and Assignment of Rents from BCF Investors, L.L.C., a limited liability company of the State of New Jersey to North Jersey Community Bank, dated 5/22/2007, and recorded on 5/31/2007, in the Bergen County Clerk's Office, in Mortgage [Book 16775, Page 535](#), to secure the sum of \$650,000.00.
7. Slope, grading and drainage rights of the State of New Jersey as in [Deed Book 1810, page 398](#); [Deed Book 4779, page 200](#); [Deed Book 4805, page 197](#).
8. Restrictions as contained in [Deed Book 1194, page 466](#).
9. Rights of adjoining owners, tenants, and occupiers to use a shared garage as contained in [Deed Book 2409, page 279](#).
10. Subject to the right of the State of New Jersey to limit access to and from the Land and State highway Number 4, which it abuts.
11. Rights of tenants under unrecorded leases.

FOR INFORMATIONAL PURPOSES: [Tidelands search](#) results show **Unclaimed**.



NEW JERSEY TAX & ASSESSMENT SEARCH

For: SURETY TITLE COMPANY, LLC
Customer ID: 677680010
Reference #: 48573964|198093NF-01
Order #: 9803186/MT-072-9803186
Completed Date: 03/13/2026

CERTIFICATE OF CURRENT PROPERTY TAX AND ASSESSMENT STATUS FOR:

Block: 1402
Lot 4
Also:

Assessed Owner: BCF INVESTORS LLC
Property Location: 14 ROUTE 4 WEST
Mailing: 14 ROUTE 4
RIVER EDGE, NJ 07661

Municipality: RIVER EDGE BORO(BERGEN)
705 Kinderkamack Rd.
RIVER EDGE, NJ 07661
(201) 599-6300

Property Class *: 4A - Commercial
Lot Size: 50X180 IRR

Cert of Occup.: New Construction & Resales
Smoke detector: Required as per NJAC 5:70-4.19
Call (201) 599-6322 for inspection
Inspection Fee \$ 45.00 for inspection

Assessed Values: Land:\$331,900 Improvements:\$241,100 **Total:**\$573,000
Tax Rate: 2.42 per \$100 of Assessed Value
Tax Deductions: None
2025 Taxes: \$13,866.60 PAID IN FULL
2026 Qtr 1 Due: 02/01/2026 \$3,466.65 PAID
2026 Qtr 2 Due: 05/01/2026 \$3,466.65 OPEN
2026 Qtr 3 Due: 08/01/2026 TO BE DETERMINED
2026 Qtr 4 Due: 11/01/2026 TO BE DETERMINED
2027 Qtr 1 Due: 02/01/2027 TO BE DETERMINED
2027 Qtr 2 Due: 05/01/2027 TO BE DETERMINED

Added Assessments: None
Water: PRIVATE - Veolia Water New Jersey 69 Devoe Pl. Hackensack,NJ 07601 800-422-5987
Sewer: Included with Taxes
Confirmed Assessments: None
Liens: None

Additional Vacant/Abandoned Property Fees may apply. Municipalities reserve the right to impose property registration fees on a property deemed vacant/abandoned and additional fees on a property in which foreclosure proceedings have commenced. These fees are municipal charges subject to tax sale. It is advised that funds be escrowed to cover these potential fees. Please contact the municipality to confirm status.

Unconfirmed Assessment Certificate

Ordinance #: None **Adopted On: None** **Improvement Type: None**

***Not to be used to determine "residential use" for the purposes of P.L. 2004, c. 66, section 8.**

Charles Jones LLC guarantees that the above information accurately reflects the contents of the unredacted public record as of the completed date.



HEREBY ISSUED TO: TIDELAND SEARCH CERTIFICATE

ACCOUNT: 677680010

REFERENCE: 48573964|198093NF-01

SURETY TITLE COMPANY, LLC

**1555 ZION RD STE 104
NORTHFIELD, NJ 08225-1860**

CHARLES JONES LLC CERTIFIES THE BELOW SEARCH RESULTS AND FINDINGS AS DEPICTED ON THE ATTACHED TIDELANDS CLAIM SEARCH MAP AS RESEARCHED IN ACCORDANCE WITH THE APPLICABLE TIDELANDS MAP PREPARED BY THE OFFICE OF ENVIRONMENTAL ANALYSIS AND APPROVED BY THE TIDELANDS RESOURCE COUNCIL, SUBJECT TO THE RESERVATIONS WHICH APPEAR ON THE ADOPTED MAP AND OVERLAY.

APPLICABLE TIDELANDS MAP

TIDELANDS MAP NUMBER: 756-2172

TIDELANDS MAP DATE: 27-MAY-1982

DESIGNATED PROPERTY

COUNTY: BERGEN

STATE: NEW JERSEY

MUNICIPALITY: BOROUGH OF RIVER EDGE

BLOCK: 1402

LOT: 4

STREET NUMBER & NAME: 14 ROUTE 4 WEST

SEARCH RESULTS

FINDINGS (PLEASE REVIEW ATTACHED MAP): UNCLAIMED

DATED: 13-MAR-2026

**CHARLES JONES LLC
HAS EXECUTED THIS CERTIFICATE**

TD26-072-1113

Tidelands Claim Search

RIVEREDGE BORO - BLOCK: 1402 LOT: 4



Reference



PIQ



Master Instruments



Claimed

The claim and property lines depicted are a scaled representation and are for informational purposes only. Results are based on the NJ State Tideland Conveyance Maps and are subject to the Tideland Reservation statement. Signature is not responsible for errors or omissions in the State's data.



*** UNITED STATES PATRIOT NAME SEARCH ***

677-6800-10
CERTIFIED TO:

RE: 48573964|198093NF-01

SURETY TITLE COMPANY, LLC
1555 ZION RD STE 104
NORTHFIELD NJ 08225-1860

CHARLES JONES LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE LIST OF "SPECIALLY DESIGNATED NATIONALS AND BLOCKED PERSONS" MAINTAINED BY THE OFFICE OF FOREIGN ASSETS CONTROL, U.S. DEPARTMENT OF THE TREASURY, PURSUANT TO EXECUTIVE ORDER 13224 AS AMENDED BY EXECUTIVE ORDER 13268, AS WELL AS "THE CONSOLIDATED SANCTIONS LIST" THAT INCLUDES THE LIST OF "FOREIGN SANCTIONS EVADERS" PURSUANT TO EXECUTIVE ORDER 13608 AND MAINTAINED BY THE OFFICE OF FOREIGN ASSETS CONTROL, U.S. DEPARTMENT OF THE TREASURY AND REPORTS THE FOLLOWING FINDINGS WITH RESPECT TO THE NAME(S) LISTED BELOW:

THROUGH

BCF INVESTORS, L.L.C. (Entity)

03-29-2026

***** CLEAR PATRIOT NAME SEARCH *****

NOTE: According to the U.S. Department of Treasury, no U.S. person may deal with any Libyan or Iraqi government official whether their name appears on the list or not.

DATE ISSUED: 03-31-2026

PA26-090-02522 090 0731090 02

CHARLES JONES LLC
P.O. BOX 8488
TRENTON, NJ 08650



NEW JERSEY SUPERIOR COURT,
UNITED STATES DISTRICT COURT AND
UNITED STATES BANKRUPTCY COURT

677-6800-10

RE: 48573964 | 198093NF-01

CERTIFIED TO:

SURETY TITLE COMPANY, LLC
1555 ZION RD STE 104
NORTHFIELD NJ 08225-1860

CHARLES JONES LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE INDEX OF THE CIVIL JUDGMENT AND ORDER DOCKET OF THE SUPERIOR COURT OF NEW JERSEY, THE INDEX OF THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, AND THE INDEX OF THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY AND DOES NOT FIND REMAINING UNSATISFIED OF RECORD IN ANY OF THESE COURTS A JUDGMENT OR OTHER DOCKETED RECORD REFERRED TO BY THE RESPECTIVE INDICES WHICH CONSTITUTES A GENERAL LIEN ON REAL PROPERTY IN NEW JERSEY, NOR ANY CERCLA LIEN ON SPECIFIC REAL PROPERTY WITHIN NEW JERSEY NOR ANY PETITION COMMENCING PROCEEDINGS IN BANKRUPTCY EXCEPT AS BELOW SET FORTH AGAINST:

	FROM	TO
BCF INVESTORS, L.L.C. (Entity) *** Name is CLEAR ***	03-20-2006	03-20-2026

DATED 03-20-2026
TIME 08:45 AM

RN26-090-02521 090 0735090 02

CHARLES JONES LLC
P.O. BOX 8488
TRENTON, NJ 08650