

January 6, 2023

Carmella Malfara, Administrator
City of Ventnor Planning Board
City Hall
6201 Atlantic Avenue
Ventnor, NJ 08406

RE: Application of Kevin Bisch
405 N. Derby Avenue
Block 260, Lot 3
Ventnor, Atlantic County, New Jersey
Our File No. 13126-1

Dear Ms. Malfara:

Please be advised that I represent the applicant, Kevin Bisch, with regard to his application to the City of Ventnor Planning Board for certain "c" variance relief in order to renovate the existing single-family home located at 405 N. Derby Avenue.

In support of this application, enclosed please find the following:

1. Original and (16) copies of the Application for Action by Planning Board;
2. City of Ventnor Planning Board Application Checklist;
3. Seventeen (17) signed and sealed Architectural Plans prepared by Todd Allen Miller, AIA of QMA Architects dated November 30, 2022, last revised December 12, 2022, consisting of seven (7) sheets;
4. Seventeen (17) signed and sealed Survey for Block 260, Lot 3 prepared by James R. Boney, PLS dated October 28, 2019, consisting of one (1) sheet;
5. Copy of Tax Map Sheet 42, highlighting the property;
6. Copy of Deed between Brass Investment Group, LLC and Kevin Michael Bisch dated November 22, 2019 and recorded in the Atlantic County Clerk's Office on December 20, 2019 as Instrument No. 2019062825;
7. Copy of the Residential Property Card;

8. One (1) original certification of paid taxes; and
9. One (1) copy of the 200' Property Owner's List.

Please file this application in the normal course of business and notify me as to when the application has been deemed complete. Once the application has been deemed complete, please notify my office of the hearing date, and I will provide you with the required public notice and additional copies of the application in advance of the hearing.

Finally, enclosed please find two (2) checks payable to the City of Ventnor which represent the \$200.00 application fee and the \$900.00 escrow engineering review fee.

Should you have any further questions or require any additional documentation in advance of the hearing date, please do not hesitate to contact me.

Thank you.

Very truly yours,

NEHMAD DAVIS & GOLDSTEIN, P.C.

By: 

ERIC S. GOLDSTEIN

ESG/lmm

Enclosures

c: Mr. Kevin M. Bisch (w/encl. via e-mail)

13126-001/



City of Ventnor City

City Hall
6201 Atlantic Avenue
Ventnor City, New Jersey 08406

Information can be found on City Website: www.ventnorcity.org

Meetings held in Municipal Court Room at 6:30 pm on specified dates

Application for Action by Planning Board

Ventnor City, New Jersey

Please Type or Print Clearly

1. Date of Application: January 3, 2023

2. Zoning District:

R-1 <input type="checkbox"/> Single Family	R-2 <input checked="" type="checkbox"/> Single Family	R-3 <input type="checkbox"/> Single Family
R-4 <input type="checkbox"/> Single Family	R-5 <input type="checkbox"/> Single Family	R-6 <input type="checkbox"/> Single Family
R-7 <input type="checkbox"/> Single Family	R-8 <input type="checkbox"/> Single Family	
R-9 <input type="checkbox"/> Single Family, High Rise, Townhouse	R-10 <input type="checkbox"/> Environmental: Ventnor West	
R-11 <input type="checkbox"/> Special Development District	COMM <input type="checkbox"/> City Commercial District	
CMU <input type="checkbox"/> Commercial Mixed Use	DCD <input type="checkbox"/> Design Commercial District	

3. Subject Lot:

Street Address (es) 405 N. Derby Avenue

Block Number: 260 Lot Number (s): 3

Total Area (in Square Feet): 6,000 sf.

Lot Frontage: 19.5 ft. Lot Depth: 80 ft.

4. Information about the Applicant

Full Name (s): Kevin M. Bisch

If Business entity, Names of Officers or Principals (Subject disclosure statement if appropriate)

N/A

Property Address: 405 N. Derby Avenue, Ventnor, NJ Zip Code: 08406

Other Residence Address: 1010 Plymouth Road, Plymouth Meeting, PA Zip Code: 19462

Mailing Address (Address that all correspondence will get mailed to): _____

_____ Zip Code: _____

Phone Number (s) (Include Area Code):

Home Address: _____ Cell Phone: (267) 251-6319

Business Address: _____ Best Number to call: (609) 927-1177 (Attorney)

Email Address (s): egoldstein@ndglegal.com & KBisch@amerisourcebergen.com

Tax ID or Social Security Number (For Escrow Account - This must be filled in): _____

10. If Variances are required:

- a. Note: Properly sealed site plan must show all dimensions relevant to variance analysis
- b. Current use of Lot (s) and/or Building (s): Single-family home
- c. Proposed use of Lot (s) and/or Building (s): Single-family home with 2nd-Floor addition
- d. Number of Bedrooms:
 - i. Current: 4 EXISTING
 - ii. Proposed: Same as existing
- e. Number of Off-street parking:
 - i. Current: 3
 - ii. Proposed: 3
- f. If "D" or "USE" variance is required, Please explain: _____
- g. Dimensional Variances (Front, Side, Rear, Lot Coverage, etc.)

Variance Type	Zone requirement	Present Condition	Proposed Condition
<u>§102-62 F (Left Side Garage)</u>	<u>8 ft.</u>	<u>3.2 ft.</u>	<u>3.2 ft.</u>
<u>§102-62 G (Rear Garage)</u>	<u>15 ft.</u>	<u>3.6 ft.</u>	<u>3.6 ft.</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

11. Prior Actions:

- a. Detail any prior hearing and/or decision relevant to this application. Supply date, name of Board, and results. If none, check here: _____
 - i. N/A
- b. Detail any current and prior permits on the property that could be relevant to the application:
 - i. N/A

12. County Actions: Provide necessary dates and decisions

- a. Site Plan:
 - N/A
 - _____
 - _____
 - _____
- b. Subdivision:
 - N/A
 - _____
 - _____
 - _____
- c. Other:
 - N/A
 - _____
 - _____
 - _____

13. **Landscaping Plan:** In accordance with article 102-118.4, Applicant must comply with City Landscaping Ordinance. Please include a detailed narrative of the landscaping plans to comply with this article:

_____ *Check here is requesting a waiver. Detail the reason for this waiver*

14. **Narrative:** Provide any information not otherwise set forth above which may be relevant to the application, including justifications, clarifications, and extenuating circumstances. Include a general narrative description of what is being proposed. This narrative should include a description of the current and proposed conditions of the property. Failure to include a complete narrative can constitute an incomplete application. Use another sheet if necessary:

The applicant is proposing a vertical addition over the existing garage, along with an overall renovation of property. The addition over the garage shall consist of an expanded bedroom, with two walk-in closets and a new bathroom. From a land use and zoning perspective, the proposed renovation shall be below the allowable height limit, and the variances being requested are expansions of existing non-conformities. No other expansion of the footprint of the existing home is proposed.

15. Signature of Applicant (s):



Eric S. Goldstein, Esquire - Attorney for Applicant

Date: January 3, 2023

Date: January 3, 2023

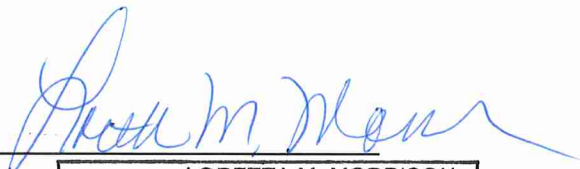
16. Notarized Statement by Applicant:

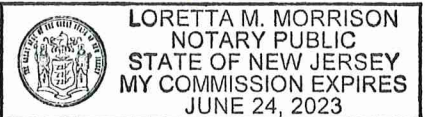
State of New Jersey)

ss.

County of Atlantic)

Eric S. Goldstein, Esquire _____, being duly sworn according to the 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 3rd day of January 2023.

Notary Seal 



City of Ventnor City Planning Board

Application Checklist

This list is for each and every copy submitted of application

- I. X Signed and Notarized application
- II. X Copy of Ventnor City Tax map highlighting the applicant property
- III. N/A Set of color photographs showing front, oblique, and rear views (if applicable)
 - a. Include photos of neighboring properties if applicable
- IV. X Sealed copy of property survey that is not older than 2 years
 - a. Any survey older must be updated or a signed statement noting no changes
- V. X Copies of professional plans or detailed sketches of proposed plans
- VI. X Detailed sketch (s) of current conditions
- VII. X Detailed Sketch (s) or plans of proposed plan
- VIII. X Statement of Existing and Proposed use of property
- IX. X Copy of Ventnor City Residential Property Card
 - a. This is available from the Ventnor City Tax Assessor
- X. X Certification that Property Taxes are current
 - a. This can be obtained from Tax Office
- XI. Statement and/or drawings of existing and proposed Building heights
 - a. If applicable
- XII. N/A Statement and/or drawings of existing and proposed off-street parking
 - a. If applicable
- XIII. Professional plans should include a signature space for Board Chairman, engineer, and Board Secretary.
 - a. If applicable
- XIV. Detailed plan for landscaping or street trees as required
 - a. Notice if requesting a waiver for such
- XV. X Check for application fee as per fee structure. Check to include \$50 for final notice of Decision.
- XVI. X Check for Escrow fee as per fee structure
 - a. Need to include Tax ID # or Social Security # of name on check



1 Front View
PD-1

APPROVALS	
Board of Chairperson	
Board Secretary	
City Engineer	
Land Use Administrator	

QMA
Architects

15 S. Dorset Avenue
Ventnor City
New Jersey 08406
Tel. 609 214 4869

www.QMA-CO.com

TAM Miller
Todd Allen Miller AI-10162

Bisch Residence Reno
BLOCK 260 LOT 3 405 N. Derby Ave Ventnor City NJ

I have reviewed this preliminary drawing and _____ approve the design with the changes as noted
I authorize work to begin on the next phase of work based upon this preliminary design. I understand that any additional design modifications not specified above will be made as an additional service to the contract.

Signature _____ Date _____

REVISIONS		
R1		
12-14-22		

DATE 11-30-22
JOB NO. 2022-26

SHEET
PD-1
1 OF 7 SHEETS

Volumes/Architects/2022 Projects/2022-26 Bisch Reno/2. CAD Files/2. Preliminary Design/Rev #1 12-15-22/Plan Files/2022-26 221213 PD R1 (21).jpg

/Volumes/Architects/2022 Projects/2022-26 Bisch Reno/2. CAD Files/2. Preliminary Design/Rev #1 12-15-22/Plan Files/2022-26 221213 PD R1 (21).p1n



APPROVALS	
Board of Chairperson	
Board Secretary	
City Engineer	
Land Use Administrator	



1
PD-2

Rear View

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12-14-22		

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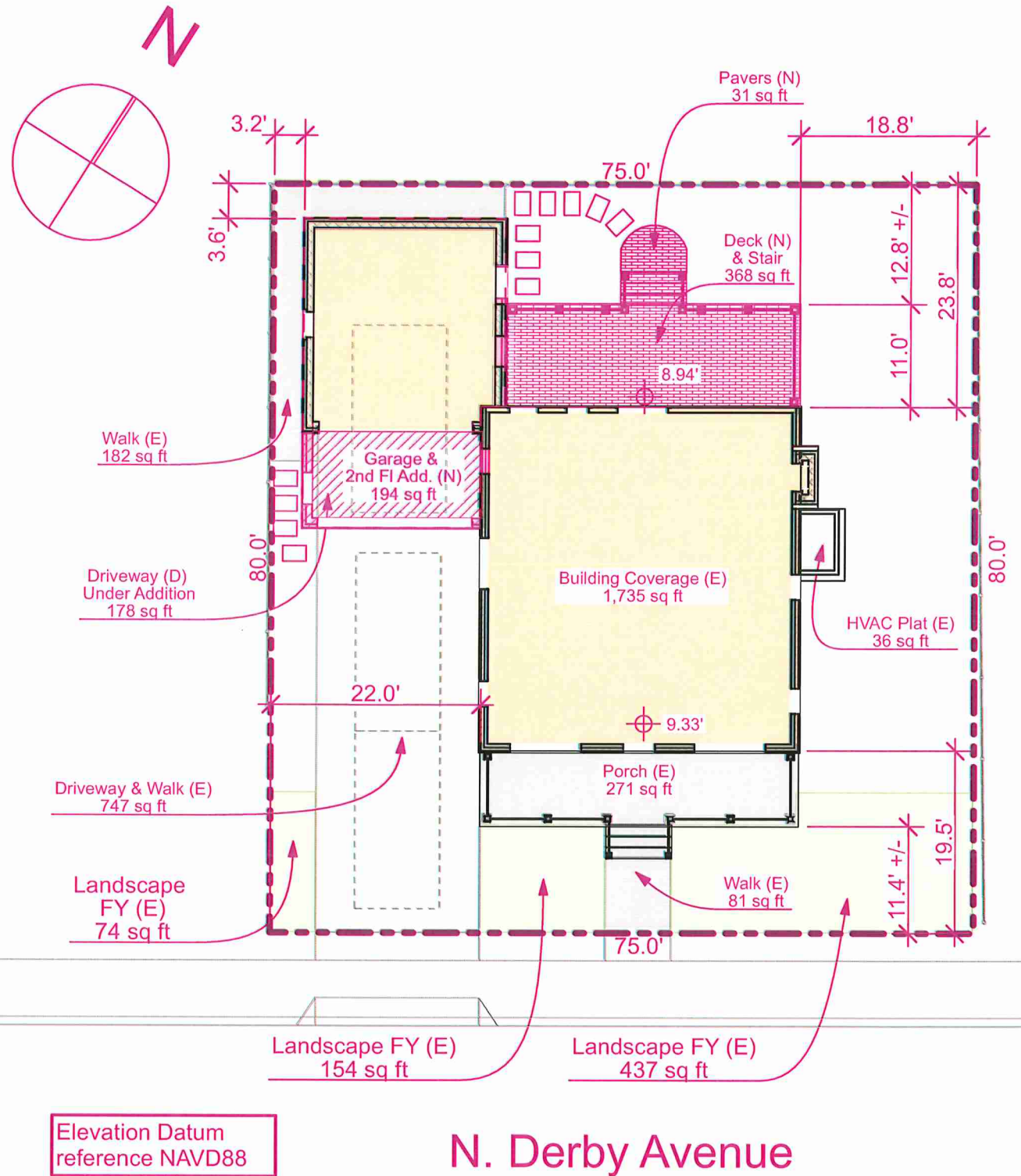
JOB NO. 2022-26

SHEET

PD-2

2 OF 7 SHEETS

A:\Volumes\Architects\2022\Projects\2022-26 Bisch Reno\2. CAD Files\2. Preliminary Design\Rev #1 12-15-22\Plan Files\2022-26 221213 PD R1 (21).pln



Elevation Datum
reference NAVD88

N. Derby Avenue

1
PD-3 **PROPOSED Site Plan**
SCALE: 1/16" = 1'-0"

Existing building, site, & elevation data from survey by James R. Boney Professional Land Surveyor, dated 10-28-19.

2
PD-3 **Zoning Analysis**

405 N Derby Ave. Block 260 Lot 3					
	Code Section	Required	Existing	Proposed	Conformance
Zone	Zoning Map	R-2	R-2	R-2	Conforming
Use	102-13 A(1)	SFR	SFR	SFR	Conforming
Min. Lot Area	102-62.A	4,800 SF	6,000 SF	6,000 SF	Conforming
Min. Lot Width	102-62.B	60 Feet	75 Feet	75 Feet	Conforming
Min. Lot Depth	102-62.C	80 Feet	80 Feet	80 Feet	Conforming
Principal Bldg. Setbacks	102-62				
Front Derby Ave	102-62 E	15 Feet	19.5 Feet	No Change	Conforming
Left Side Garage	102-62 F	8 Feet	3.2 Feet	3.2 Feet	2nd FL Addition Increase Existing Non-Conforming
Left Side House		8 Feet	22.0 Feet	No Change	Conforming
Right Side		8 Feet	18.8 Feet	No Change	Conforming
Rear Garage	102-62 G	15 Feet	3.6 Feet	3.6 Feet	2nd FL Addition Increase Existing Non-Conforming
Rear House		15 Feet	23.8 Feet	No Change	Conforming
Front Porch		10 Feet	+/- 11.4 Feet	No Change	Conforming
Bay Window, Fireplace	102-118.3.E	3' into front & rear, 2' into side	+/- 16.0 Feet	No Change	Conforming
Principal Bldg. Height	102-118 A, 102-11, 102-61 A.(1)	BFE + 3' or First Floor + 35'	+/- 25.33 Feet	No Change	Conforming
Max. Eave Height	102-118.A	Min Roof pitch 5:12, 2' eave ht. above 3rd FL			Conforming
Effective Bldg. Width	102-11	N/A	N/A	N/A	N/A
Dormers	102-118 B, 102-11	40% of length, 4:12 gable, 3:12 shed	N/A	N/A	None
		40% of Half Sory			N/A
Half Story	102-11	75% Floor Area, >7'-6" High	N/A	N/A	N/A
Roof Eaves	102-118.3 A	18 inches or 23" with gutter		12 inches	Conforming
Decks in Rear Yard	102.118.3 D(1)	<16" above sidewalk, 4' rear yard setback			
Porches & Decks	102.118.3 D(3)	6' rear yard setback, 6' max rear yd encroachment	N/A	12.8'+/- Setback, 2.2' Encroachment	Conforming
Swim Pool	102-13C (2)(a)	6' Waters edge to all property lines & 15' Bldg Front yard setback	None	None	None
Accessory Bldg. Setbacks	102.116.2.A	80SF, Lots 3000SF or less	None	None	None
Side	102-62F	8 Feet	None	None	None
Rear	102-62G	3 feet	None	None	None
Height	102-10, 102-62H	12' above adj. grade NAVD 88	None	None	None
Roof Pitch	102-116.2	4:12	None	None	None
Landscaping	102-118.4	2 trees, 3 1/2 Cal, 1 shrub/ 2' Lot Width = 23			Will Comply
Landscape Area	102-118.4 M(2)	25% Total, 5% min in Front Yard	Total: 2,637 SF (44.0%), Front: 665 SF (11.1%)	Total: 2,355 SF (39.25%), Front 665 SF (11.1%)	Conforming
Fence	102-118.5	6' H rear & side, 4' H front w/ 50% open	4' +/-	No Change	Conforming
Lot Coverage (Including Covered Decks)	102-62 D(2)	65% (3,900 SF Max)	3,363 SF (56.1%)	3,646 SF (60.8%)	Conforming
Building Coverage	102-62 D(1)	40% (2,400 SF Max)	1,735 SF (28.9%)	1,937 SF (32.3%)	Conforming
HVAC	102-118.3.A	4' front, side, rear	13.9' +/-	No Change	Conforming
Parking	102.118.6, 102-11	3 BR 2.0, 4 BR = 2.5, 5 BR = 3, 10 x 20 enclosed, 9 x 19 open	4-BR 2 Cars required, 3 provided	No Change	Conforming
FEMA Base Flood Elevation (BFE)		AE-EL 8 (NAVD88) + 3' Freeboard	9.3' NAVD 88	No Change	Existing Non-Conforming
Zoning Floor Elevation	102-11 Definition	BFE + 3' or 9' above Curb			

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Bisch Residence Reno
BLOCK 260 LOT 3 405 N. Derby Ave Ventnor City NJ

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REVISIONS

R1		
12-14-22		

DATE 11-30-22

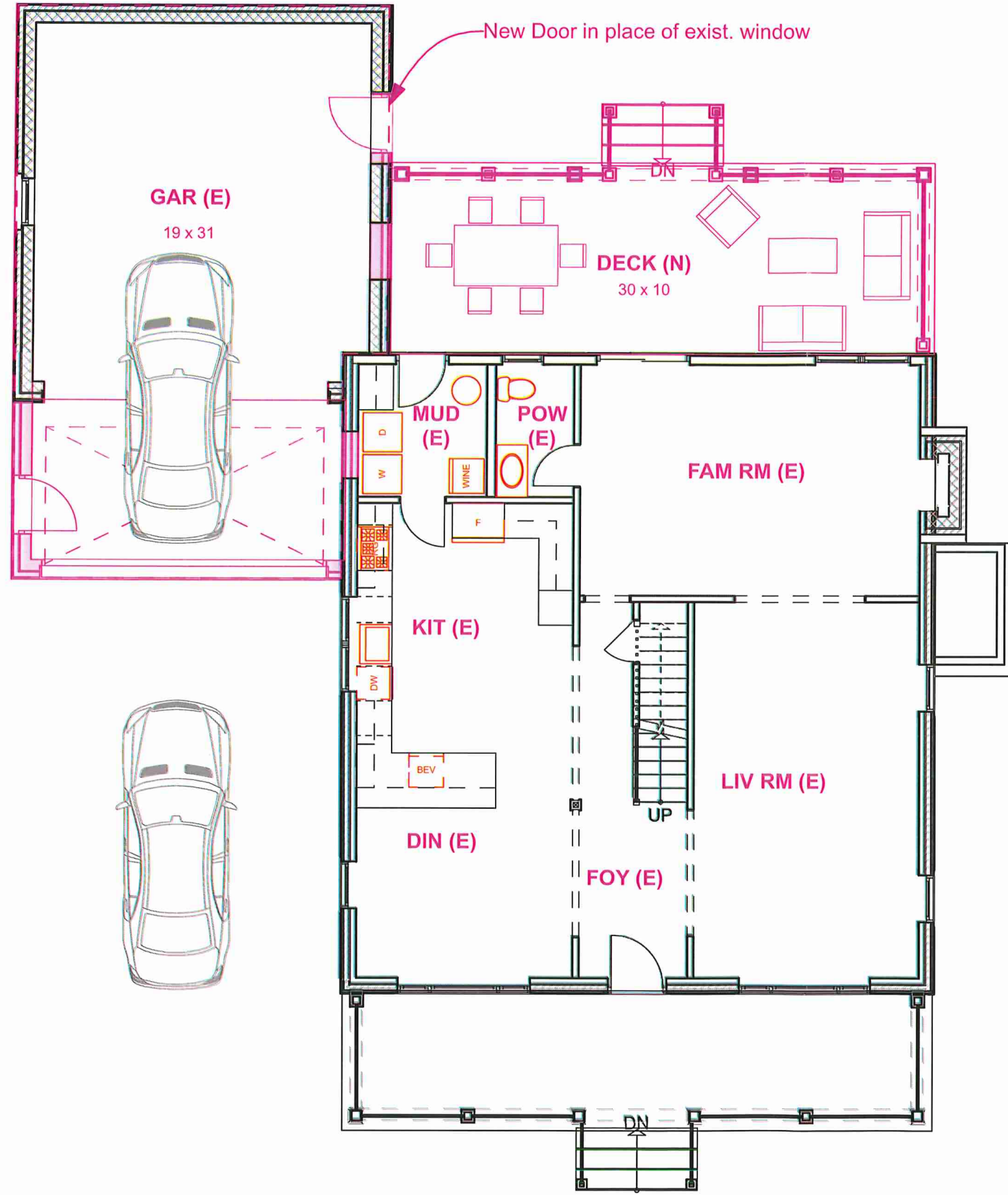
JOB NO. 2022-26

SHEET

PD-3

3 OF 7 SHEETS

/Volumes/Architects/2022 Projects/2022-26 Bisch Reno/2. CAD Files/2. Preliminary Design/Rev #1 12-15-22/Plan Files/2022-26 221213 PD R1 (21).pin



APPROVALS	
Board of Chairperson	
Board Secretary	
City Engineer	
Land Use Administrator	

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R1		
12-14-22		

DATE 11-30-22

JOB NO. 2022-26

SHEET

PD-4

4 OF 7 SHEETS

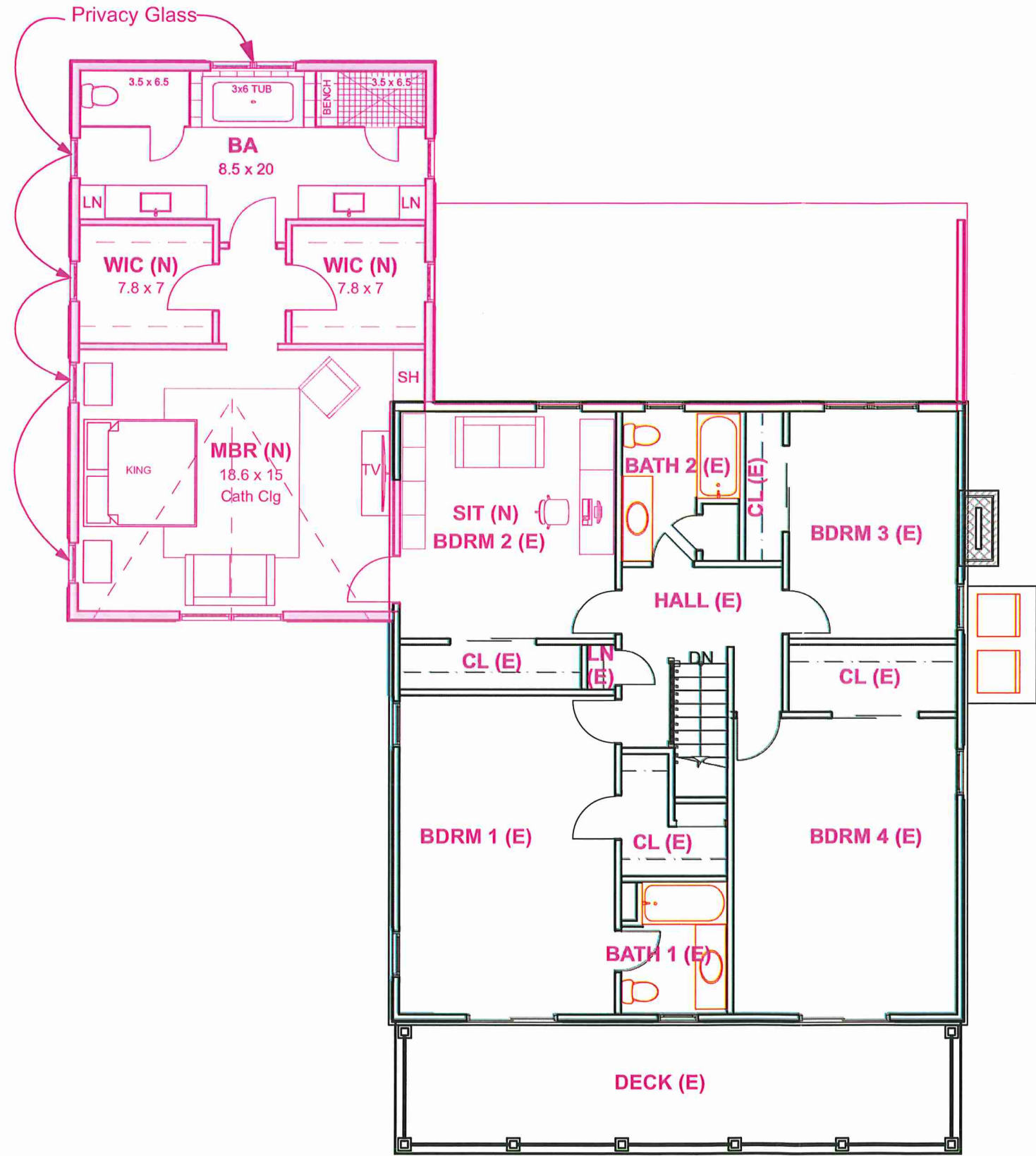
1
PD-4

PROPOSED First Floor Plan

SCALE: 1/8" = 1'-0"

These plans are copyrighted and are subject to copyright protection as an "architectural work" under Sec. 102 of the Copyright Act, 17 U.S.O. as amended December 1990 and known as Architectural Works Copyright Act of 1990. The protection includes but is not limited to the overall form as well as the arrangement and composition of spaces and elements of the design. Under such protection, unauthorized use of these plans, work or home represented, can legally result in the cessation of construction or buildings being seized and/or monetary compensation to QMA Architects & Planners.

/Volumes/Architects/2022 Projects/2022-26 Bisch Reno/2. CAD Files/2. Preliminary Design/Rev #1 12-15-22/Plan Files/2022-26 221213 PD RT (21).pln



APPROVALS	
Board of Chairperson	
Board Secretary	
City Engineer	
Land Use Administrator	

QMA
Architects

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Ventnor City
New Jersey 08406
Tel 609 214 4869

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Todd Allen Miller AI-10162

Bisch Residence Reno
BLOCK 260 LOT 3 405 N. Derby Ave Ventnor City NJ

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Signature _____ Date _____

REVISIONS

R1		
12-14-22		

DATE 11-30-22

JOB NO. 2022-26

SHEET

PD-5

5 OF 7 SHEETS

1
PD-5

PROPOSED Second Floor Plan

SCALE: 1/8" = 1'-0"

/Volumes/Architects/2022 Projects/2022-26 Bisch Reno/2. CAD Files/2. Preliminary Design/Rev #1 12-15-22/Plan Files/2022-26 221213 PD R1 (21).pln

APPROVALS	
Board of Chairperson	
Board Secretary	
City Engineer	
Land Use Administrator	



2
PD-6

PROPOSED Rear Elevation

SCALE: 1/8" = 1'-0"



1
PD-6

1 PROPOSED Front Elevation

SCALE: 1/8" = 1'-0"

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Ventnor City
New Jersey 08406
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TAM

Todd Allen Miller AI-10162

Bisch Residence Reno

BLOCK 260 LOT 3 405 N. Derby Ave Ventnor City NJ

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JOB NO. 2022-26

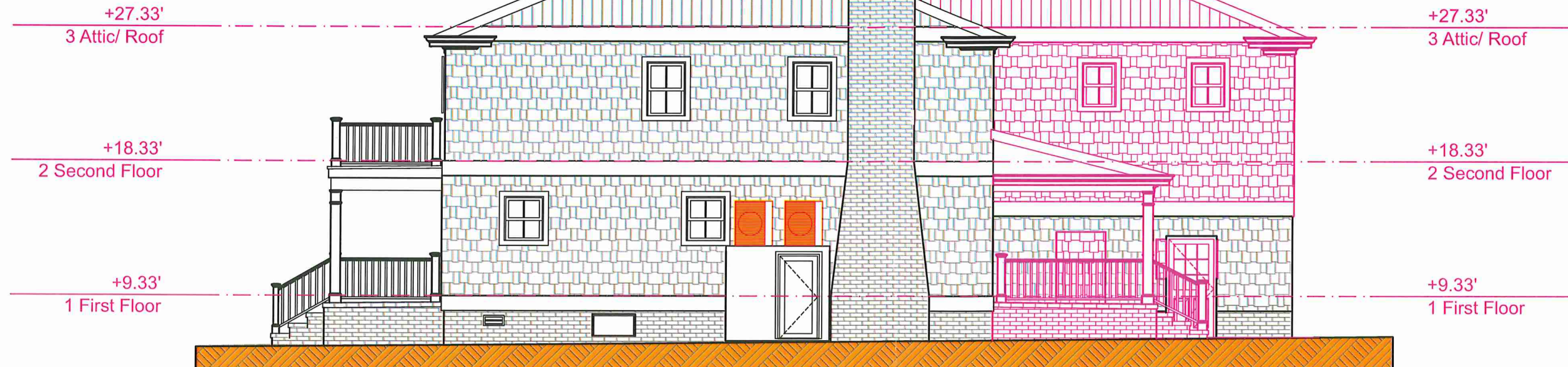
SHEET

PD-6

6 OF 7 SHEETS

/Volumes/Architects/2022 Projects/2022-26 Bisch Reno/2. CAD Files/2. Preliminary Design/Rev #1 12-15-22/Plan Files/2022-26 221213 PD R1 (21).pln

APPROVALS	
Board of Chairperson	
Board Secretary	
City Engineer	
Land Use Administrator	



1
PD-7
PROPOSED Right Elevation
SCALE: 1/8" = 1'-0"



2
PD-7
PROPOSED Left Elevation
SCALE: 1/8" = 1'-0"

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New Jersey 08406
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TAM
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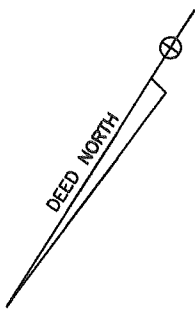
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PD-7

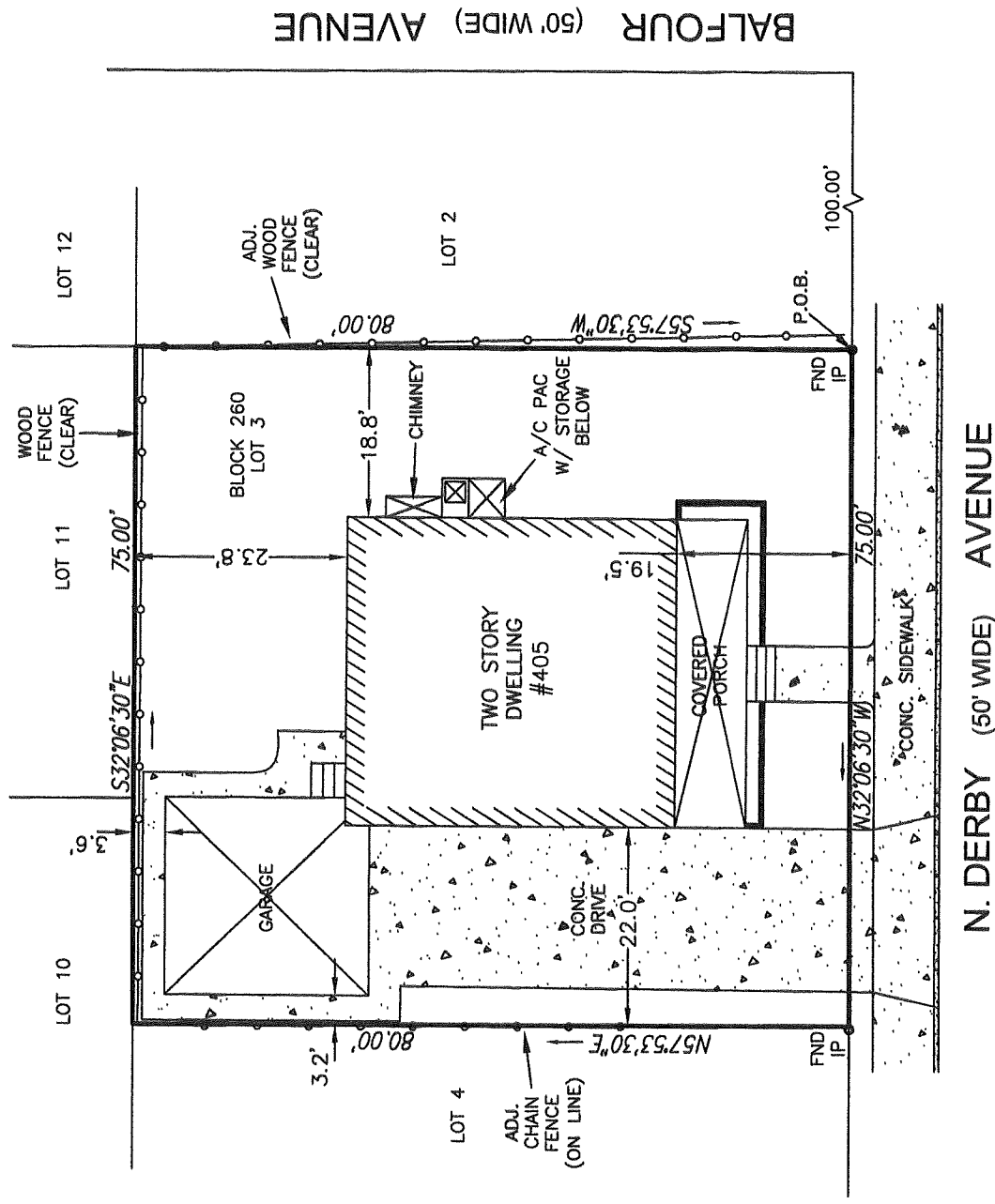
7 OF 7 SHEETS

NOTES:

1. BEING COMMONLY KNOWN AS LOT 3 BLOCK 260 ON THE CURRENT OFFICIAL TAX MAP OF THE CITY OF VENTNOR
2. STREET ADDRESS: 405 N. DERBY AVE.
3. BEING FURTHER KNOWN AND DESIGNATED AS LOTS 14, 15 AND 16, BLOCK 139 AS SHOWN ON MAP OF VENTNOR HEIGHTS, BY W. I. RISLEY C.E., DATED JULY 1925 AND FILED AUGUST 5, 1925 AS MAP NO. 822.



LOT 18



TO:

KEVIN BISCH
TRIDENT LAND TRANSFER COMPANY (NJ) LLC
AMERICAN FEDERAL MORTGAGE CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS MAY APPEAR.

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.

THE BUILDING OFFSET DISTANCES SHOWN ARE FOR THE PURPOSE OF CHECKING SETBACK COMPLIANCE AND SHOULD NOT BE USED FOR ERECTING FENCES OR ANY OTHER IMPROVEMENTS.

SURVEY OF:

BLOCK 260 LOT 3

CITY OF VENTNOR 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: 10-28-19

SCALE: 1"= 20'

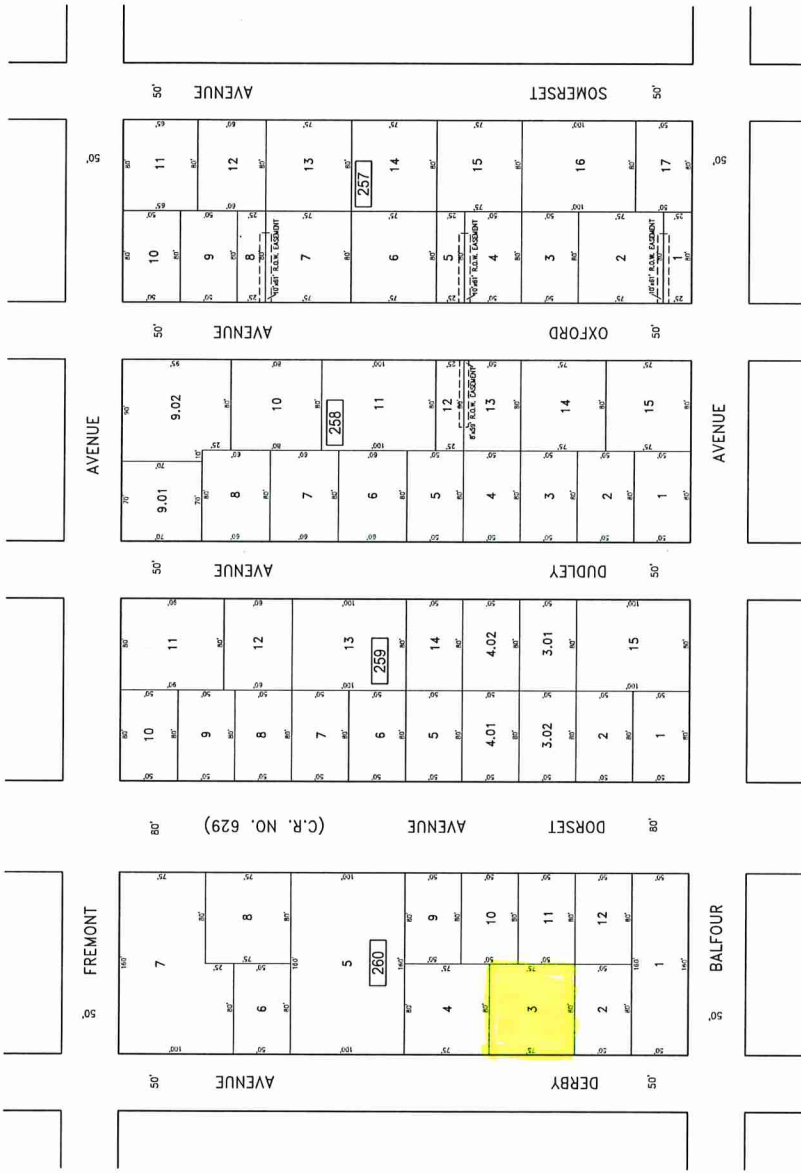
DRN.BY: STAFF

PROJ: 19-1529

DATE	REVISIONS	BY	NO.

NOTE: THIS SHEET HAS BEEN DRAWN USING COMPUTER AIDED DRAFTING/DESIGN (CAD) AND COORDINATE GEOMETRY (COGO).

SHEET 47



SHEET 43

SHEET 41

SHEET 36

TAX MAP
CITY OF VENTNOR
 ATLANTIC COUNTY NEW JERSEY
 SCALE: 1" = 50'
 DATE: 2-13-2015

CHARLES E. ADAMSON IN PROFESSIONAL LAND SURVEYOR LIC. NO. 42827
REVISIONS, YERGENIC & WALLBERG ENGINEERS
 440 N. MAIN STREET, PLAZA TOWNSHIP, NJ 08062
 (609) 666-7676 FAX (609) 666-7676

TO SHOW CONDITIONS AS OF: 2-9-2013

THIS TAX MAP SHEET HAS BEEN DIGITALLY REVISED USING COMPUTER-AIDED DRAFTING/DESIGN (CAD) AND COORDINATE GEOMETRY (COGO). IT IS BASED ON THE ORIGINAL DIGITALLY DRAWN TAX MAP PLATE FROM THE OFFICE OF THE COUNTY CLERK, ATLANTIC COUNTY, NEW JERSEY DIVISION, DATE JULY 20, 2016. SERIAL NUMBER 1070 AND SIGNATURE OF JUDY P. MILLER, C.T.A., CHIEF OF THE OFFICE OF THE COUNTY CLERK, ATLANTIC COUNTY, NEW JERSEY DIVISION. THE ORIGINAL DIGITALLY DRAWN TAX MAP PLATE WITH THE OFFICIAL APPROVAL STAMP IS ON FILE WITH REVISIONS & YERGENIC ENGINEERS.



**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 12/20/2019 15:22:18
RCPT # 1517382 RECD BY E-RECORD
NAME FEE
RECORDING FEES 70.00
INSTRUMENT# 2019062825
VOL 14714 PAGE 1 OF 6

Official Use Only

Transaction Identification Number

4113970

3754624

Submission Date(mm/dd/yyyy)

12/05/2019

Return Address (for recorded documents)

No. of Pages (excluding Summary Sheet)

4

TRIDENT LAND TRANSFER COMPANY (NJ) LLC

Recording Fee (excluding transfer tax)

\$70.00

3 EXECUTIVE CAMPUS

SUITE 100
CHERRY HILL, NJ 08002

Realty Transfer Tax

\$3,623.00

Total Amount

\$3,693.00

Document Type

DEED/NO EXEMPTION FROM REALTY TRANSFER FEE

Municipal Codes

VENTNOR

04

Batch Type

L2 - LEVEL 2 (WITH IMAGES)

289699

Additional Information (Official Use Only)

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**Atlantic County
Document Summary Sheet**

DEED/NO
EXEMPTION
FROM REALTY
TRANSFER FEE

Type	DEED/NO EXEMPTION FROM REALTY TRANSFER FEE				
Consideration	\$442,500.00				
Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)				
Document Date	11/22/2019				
Reference Info					
Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
GRANTOR	Name		Address		
	BRASS INVESTMENT GROUP LLC		1145 ASBURY AVENUE, OCEAN CITY, NJ 08226		
	DANE BRASSLETT		1145 ASBURY AVENUE, OCEAN CITY, NJ 08226		
GRANTEE	Name		Address		
	KEVIN M BISCH		1010 PLYMOUTH ROAD, PLYMOUTH MEETING, PA 19462		
Parcel Info					
Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality
	04	260	3		04

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

Prepared by:

MONZO CATANESE HILLEGASS, P.C.
BY: JOHN P. AMENHAUSER, ESQUIRE

JF 19062825
CHARGE, RECORD RETURN
TRIDENT LAND TRANSFER CO, NJ
3 EXECUTIVE CAMPUS
SUITE 100
CHERRY HILL, NJ 08002

DEED

This Deed is made on November 22, 2019,

BETWEEN: BRASS INVESTMENT GROUP, LLC, A NEW JERSEY LIMITED LIABILITY COMPANY, whose address is 1145 Asbury Avenue, Ocean City, New Jersey 08226,

referred to as the Grantor,

AND: KEVIN MICHAEL BISCH, whose address is

*1010 Plymouth Road
Plymouth Meeting PA 19462*

referred to as the Grantee. The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

1. **TRANSFER OF OWNERSHIP.** The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of FOUR HUNDRED FORTY-TWO THOUSAND FIVE HUNDRED (\$442,500.00) DOLLARS. The Grantor acknowledges receipt of this money.

2. **TAX MAP REFERENCE.** (N.J.S.A. 46:26A-3) City of Ventnor, Block 260, Lot 3.

3. **PROPERTY.** The property consists of the land and all the buildings and structures on the land in the City of Ventnor, County of Atlantic and State of New Jersey. The legal description is:

SEE EXHIBIT A – DESCRIPTION ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

BEING the same lands and premises which became vested in John J. Kirk and Constance A. Kirk, his wife by Deed from Lawrence R. Mitnick and Esther G. Mitnick, his wife, dated January 14, 1966 and recorded January 18, 1966 in the Atlantic County Clerk's Office in Deed Book 2312, page 479. (Lots 15 and 16)

ALSO BEING the same land and premises which became vested in John J. Kirk and Constance A. Kirk, his wife by Deed from John Macrie, single man, dated January 22, 1966 and recorded February 7, 1966 in the Atlantic County Clerk's Office in Deed Book 2315, page 193. (Lot 14)

ALSO BEING the same land and premises which became vested in Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2006-NC4 Asset Backed Pass-Through Certificates, its successors and assigns by Sheriff's Deed from Eric Scheffler, Sheriff of the County of Atlantic, dated May 30, 2018 and recorded June 15, 2018 in the Atlantic County Clerk's Office in Instrument Number 2018031646.

ALSO BEING the same land and premises which became vested in Brass Investment Group, LLC by Deed from Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2006-NC4 Asset Backed Pass-Through Certificates, a corporation of the State of California, dated October 3, 2018 and delivered October 24, 2018 and recorded December 13, 2018 in the Atlantic County Clerk's Office in Instrument Number 2018062827.

The property address is: 405 North Derby Avenue, Ventnor, New Jersey 08406

UNDER AND SUBJECT TO all covenants, conditions, reservations and restrictions and easements of record.

(MCH00171987.DOC v. 1)

Law Offices
MONZO CATANESE HILLEGASS, P.C.
211 Bayberry Drive, Suite 2A, Cape May Court House, New Jersey 08210
Phone: (609) 463-4601 Fax: (609) 463-4606

EXHIBIT "A"

The land referred to in this Commitment is described as follows:

LAND AND PREMISES situate in the City of Ventnor, County of Atlantic and State of New Jersey as follows:

BEGINNING at a found iron pin at the point, said point being 100.00 feet northwestwardly of the northwesterly line of N. Derby Avenue (50 feet wide), and the southwesterly line of Balfour Avenue (50 feet wide) and from said point runs; thence

- 1) North 32 degrees 06 minutes 30 seconds West, along the said line of N. Derby Avenue, a distance of 75.00 feet to a point; thence
- 2) North 57 degrees 53 minutes 30 seconds East, a distance of 80.00 feet to a point; thence
- 3) South 32 degrees 06 minutes 30 seconds East, a distance of 75.00 feet to a point; thence
- 4) South 57 degrees 53 minutes 30 seconds West, a distance of 80.00 feet to the point and place of beginning.

BEING known and designated as Lot 14, 15 and 16 in Block 139 Map of entitled "Ventnor Heights" and duly filed in the Atlantic County Clerk's Office on August 5, 1925 as Map Number 822.

THE ABOVE DESCRIBED tract or parcel of land and premises being described according to a Survey made by James R. Boney Professional Land Surveyor, dated October 28, 2019.

TAX NOTE: Being known as Block 260, Lot 3 on the official tax map (For informational purposes only).

19NJ03966

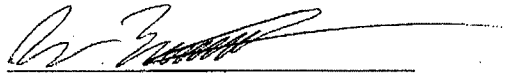
4. **PREPARER'S NOTE.** The within Deed was prepared based solely and exclusively on the title commitment prepared by American Land Title Association on behalf of Trident Land Transfer Company (NJ) LLC, Commitment No. 19NJ03966, dated effective September 10, 2019.

5. **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).

6. **SIGNATURES.** The Grantor signs this Deed as of the date at the top of the first page.

WITNESS:

GRANTOR:
BRASS INVESTMENT GROUP, LLC

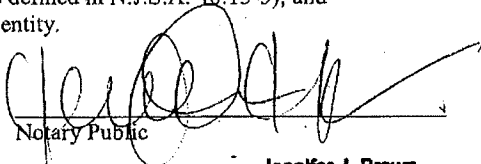
By: 
DANE BRASSLETT, PRESIDENT

STATE OF NEW JERSEY :
: ss.
COUNTY OF ATLANTIC :

I certify that on November 22, 2019, personally appeared DANE BRASSLETT, PRESIDENT OF BRASS INVESTMENT GROUP, LLC, A NEW JERSEY LIMITED LIABILITY COMPANY, before me and stated to my satisfaction that this person:

- (a) was the maker of the attached instrument;
- (b) was authorized to and did execute this instrument as a President of Brass Investment Group, LLC, the entity named in this instrument;
- (c) made this Deed for \$442,500.00 as the 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); and
- (d) executed this Deed as the act of the entity.

[SEAL]


Notary Public
Jennifer J. Brown
My commission expires Notary Public of New Jersey
My Commission Expires July 7, 2020



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION

GIT/REP-3
(9-2015)

(Please Print or Type)

SELLER(S) INFORMATION (See Instructions, Page 2)

Name(s)

Brass Investment Group, LLC a New Jersey Limited Liability Company

Current Resident Address:

Street: 500 Barton Avenue #1

City, Town, Post Office

Northfield

State

NJ

Zip Code

08225

PROPERTY INFORMATION (Brief Property Description)

Block(s)

260,

Lot(s)

Unit(s): / Lot(s): 3

Qualifier

Street Address:

405 North Derby Avenue

City, Town, Post Office

Ventnor

State

NJ

Zip Code

08406

Seller's Percentage of Ownership

Total Consideration

\$442,500.00

Owner's Share of Consideration

Closing Date

November 22, 2019

SELLER ASSURANCES (Check the Appropriate Box) (Boxes 2 through 14 apply to Residents and Non-Residents)

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 payment.
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.
8. Seller did not receive non-like kind property.
9. 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.
10. 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.
11. The deed is dated prior to August 1, 2004, and was not previously recorded.
12. 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.
13. 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.
14. The property transferred is a cemetery plot.
15. 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 could be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete. By checking this box I certify that the 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.

11/22/19

Date



Signature

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

Date

Signature

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

Seller's Residency Certification/Exemption

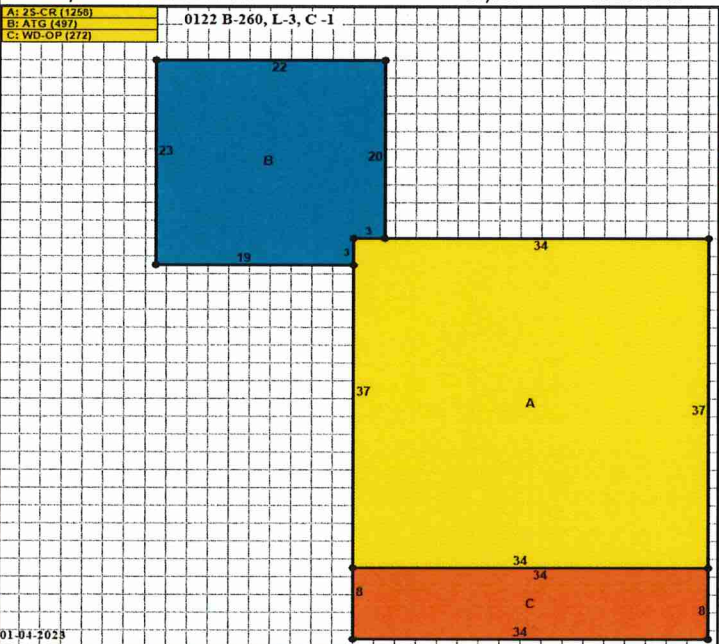
19NJ03966

Block: 260 Lot: 3 Qualifier: Card: 1 Last Sale: 11/22/19 for \$442,500

BISCH, KEVIN MICHAEL
 1010 PLYMOUTH RD
 PLYMOUTH MEETING, PA 19462
 405 N DERBY AVE

Units: 1 Nbhd: Model: VCS: 110V
 SFLA: 2516 Floor: Bldg Name: Map Page: 42
 Prop Class: 2 Occupancy: Zoning: 02 Year Built: 1975/2010
 Bldg Class: 18 Addtl Lot: NC Interior GOOD
 Bldg Desc: 2SB2G Land Dim: 75X80 NC Exterior GOOD
 Info By: EST INTERIOR Style: COLONIAL NC Layout GOOD

Notes:



Room Count						
	B	1	2	3	4	T
Living	0	1	0	0	0	1
Dining	0	1	0	0	0	1
Kitchen	0	1	0	0	0	1
Bath	0	1	2	0	0	3
Bed	0	0	4	0	0	4
Rec	0	0	0	0	0	0
Den	0	0	0	0	0	0
Total	0	4	6	0	0	10

Valuation Summary			
	Computed	Override	Summary
Land	114,000		114,000
Improv	267,100		267,100
Total	381,100		381,100

Floor Area (footprint)					
Item	Bsmnt	First Uppr Half			Attic
		Floor	Floor	Story	
A 2S-CR	0	1,258	1,258	0	0
Totals	0	1,258	1,258	0	0

Item	SqFt Living Area		Sketch Areas	
	Area	Description	Description	Sq Ft
First Floor	1,258	A 2S-CR		1,258
Upper Floor	1,258	B ATG		497
Half Story	0	C WD-OP		272
Fin Attic	0			
Living Bsmnt	0			
Unfin Area (-)	0			
Total Area	2,516			

Attached Items		
Seg	Item	Area
B	ATT. GAR.	497
C	WOOD DECK	272
C1	OPEN PORCH	272
	Total Area	1,041

Detached Items			
Desc	Area		
Desc	Number	Desc	Value
Miscellaneous		Write Ins	
LOW FOUND	1		

Dwelling Detail	
Element	Description
Bldg Class	18
Type	ONE FAMILY
Yr Built	1975/2010
Height	2 STORY
Style	COLONIAL
Roof Type	GABLE
Roof Mat.	ASPH SHNGL
Bsmnt/Fin	
Foundation	BLK/CONCRT
Exterior	ASBESTOS
Interior	DRYWALL
Floor	MIXED
Heat Src	GAS
Heat Sys	2516-FORCED AIR
Air Cond	2516-ALL COMBIN
Fireplace	1-2STY FP
Plumbing	2-3FIX BATH 1-2FIX BATH

Sales History					
Owner	Date	Book-Page	Price	NU	
BISCH, KEVIN MICHAEL	11/22/19	14714-62825	442,500	07	
BRASS INVESTMENT GROUP L	10/03/18	14532-62827	171,000	31	
WELLS FARGO BANK	05/30/18	14443-31646	1,000	12	

Assessment History				
Year	Class	Land	Improv	Net
2022	2	114,000	267,100	381,100
2021	2	114,000	267,100	381,100
2020	2	114,000	267,100	381,100
2019	2	114,000	192,300	306,300

Open Permits			
Date	Number	Description	Value
02/01/19	00522B	INTER ALTS	
12/18/18	00522A	ELEC ALTS	
11/27/18	00522	AMP SVC	

Tax Account Maintenance

Notes Exist

Block:
 Lot:
 Qualifier:
 Owner: BITSCH, KEVIN MICHAEL
 Prop Loc: 405 N DERBY AVE
 Account Id: 00005143

General	Assessed Value	Additional	Billing	Deductions	Balance	All Charges	Add/Omit	Notes
Year	Qtr	Type	Billed	Principal Balance	Interest	Total Balance		
2023	2		2,450.47	2,450.47	.00	2,450.47		
2023	1		2,450.48	2,450.48	.00	2,450.48		
2023		Total	4,900.95	4,900.95	.00	4,900.95		
2022	4		2,435.22	.00	.00	.00		
2022	3		2,435.23	.00	.00	.00		
2022	2		2,465.72	.00	.00	.00		

Other Delinquent Balances: Interest Date: 12/16/22
 Other APR2 Threshold Amt: Per Diem: Last Payment Date: 10/21/2022

TOTAL TAX BALANCE DUJE

Principal:	<input type="text" value="00"/>	Penalty:	<input type="text" value="00"/>
Misc. Charges:	<input type="text" value="00"/>	Interest:	<input type="text" value="00"/>
Total:		<input type="text" value="00"/>	

This is to certify that the taxes are current on this property.
 Margaret Saamonowaki
 Tax Collector

City of Ventnor Tax Office
 6201 Atlantic Ave
 Ventnor, NJ 08403

Utility Account Maintenance

Account Id: 5155 - 0 Type: R01 Section: Notes Exist
 Prop Loc: 405 N DERBY AVE Location Id: 5211
 Sewer Loc:
 City Id: Block: 260 3 Alternate Id:
 Owner: BISCH, KEVIN MICHAEL
 Bill To:
 Alternate Id:

General		Additional	Water	Sewer	W/S Meter	Balances	Recent Activity	Location	Accounts	Notes
Total Balances		Water	Sewer	Aged						
Year	Prd	Code	Billed		Principal Balance	Interest	Total Balance			
2022	4		160.10		.00	.00	.00			
2022	3		231.50		.00	.00	.00			
2022	2		148.40		.00	.00	.00			
2022	1		130.85		.00	.00	.00			
2022	Total		670.85		.00	.00	.00			
2021	4		136.70		.00	.00	.00			
2021	3		160.50		.00	.00	.00			
2021	2		136.70		.00	.00	.00			
Totals for Water										
Balance:			.00		.00	.00	.00			
Interest:			.00		.00	.00	.00			
Total:			.00		.00	.00	.00			
Last Pymt:										12/09/22

Interest Date: 12/16/22 Interest Date

* Indicates there are adjustments in a year & period.

This is to certify that the water/sewer is current on this property. Margaret Pacarnowke Tax Collector



William Crowther, CTA

City of Ventnor City

City Hall
6201 Atlantic Avenue
Ventnor City, New Jersey 08406



Ventnor City Tax Assessor
609-823-7911

December 19, 2022

Eric S. Goldstein Esq.
4030 Ocean Heights Avenue
Egg Harbor Township, NJ 08234

Re: Block(s): 260 Lot(s): 3

Dear Mr. Goldstein,

Pursuant to *N.J.S.A. 40:55D-12*, enclosed please find the certified list of property owners within two hundred feet of the above referenced property.

Also to be included on the notification list is:

Connective Real Estate Department
5100 Harding Highway Suite 399
Mays Landing, NJ 08330

Comcast Cable
901 Leeds Ave
Absecon, NJ 08201

Atlantic County Utilities Authority
PO Box 996
Pleasantville, NJ 08232

SJ Gas Company
1 South Jersey Plaza Rte. 54
Folsom, NJ 08037

If you have any questions regarding this matter, please feel free to contact this office.

Sincerely,

William F. Crowther, CTA
Ventnor City Tax Assessor

RECEIVED

DEC 21 2022

NDG LEGAL

Block Lot Qual	Property Location Additional Lot Additional Lot	Property Class	Owner Address City, State	Zip Code
216 7	321 N DERBY AVE	2	THOMAS, FRANCIS & KAREN 1700 MONTEREY DR PLYMOUTH MEETING, PA	19462
216 8	326 N DORSET AVE	2	WIESEN, MICHAEL & ANN MARIE 326 N DORSET AVE VENTNOR, NJ	08406
217 8	339 N BURGHEY AVE	2	DAMIANI, COSMO R & LILITA I 339 N BURGHEY AVE VENTNOR, NJ	08406
217 9	318 N DERBY AVE	2	CAHILL, MICHAEL P & JUDITH M 318 N DERBY AVE VENTNOR, NJ	08406
259 1	401 N DORSET AVE	2	LENICKY, ANNE & ALEX 3113 W BRIGHTON ST FURLONG, PA	18925
259 2	403 N DORSET AVE	2	BARRETTA, LOUIS @ TRACY BARRETTA 2519 S COLORADO ST PHILADELPHIA, PA	19145
259 3.01	405 N DORSET AVE	2	GARDNER, LILLIAN J 56 W RAMBLER DR HOLLAND, PA	18966
259 3.02	406 N DUDLEY AVE	2	FINK, DAVID & JULIE 406 N DUDLEY AVE VENTNOR, NJ	08406
259 4.01	407 N DORSET AVE	2	REEDY, THOMAS C & LINDA 407 N DORSET AVE VENTNOR, NJ	08406
259 4.02	408 N DUDLEY AVE	2	REEDY, LINDA LEE & THOMAS 407 N DORSET AVENUE VENTNOR, NJ	08406
259 5	409 N DORSET AVE	2	DIPASQUALE, FREDERICK & AIDA 409 N DORSET AVE VENTNOR, NJ	08406
259 6	411 N DORSET AVE	2	PALAZZO, NICHOLAS 411 N DORSET AVE VENTNOR, NJ	08406
260 1	400 N DORSET AVE	2	GASKILL, W GREER 400 N DORSET AVE VENTNOR, NJ	08406

Block Lot Qual	Property Location Additional Lot Additional Lot	Property Class	Owner Address City, State	Zip Code
260 2	403 N DERBY AVE	2	GASKILL, W GREER 400 N DORSET AVE VENTNOR, NJ	08406
260 3	405 N DERBY AVE	2	BISCH, KEVIN MICHAEL 1010 PLYMOUTH RD PLYMOUTH MEETING, PA	19462
260 4	407 N DERBY AVE	2	ALLEN, ROBERT 407 N DERBY AVE VENTNOR, NJ	08406
260 5	410 N DORSET AVE	2	SCHAFFER, JOSEPH W & ROSEMARY C 410 N DORSET AVE VENTNOR, NJ	08406
260 6	415 N DERBY AVE	2	ROSS, STACY 415 N DERBY AVE VENTNOR, NJ	08406
260 8	414 N DORSET AVE	2	MANSI, PETER 414 N DORSET AVE VENTNOR, NJ	08406
260 9	408 N DORSET AVE	2	CASPER, FREDERICK W & BERNADETTE 408 N DORSET AVE VENTNOR, NJ	08406
260 10	406 N DORSET AVE	2	DIERKES, JAMES & DANEEN 1265 ALEXANDER DR HATFIELD, PA	19440
260 11	404 N DORSET AVE	2	KLEIN, PATRICK & GAIL 404 N DORSET AVE VENTNOR, NJ	08406
260 12	402 N DORSET AVE	1	GASKILL, GREER 402 N DORSET AVENUE VENTNOR, NJ	08406
261 1	6003 BALFOUR AVE 2	2	NGUYEN, DANIEL & ANH N 6003 BALFOUR AVE VENTNOR, NJ	08406
261 3	405 N BURGHLEY AVE	2	LOYLE, SAMANTHA & RECCHIA, NICHOLAS 405 N BURGHLEY AVE VENTNOR, NJ	08406
261 4.01	407 N BURGHLEY AVE	2	FEINBERG, D;ALTEN,A;FEINBERG D LE 407 N BURGHLEY AVE VENTNOR, NJ	08406

Block Lot Qual	Property Location Additional Lot Additional Lot	Property Class	Owner Address City, State	Zip Code
261 6	411 N BURGHLEY AVE	2	MITTELMAN, MAXWELL & LAURA 411 N BURGHLEY AVE VENTNOR, NJ	08406
261 7	413 N BURGHLEY AVE	2	ROSTELLI, DANIEL & YOST, ANGELA 413 N BURGHLEY AVE VENTNOR, NJ	08406
261 12	414 N DERBY AVE	2	VERRICCHIA, DOMINIC & FRANCIS 7 PALOMINO CR MANTUA, NJ	08051
261 13	412 N DERBY AVE	2	DICOLANDREA, FRANCO & TRACI 412 N DERBY AVE VENTNOR, NJ	08406
261 14-01	410 N DERBY AVE	2	ZAMETTO, DANIEL & MICHELE 410 N DERBY AVENUE VENTNOR, NJ	08406
261 15-01	406 N DERBY AVE	2	REAGAN, JOHN 406 N DERBY AVE VENTNOR, NJ	08406
261 16	404 N DERBY AVE	2	FROMM, ERIC & MARIANNE 6008 LAKEHURST DR BALTIMORE, MD	21210
261 17	402 N DERBY AVE	2	GRAFF, STUART & IVY 107 CHESTNUT DR NEWTOWN, PA	18940
261 18	400 N DERBY AVE	2	NGUYEN, COUNG & LE, YOUNG 400 N DERBY AVE VENTNOR, NJ	08406

KEVIN M BISCH
1010 PLYMOUTH RD
PLYMOUTH MEETING, PA 19462

1206

3-5/310
111

12/16/2022

Date

Pay to the
Order of

City of Ventnor

\$ 200

Two Hundred

XX
00 Dollars



PNC BANK

PNC Bank, N.A. 020

For

Kevin Bisch

MP

⑆031000053⑆ 8624016779⑆ 1206

Harland Clarke

KEVIN M BISCH
1010 PLYMOUTH RD
PLYMOUTH MEETING, PA 19462

1207

3-5/310
111

12/16/2022

Date

Pay to the
Order of

City of Ventnor

\$ 900

Nine Hundred

XX
00 Dollars



PNC BANK

PNC Bank, N.A. 020

For

Kevin Bisch

MP

⑆031000053⑆ 8624016779⑆ 1207

Harland Clarke