

Redacted

FORM APPLICATION FOR FINANCIAL ASSISTANCE

TOWN OF HEMPSTEAD
INDUSTRIAL DEVELOPMENT AGENCY

PROJECT APPLICATION

DATE: November 19, 2021

APPLICATION OF: **MCRT Investments, LLC**
Name of Owner and/or User of Proposed Project

ADDRESS: One Evertrust Plaza Ste 804
Jersey City, New Jersey 07302

CONTACT: Blaine Kneeshaw

PHONE NUMBER:

EMAIL ADDRESS:

FAX NUMBER:

Type of Application: Tax-Exempt Bond Taxable Bond

Straight Lease Refunding Bond

Special Straight Lease

*Town of Hempstead Industrial Development Agency
350 Front Street, Rom 234A
Hempstead, New York 11550
516-489-5000 extension 4200*

Part I: Owner & User Data

1. Owner Data:

A. Owner (Applicant for assistance): MCRT Investments, LLC

Address: One Evertrust Plaza, Suite 804
Jersey City, New Jersey 07302

Federal Employer ID #

Website: millcreekplaces.com

Owner Officer Certifying Application: Russell Tepper

Title of Officer: Senior Managing Director-Mill Creek Residential

Phone Number:

E-mail:

B. Business Type:

Sole Proprietorship

Partnership

Privately Held

Public Corporation

Listed on _____

State of Incorporation/Formation: Delaware

C. Nature of Business:

(e.g., "manufacturer of _____ for _____ industry"; "distributor of _____"; or "real estate holding company")

Real Estate Developer

D. Owner Counsel:

Firm Name: Sahn Ward Braff Koblenz, PLLC

Address: 333 Earle Ovington Boulevard – Suite 601
Uniondale, New York 11553

Individual Attorney: Elisabetta T. Coschignano, Esq.

Phone Number:

E-mail:

E. Principal Stockholders, Members or Partners, if any, of the Owner (5% or more equity):

Name	Percent Owned
Mill Creek Residential Trust LLC	100%

F. Has the Owner, or any subsidiary or affiliate of the Owner, or any stockholder, partner, member, officer, director or other entity with which any of these individuals is or has been associated with:

i. ever filed for bankruptcy, been adjudicated bankrupt or placed in receivership or otherwise been or presently is the subject of any bankruptcy or similar proceeding? (if yes, please explain)

ii. been convicted of a felony, or misdemeanor, or criminal offense (other than a motor vehicle violation)? (if yes, please explain)

G. If any of the above persons (see "E", above) or a group of them, owns more than 50% interest in the Owner, list all other organizations which are related to the Owner by virtue of such persons having more than a 50% interest in such organizations.

Not Applicable

H. Is the Owner related to any other organization by reason of more than a 50% ownership? If so, indicate name of related organization and relationship:

No.

I. List parent corporation, sister corporations and subsidiaries:

As stated above, Mill Creek Residential Trust LLC is a limited liability company under and operating pursuant to the laws of the State of Delaware having an office at One Evertrust Plaza, Suite 804, Jersey City, New Jersey 07302.

J. Has the Owner (or any related corporation or person) been involved in or benefited by any prior industrial development financing in the municipality in which this project is located, whether by this agency or another issuer? (Municipality herein means city, town or village, or if the project is not in an incorporated city, town or village, the unincorporated areas of the county in which it is located.) If so, explain in full:

Yes-Town of Hempstead for West 130; Town of Hempstead + Village of Hempstead for Metro 303.

K. List major bank references of the Owner:

Lender: PNC Bank
Contact: Cory Clement
Title: Senior Vice President – Real Estate Banking
Phone: _____
Email: _____

Lender: Santander
Contact: Heidi Muskavitch
Title: Senior Vice President
Phone: _____
Email: _____

2. User Data – NOT APPLICABLE

*** (for co-applicants for assistance or where a landlord/tenant relationship will exist between the owner and the user) ***

A. User (together with the Owner, the “Applicant”): N/A – The project shall be 100% owned by MCRT Investments LLC, which shall be the landlord/user of the project.

Address: _____

Federal Employer ID #: _____ Website: _____

NAICS Code: _____

User Officer Certifying Application: _____

Title of Officer: _____

Phone Number: _____ E-mail: _____

B. Business Type:

Sole Proprietorship Partnership Privately Held

Public Corporation Listed on _____

State of Incorporation/Formation: _____

C. Nature of Business:

(e.g., “manufacturer of _____ for _____ industry”; “distributor of _____”; or “real estate holding company”)

D. Are the User and the Owner Related Entities? Yes No

i. If yes, the remainder of the questions in this Part I, Section 2 (with the exception of "F" below) need not be answered if answered for the Owner.

ii. If no, please complete all questions below.

E. User's Counsel:

Firm Name: _____

Address: _____

Individual Attorney: _____

Phone Number: _____

E-mail: _____

F. Principal Stockholders or Partners, if any (5% or more equity):

Name	Percent Owned
_____	_____
_____	_____
_____	_____

G. Has the User, or any subsidiary or affiliate of the User, or any stockholder, partner, officer, director or other entity with which any of these individuals is or has been associated with:

i. ever filed for bankruptcy, been adjudicated bankrupt or placed in receivership or otherwise been or presently is the subject of any bankruptcy or similar proceeding? (if yes, please explain)

ii. ever been convicted of a felony or criminal offense (other than a motor vehicle violation)? (if yes, please explain)

H. If any of the above persons (see "E", above) or a group of them, owns more than 50% interest in the User, list all other organizations which are related to the User by virtue of such persons having more than a 50% interest in such organizations.

I. Is the User related to any other organization by reason of more than a 50% ownership? If so, indicate name of related organization and relationship:

J. List parent corporation, sister corporations and subsidiaries:

K. Has the User (or any related corporation or person) been involved in or benefited by any prior industrial development financing in the municipality in which this project is located, whether by this agency or another issuer? (Municipality herein means city, town or village, or if the project is not in an incorporated city, town or village, the unincorporated areas of the county in which it is located.) If so, explain in full:

L. List major bank references of the User:

Part II – Operation at Current Location

*** (if the Owner and the User are unrelated entities, answer separately for each) ***

1. Current Location Address: N/A

2. Owned or Leased: _____

3. Describe your present location (acreage, square footage, number buildings, number of floors, etc.):

4. Type of operation (manufacturing, wholesale, distribution, retail, etc.) and products and/or services:

5. Are other facilities or related companies of the Applicant located within the State?
Yes No

A. If yes, list the Address: _____

6. If yes to above ("5"), will the completion of the project result in the removal of such facility or facilities from one area of the state to another OR in the abandonment of such facility or facilities located within the State? Yes No

A. If no, explain how current facilities will be utilized: _____

B. If yes, please indicate whether the project is reasonably necessary for the Applicant to maintain its competitive position in its industry or remain in the State and explain in full:

7. Has the Applicant actively considered sites in another state? Yes No

A. If yes, please list states considered and explain: _____

8. Is the requested financial assistance reasonably necessary to prevent the Applicant from moving out of New York State? Yes No

A. Please explain: _____

9. Number of full-time equivalent employees at current location and average salary: _____

Part III – Project Data

1. Project Type:

A. What type of transaction are you seeking?: (Check one)

- Straight Lease Taxable Bonds Tax-Exempt Bonds
Equipment Lease Only

B. Type of benefit(s) the Applicant is seeking: (Check all that apply)

- Sales Tax Exemption Mortgage Recording Tax Exemption
PILOT Agreement:

2. Location of project: Town of Hempstead, West Hempstead, East Side of Woodfield Road

A. Street Address: 103-129 Woodfield Road, West Hempstead, NY 11552

B. Tax Map: Section 35 Block 386 Lot(s) 231

C. Municipal Jurisdiction:

- i. Town: Hempstead
ii. Village: N/A
iii. School District: West Hempstead- 27

D. Acreage: 2.34

3. Project Components (check all appropriate categories):

A. Construction of a new building Yes No
i. Square footage: 176,912

B. Renovations of an existing building Yes No
i. Square footage: _____

C. Demolition of an existing buildings
i. Square footage: 34,340

D. Land to be cleared or disturbed Yes No
i. Square footage/acreage: 2.34

E. Construction of addition to an existing building Yes No
i. Square footage of addition: _____
ii. Total square footage upon completion: _____

F. Acquisition of an existing building Yes No
i. Square footage of existing building: 34,340

- G. Installation of machinery and/or Equipment Yes No
- i. List principal items or categories of equipment to be acquired:
Mechanical Components, Elevator System, Signage, HVAC, Sanitary
Gas Utility Components, Electric Utility Components, Plumbing System
and related equipment

4. Current Use at Proposed Location:

A. Does the Applicant currently hold fee title to the proposed location? No, Applicant is contract-vendee.

i. If no, please list the present owner of the site: New Woodfield Enterprises LLC

B. Present use of the proposed location: Currently the site consists of a vacant commercial building formerly a western beef grocery store and an underutilized / partially vacant retail strip center.

C. Is the proposed location currently subject to an IDA transaction (whether through this Agency or another?) Yes No

i. If yes, explain: _____

D. Is there a purchase contract for the site? (if yes, explain): Yes No

MCRT Investments LLC is the contract vendee to purchase this property. The terms of the contract are trade secrets and confidential but may be disclosed to the Agency provided the details of the contract are exempt from any disclosure request made

E. Is there an existing or proposed lease for the site? (if yes, explain): Yes No

5. Proposed Use:

A. Describe the specific operations of the Applicant or other users to be conducted at the project site: The site will be developed into a multi-family transit-oriented development. The project site would comprise 150 residential units of which there would be approximately ninety (90) one-bedroom units (9 affordable one-bedrooms, 48 single bedrooms, 25 open one-bedrooms, and 8 one-bedrooms with den), forty-nine (49) two-bedroom units (41 two-bedrooms, 3 two-bedrooms with den, and 5 affordable two-bedrooms) and eleven (11) three-bedroom units (10 three-bedrooms and 1 affordable three-bedroom) as well as two hundred (200) on-site parking spaces. Ten Percent (10%) of the residential units will be set aside as "affordable housing" according pursuant to the U.S. Department of Housing and Urban Development guidelines.

B. Proposed product lines and market demands: The community will solely be used as a multifamily apartment home rental community. Market demand for these types of investments is very strong, as evidence by very high occupancy rates for multifamily communities throughout Long Island. The proposed development will provide much needed

housing for young professionals, millennials, and “empty-nesters” wishing to remain in the community.

- C. If any space is to be leased to third parties, indicate the tenant(s), total square footage of the project to be leased to each tenant, and the proposed use by each tenant: Other than the eventual rental of each residential unit, no space will be leased to any third-parties.

- D. Need/purpose for project (e.g., why is it necessary, effect on Applicant’s business): Based on data compiled from similar developments, the residents of the proposed project shall contribute to and strengthen the Town of Hempstead and the specific hamlet of West Hempstead by spending their disposable income in nearby local shops, restaurants, and services. The development shall be the impetus for job creation and will result in a brand new residential building designed to meet the needs of today’s renters, located within walking distance to a Long Island Railroad station.

- E. Will any portion of the project be used for the making of retail sales to customers who personally visit the project location? Yes No
 - i. If yes, what percentage of the project location will be utilized in connection with the sale of retail goods and/or services to customers who personally visit the project location? _____

6. Project Work:

A. Has construction work on this project begun? If yes, complete the following:

- i. Site Clearance: Yes No % COMPLETE _____
- ii. Foundation: Yes No % COMPLETE _____
- iii. Footings: Yes No % COMPLETE _____
- iv. Steel: Yes No % COMPLETE _____
- v. Masonry: Yes No % COMPLETE _____
- vi. Other: _____

B. What is the current zoning?: Residence CA

C. Will the project meet zoning requirements at the proposed location?

Yes No

D. If a change of zoning is required, please provide the details/status of the change of zone request: The change of zone from Business X to Residence CA has been unanimously approved by the Town of Hempstead Town Board on June 15, 2021. We will require variances from the Town of Hempstead Board of Zoning Appeals in order to complete the zoning process.

E. Have site plans been submitted to the appropriate planning department? Yes No

7. Project Completion Schedule:

A. What is the proposed commencement date for the acquisition and the construction/renovation/equipping of the project?

i. Acquisition: 3/1/2022

ii. Construction/Renovation/Equipping: 3/10/2022

B. Provide an accurate estimate of the time schedule to complete the project and when the first use of the project is expected to occur: The project will take approximately 33 months to 36 months to be completed. First use is expected in September of 2024.

Part IV – Project Costs and Financing

1. Project Costs:

A. Give an accurate estimate of cost necessary for the acquisition, construction, renovation, improvement and/or equipping of the project location:

<u>Description</u>	<u>Amount</u>
Land and/or building acquisition	\$ 7,700,000
Building(s) demolition/construction	\$ 47,204,661
Building renovation	\$ 0
Site Work	\$ 3,453,335 (incl. demo + abatement)
Machinery and Equipment	\$ 750,000
Legal Fees	\$ 750,000
Architectural/Engineering Fees	\$ 3,050,000
Financial Charges	\$ 2,119,493 (incl. interest + fees)
Other (Specify)	\$ 6,448,389
Total	\$ 71,475,879

2. Method of Financing:

	Amount	Term
A. Tax-exempt bond financing:	\$ 0	_____ years
B. Taxable bond financing:	\$ 0	_____ years
C. Conventional Mortgage:	\$ 46,459,321	_____ years
D. SBA (504) or other governmental financing:	\$ 0	_____ years

E. Public Sources (include sum of all State and federal grants and tax credits):	\$ 0	
F. Other loans:	\$ 0	_____ years
G. Owner/User equity contribution:	\$ 25,016,557	_____ years
Total Project Costs		\$ 71,475,879

i. What percentage of the project costs will be financed from public sector sources?
0%

3. Project Financing:

A. Have any of the above costs been paid or incurred (including contracts of sale or purchase orders) as of the date of this application? Yes No

i. If yes, provide detail on a separate sheet.

B. Are costs of working capital, moving expenses, work in progress, or stock in trade included in the proposed uses of bond proceeds? Give details:

N/A

C. Will any of the funds borrowed through the Agency be used to repay or refinance an existing mortgage or outstanding loan? Give details:

N/A

D. Has the Applicant made any arrangements for the marketing or the purchase of the bond or bonds? If so, indicate with whom:

N/A

Part V – Project Benefits

1. Mortgage Recording Tax Benefit:

A. Mortgage Amount for exemption (include sum total of construction/permanent/bridge financing):

\$46,459,321

B. Estimated Mortgage Recording Tax Exemption (product of Mortgage Amount and .75%):

\$348,444

2. Sales and Use Tax Benefit:

A. Gross amount of costs for goods and services that are subject to State and local Sales and Use Tax (such amount to benefit from the Agency's exemption):

\$25,328,998

B. Estimated State and local Sales and Use Tax exemption (product of 8.625% and figure above):

\$2,184,626

C. If your project has a landlord/tenant (owner/user) arrangement, please provide a breakdown of the number in "B" above:

- i. Owner: \$N/A
- ii. User: \$N/A

3. Real Property Tax Benefit:

A. Identify and describe if the project will utilize a real property tax exemption benefit other than the Agency's PILOT benefit: No-Town of Hempstead IDA PILOT only

B. Agency PILOT Benefit:

- i. Term of PILOT requested: 25 years
- ii. Upon acceptance of this application, the Agency staff will create a PILOT schedule and indicate the estimated amount of PILOT Benefit based on anticipated tax rates and assessed valuation and attached such information to Exhibit A hereto. At such time, the Applicant will certify that it accepts the proposed PILOT schedule and requests such benefit to be granted by the Agency.

*** This application will not be deemed complete and final until Exhibit A hereto has been completed and executed.***

Part VI – Employment Data

1. List the Applicant's and each users present employment, and estimates of (i) employment **at the proposed project location** at the end of year one and year two following project completion and (ii) the number of residents of the Labor Market Area* ("LMA") that would fill the full-time and part-time jobs at the end of the second year following completion:

Present First Year Second Year Residents of LMA

Full-Time	0	5	5	5
Part-Time**	0	4	4	4

* The Labor Market Area includes the County/City/Town/Village in which the project is located as well Nassau and Suffolk Counties.

** Agency staff converts Part-Time jobs into FTEs for state reporting purposes by dividing the number of Part-Time jobs by two (2).

2. Salary and Fringe Benefits:

Category of Jobs to be Retained and Created	Average Salary or Range of Salary	Average Fringe Benefits or Range of Fringe Benefits
Salary Wage Earners	\$48K to \$75k	16% Bonus; 28% Fringe
Commission Wage Earners	N/A	N/A
Hourly Wage Earners	\$18-35/ hour	N/A
1099 and Contract Workers	N/A	N/A

Note: The Agency reserves the right to visit the facility to confirm that job creation numbers are being met.

Part VII – Representations, Certifications and Indemnification

1. Is the Applicant in any litigation which would have a material adverse effect on the Applicant's financial condition? (if yes, furnish details on a separate sheet)
2. Has the Applicant or any of the management of the Applicant, the anticipated users or any of their affiliates, or any other concern with which such management has been connected, been cited for a violation of federal, state or local laws or regulations with respect to labor practices, hazardous wastes, environmental pollution or other operating practices? (If yes, furnish details on a separate sheet)
3. Is there a likelihood that the Applicant would not proceed with this project without the Agency's assistance? (If yes, please explain why; if no, please explain why the Agency should grant the benefits requested)

Yes No

Because the development will be 100% rental apartment homes, the project is eligible for IDA straight lease financial assistance in accordance with applicable sections of the General Municipal Law and regulations promulgated thereunder.

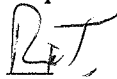
Without IDA financing in the form of Straight Lease financial assistance, the Applicant will not be able to finance the project. Market tax rates make it infeasible to obtain the financing needed to construct and operate the project. Further, carrying costs on the project would be too high during a period in which rent payments have not yet commenced.

4. If the Applicant is unable to obtain financial assistance from the Agency for the project, what would be the impact on the Applicant and on the municipality?

The project could not go forward resulting in a lost opportunity for job creation, the continued presence of an obsolete economic use, a significant loss of positive fiscal impacts and revenue to the Town of Hempstead and local area, as well as a lost opportunity to provide much-needed workforce and transit-oriented housing options for Long Island's young working professionals.

5. The Applicant understands and agrees that the provisions of Section 862(1) of the New York General Municipal Law, as provided below, will not be violated if financial assistance is provided for the proposed project:

§ 862. Restrictions on funds of the agency. (1) No funds of the agency shall be used in respect of any project if the completion thereof would result in the removal of an industrial or manufacturing plant of the project occupant from one area of the state to another area of the state or in the abandonment of one or more plants or facilities of the project occupant located within the state, provided, however, that neither restriction shall apply if the agency shall determine on the basis of the application before it that the project is reasonably necessary to discourage the project occupant from removing such other plant or facility to a location outside the state or is reasonably necessary to preserve the competitive position of the project occupant in its respective industry.

Initial 

6. The Applicant understands and agrees that in accordance with Section 858-b(2) of the General Municipal Law, except as otherwise provided by collective bargaining agreements, new employment opportunities created as a result of the project will be listed with the New York State Department of Labor, Community Services Division and with the administrative entity of the service delivery area created pursuant to the Job Training Partnership Act (PL 97-300) in which the project is located (collectively, the "Referral Agencies"). The Applicant also agrees, that it will, except as otherwise provided by collective bargaining contracts or agreements to which they are parties, first consider for such new employment opportunities persons eligible to participate in federal job training partnership programs who shall be referred by the Referral Agencies

Initial 

7. The Applicant confirms and acknowledges that the owner, occupant, or operator receiving financial assistance for the proposed project is in substantial compliance with applicable local, state and federal tax, worker protection and environmental laws, rules and regulations.

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8. The Applicant confirms and acknowledges that the submission of any knowingly false or knowingly misleading information may lead to the immediate termination of any financial assistance and the reimbursement of an amount equal to all or part of any tax exemption claimed by reason of the Agency's involvement the Project.

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9. The Applicant confirms and hereby acknowledges that as of the date of this Application, the Applicant is in substantial compliance with all provisions of Article 18-A of the New York General Municipal Law, including, but not limited to, the provision of Section 859-a and Section 862(1) of the New York General Municipal Law.

Initial Pat

10. In accordance with Section 862(1) of the New York General Municipal Law the Applicant understands and agrees that projects which result in the removal of an industrial or manufacturing plant of the project occupant from one area of the State to another area of the State or in the abandonment of one or more plants or facilities of the project occupant within the State is ineligible for financial assistance from the Agency, unless otherwise approved by the Agency as reasonably necessary to preserve the competitive position of the project in its respective industry or to discourage the project occupant from removing such other plant or facility to a location outside the State.

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11. The Applicant represents and warrants that to the Applicant's knowledge neither it nor any of its affiliates, nor any of their respective partners, members, shareholders or other equity owners, and none of their respective employees, officers, directors, representatives or agents is, nor will they become a person or entity with who United States persons or entities are restricted from doing business under regulations of the Office of Foreign Asset Control (OFAC) of the Department of the Treasury (including those named on OFAC's Specially Designated and Blocked Persons List or under any statute, executive order including the September 24, 2001, Executive Order Block Property and Prohibiting Transactions with Persons Who Commit, Threaten to Commit, or Support Terrorism, or other governmental action and is not and will not assign or otherwise transfer this Agreement to, contract with or otherwise engage in any dealings or transactions or be otherwise associated with such persons or entities.

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12. The Applicant confirms and hereby acknowledges it has received the Agency's fee schedule attached hereto as Schedule A and agrees to pay such fees, together with any expenses incurred by the Agency, including those of Transaction Counsel, with respect to the Facility. The Applicant agrees to pay such expenses and further agrees to indemnify the Agency, its members, directors, employees and agents and hold the Agency and such persons harmless against claims for losses, damage or injury or any expenses or damages incurred as a result of action taken by or on behalf of the Agency in good faith with respect to the project.

Initial RET

13. The Applicant confirms and hereby acknowledges it has received the Agency's [Construction Wage] Policy attached hereto as Schedule B and agrees to comply with the same.

Initial RET

14. The Applicant hereby agrees to comply with Section 875 of the General Municipal Law. The Company further agrees that the financial assistance granted to the project by the Agency is subject to recapture pursuant to Section 875 of the Act and the Agency's [Recapture and Termination] Policy, attached hereto as Schedule C.

Initial RET

Part VIII – Submission of Materials

1. Financial statements for the last two fiscal years (unless included in the Applicant's annual report).
2. Applicant's annual reports (or 10-K's if publicly held) for the two most recent fiscal years.
3. Quarterly reports (form 10-Q's) and current reports (form 8-K's) since the most recent annual report, if any.
4. In addition, please attach the financial information described in items A, B, and C of any expected guarantor of the proposed bond issue.
5. Completed Long Environmental Assessment Form.
6. Most recent quarterly filing of NYS Department of Labor Form 45, as well as the most recent fourth quarter filing. Please remove the employee Social Security numbers and note the full-time equivalency for part-time employees.

(Remainder of Page Intentionally Left Blank)

Part IX – Certification

Russell F. Lopez (name of representative of company submitting application) deposes and says that he or she is the Senior Managing Director (title) of MCR Investment LLC, the corporation (company name) named in the attached application; that he or she has read the foregoing application and knows the contents thereof; and that the same is true to his or her knowledge.

Deponent further says that s/he is duly authorized to make this certification on behalf of the entity named in the attached Application (the “Applicant”) and to bind the Applicant. The grounds of deponent’s belief relative to all matters in said Application which are not stated upon his/her personal knowledge are investigations which deponent has caused to be made concerning the subject matter this Application, as well as information acquired by deponent in the course of his/her duties in connection with said Applicant and from the books and papers of the Applicant.

As representative of the Applicant, deponent acknowledges and agrees that Applicant shall be and is responsible for all costs incurred by the [Town of Hempstead] Industrial Development Agency (hereinafter referred to as the “Agency”) in connection with this Application, the attendant negotiations and all matters relating to the provision of financial assistance to which this Application relates, whether or not ever carried to successful conclusion. If, for any reason whatsoever, the Applicant fails to conclude or consummate necessary negotiations or fails to act within a reasonable or specified period of time to take reasonable, proper, or requested action or withdraws, abandons, cancels or neglects the application or if the Applicant is unable to find buyers willing to purchase the total bond issue required, then upon presentation of invoice, Applicant shall pay to the Agency, its agents or assigns, all actual costs incurred with respect to the application, up to that date and time, including fees to bond or transaction counsel for the Agency and fees of general counsel for the Agency. Upon successful conclusion and sale of the transaction contemplated herein, the Applicant shall pay to the Agency an administrative fee set by the Agency in accordance with its fee schedule in effect on the date of the foregoing application, and all other appropriate fees, which amounts are payable at closing.

Russell F. Lopez
Representative of Applicant

Sworn to me before this 19
Day of November, 20 21
[Signature]
(seal)

LUIS GARCIA
Notary Public of New Jersey
ID #50169864
Commission Expires Sept. 14, 2026