

LEGAL DESCRIPTION

ALL THAT CERTAIN TRACT, PARCEL AND LOT OF LAND LYING AND BEING SITUATE IN THE BOROUGH OF CARLSTADT, COUNTY OF BERGEN, STATE OF NEW JERSEY, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
 BEGINNING AT A POINT ON THE SOUTHEASTERLY LINE OF PALMER TERRACE DISTANT 243.43 FEET SOUTHEASTERLY * ALONG SAME FROM THE INTERSECTION OF THE SOUTHEASTERLY LINE OF PALMER TERRACE AND THE SOUTHWESTERLY LINE OF VETERANS BOULEVARD AND RUNNING; THENCE
 1. ALONG THE SOUTHEASTERLY LINE OF PALMER TERRACE SOUTH 53° 12' 10" WEST 10.44 FEET; THENCE
 2. STILL ALONG SAME, SOUTH 49° 19' 50" WEST 184.04 FEET TO A POINT OF TANGENCY; THENCE
 3. STILL ALONG SAID SIDELINE SOUTHERLY ON A CURVE TO THE LEFT LEADING TO THE NORTHEASTERLY LINE OF PALMER TERRACE HAVING A RADIUS OF 50.00 FEET AN ARC DISTANCE OF 87.06 FEET; THENCE
 4. ALONG THE NORTHEASTERLY LINE OF PALMER TERRACE SOUTH 50° 25' 50" EAST 381.74 FEET TO A POINT OF TANGENCY; THENCE
 5. STILL ALONG THE SAME EASTERLY ON A CURVE TO THE LEFT HAVING A RADIUS OF 20.0 FEET, AN ARC DISTANCE OF 18.55 FEET TO A POINT OF REVERSE CURVE; THENCE
 6. STILL ALONG SAME EASTERLY AND SOUTHERLY ON A CURVE TO THE RIGHT HAVING A RADIUS OF 55.00 FEET, AN ARC DISTANCE OF 111.45 FEET; THENCE
 7. NORTH 39° 34' 10" EAST 250.00 FEET; THENCE
 8. NORTH 50° 25' 50" WEST 506.35 FEET TO THE SOUTHEASTERLY LINE OF PALMER TERRACE AND THE POINT AND PLACE OF BEGINNING.
 * (ERROR SHOULD BE SOUTHWESTERLY)
 For Information Purposes Only: *In compliance with Chapter 157, Laws of 1977, premises herein is Lot 51 in Block 124 on the Tax Map of the above municipality."

LIST OF POSSIBLE ENCROACHMENTS

- (A) CONCRETE AND FENCE ENCROACHES 3.1' SOUTH OF PROPERTY LINE.
- (B) CONCRETE AND FENCE ENCROACHES 2.5' SOUTH OF PROPERTY LINE.
- (C) CONCRETE CURB ENCROACHES 2.7' WEST OF PROPERTY LINE.
- (D) FENCE ENCROACHES 2.8' WEST OF PROPERTY LINE.
- (E) RETAINING WALL ENCROACHES 2.9' WEST OF PROPERTY LINE.

SURVEYOR'S CERTIFICATION

TO: PALMER TERRACE REALTY ASSOCIATES, LLC
 COMMONWEALTH LAND TITLE INSURANCE COMPANY
 ROBERT J. KLEERLATT, ESQ.
 AD ASSOCIATION FOR LUTHERANS, A WISCONSIN CORPORATION

"I hereby certify to Palmer Terrace Realty Associates, LLC, Commonwealth Land Title Insurance Company, and Ad Association for Lutherans, a Wisconsin corporation, and to their respective successors and/or assigns, that on the 22nd day of June, 2001:

- a) I have surveyed on the ground, the property legally described herein; and that this plat of survey is a true, correct and accurate drawing and representation of said property and correctly shows:
 - (i) the exterior bearings, dimensions, boundaries and areas of the subject property;
 - (ii) the exterior dimensions, locations, size, street addresses, and type of buildings and improvements thereon and the distance therefrom to the exterior property lines of the subject property;
 - (iii) the dimensions and locations (including, without limitation, the centerlines thereof), of all recorded and/or visible fences, rights-of-way, easements, utility lines (to their points of connection with the public systems), and any other matters of record (or of which I have knowledge or have been advised, whether or not of record) which affect, benefit or burden the subject property;
 - (iv) the location of the parking areas on the subject property showing the number of parking spaces provided thereby, together with the number of parking spaces required by applicable municipal zoning code; all abutting dedicated public streets providing access to the subject property, together with the width(s), centerline(s), distance(s) from the centerline(s) to the property line(s), and name(s) thereof; and all other significant items on the subject property;
- b) except as set forth below, there are no:
 - (i) encroachments upon the subject property by improvements on adjacent property;
 - (ii) encroachments on any easements or on adjacent property, streets, or alleys by any improvements on the subject property;
 - (iii) party walls;
 - (iv) discrepancies, gaps, boundary line disputes, conflicts or protrusions.

The exceptions to the above statements are as follows: [if none, so state]
 c) Adequate ingress to and egress from the subject property is provided by Palmer Terrace, the same being paved, dedicated public right(s)-of-way maintained by the Borough of Carlstadt.
 d) All building setback lines which affect the subject property are located as shown herein.
 e) The applicable flood zone for the subject property, as designated by applicable governmental authorities, is Federal Emergency Management Agency. That any portion of said property which is located in a flood plain or in any other flood hazard or flood danger area is shown and identified as such herein.
 f) This survey meets the "Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys", including without limitation, items 1-11, Less Item 4, and 13-17 of Table A, thereof, jointly established and adopted by ALTA, ACSM and NSPS in 1999.

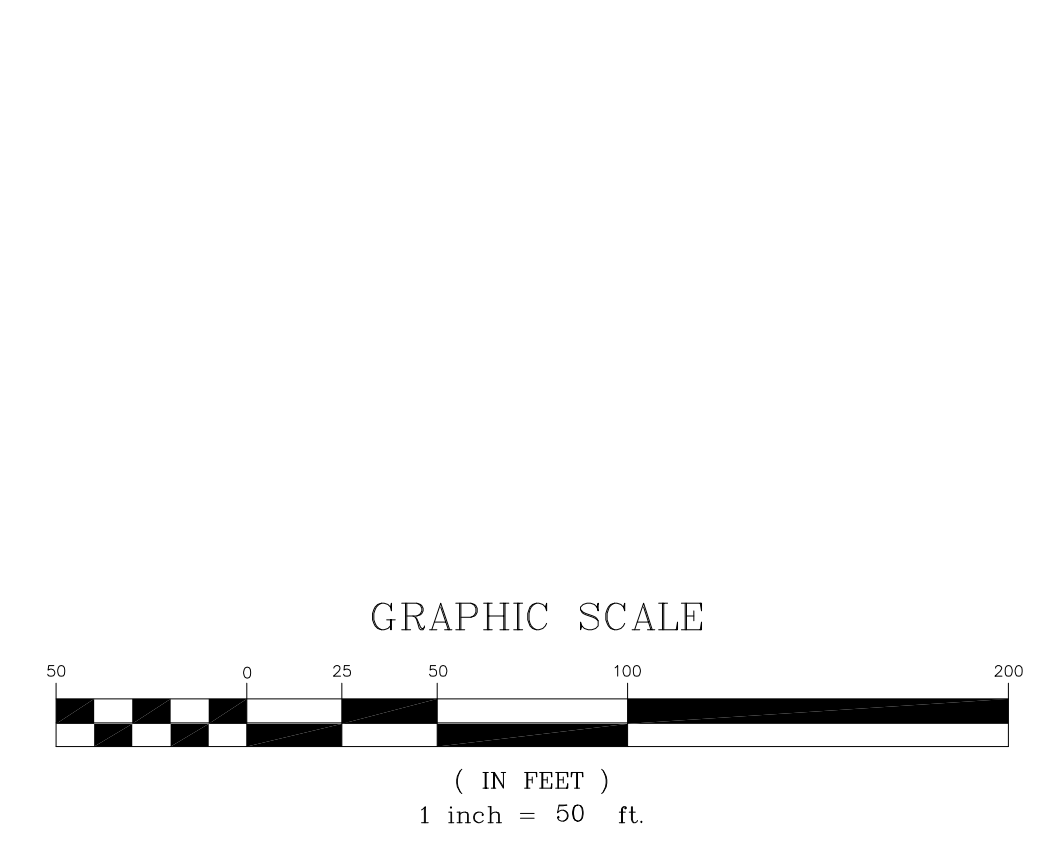
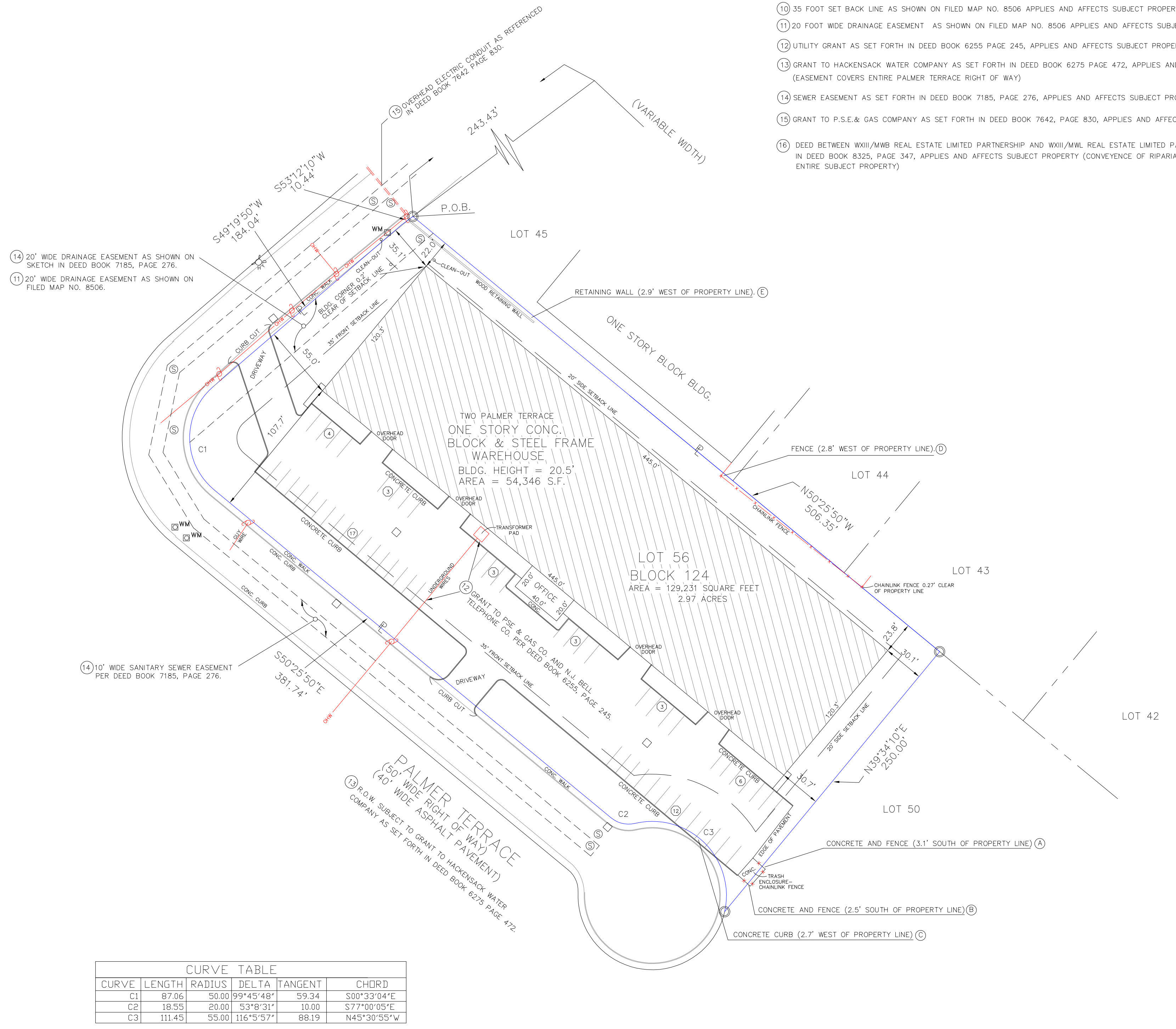
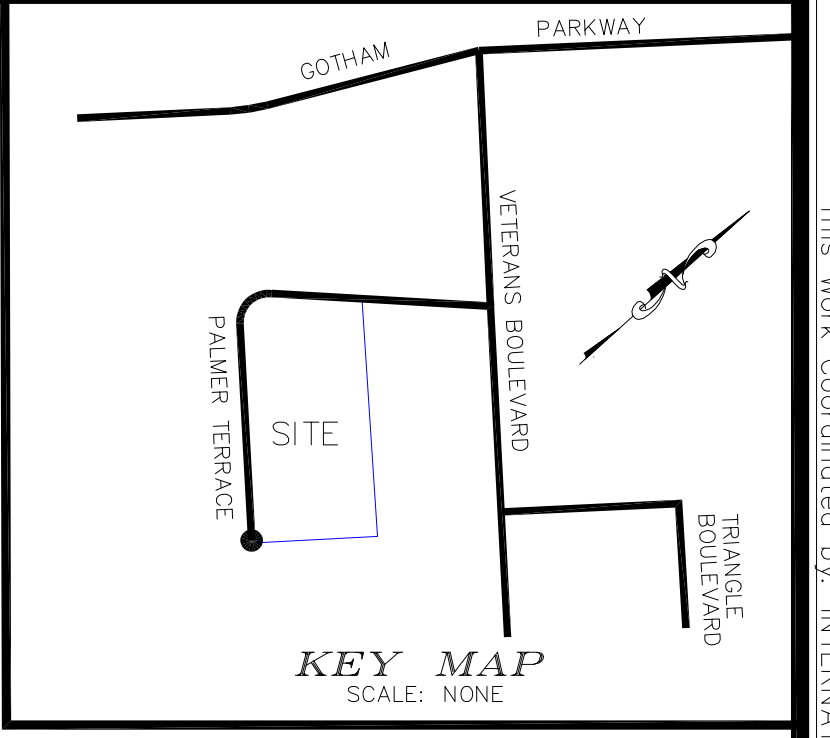
	Required under Zoning Ordinance	Existing at Property
Minimum Front Yard Setback	35'	35.1'
Minimum Rear Yard Setback	30'	30.1'
Minimum Side Yard Setback	20'	22.0'
Maximum Building Height	N/A	20.5'
Minimum Number of Parking Spaces	(a) 37	(a) 51
(a) Regular	(b) 2	(b) 4
(b) Handicapped		
Zoning Use/District	LIGHT INDUSTRIAL AND DISTRIBUTION /ZONE"B"	LIGHT INDUSTRIAL AND DISTRIBUTION

DANIEL P. HUNDLEY
 N.J.P.L.S. LICENSE #33174
 CREST ENGINEERING ASSOC.
 P.O. BOX 1210, HIGHTSTOWN, N.J. 08520
 (609) 448-5550
 FILE NO. N-3849-009



NOTES CORRESPONDING TO SCHEDULE "B"

- (10) 35 FOOT SET BACK LINE AS SHOWN ON FILED MAP NO. 8506 APPLIES AND AFFECTS SUBJECT PROPERTY AS SHOWN;
- (11) 20 FOOT WIDE DRAINAGE EASEMENT AS SHOWN ON FILED MAP NO. 8506 APPLIES AND AFFECTS SUBJECT PROPERTY AS SHOWN;
- (12) UTILITY GRANT AS SET FORTH IN DEED BOOK 6255 PAGE 245, APPLIES AND AFFECTS SUBJECT PROPERTY AS SHOWN;
- (13) GRANT TO HACKENSACK WATER COMPANY AS SET FORTH IN DEED BOOK 6275 PAGE 472, APPLIES AND AFFECTS SUBJECT PROPERTY AS SHOWN. (EASEMENT COVERS ENTIRE PALMER TERRACE RIGHT OF WAY)
- (14) SEWER EASEMENT AS SET FORTH IN DEED BOOK 7185, PAGE 276, APPLIES AND AFFECTS SUBJECT PROPERTY AS SHOWN.
- (15) GRANT TO P.S.E. & GAS COMPANY AS SET FORTH IN DEED BOOK 7642, PAGE 830, APPLIES AND AFFECTS SUBJECT PROPERTY AS SHOWN.
- (16) DEED BETWEEN WM/AMW REAL ESTATE LIMITED PARTNERSHIP AND WM/AMWL REAL ESTATE LIMITED PARTNERSHIP AS SET FORTH IN DEED BOOK 8325, PAGE 347, APPLIES AND AFFECTS SUBJECT PROPERTY (CONVEYANCE OF RIPARIAN GRANTS - INCLUDES ENTIRE SUBJECT PROPERTY)



NOTE:
 1. BASIS OF BEARING: MONUMENTED RIGHT OF WAY LINE OF VETERANS BOULEVARD PER FILE MAP NO. 6742.
 2. THERE IS NO VISIBLE EVIDENCE OF CEMETERIES ON SUBJECT PROPERTY.

FLOOD NOTE: By graphic plotting only, this property is in Zone(S) AE (EL 8) of the Flood Insurance Rate Map, Community Panel No. 3490302054.F. SEPT. 20, 1995, and is not in a Special Flood Hazard Area. By telephone call dated JUNE 20, 2000, to the National Flood Insurance Program (800-638-6620) we have learned this community does currently participate in the program. No field surveying was performed to determine this zone and an elevation certificate may be needed to verify this determination or apply for a variance from the Federal Emergency Management Agency.

ALTA/ACSM Land Title Survey

This Work Coordinated By:
International Land Services, Inc.
 621 24th Avenue S.W.
 Norman, Oklahoma 73069
 (405) 364-9352 www.ils-alta.com

Own By:	DPH	Date:	7/13/01
Surveyor Ref.No:	33174	Revision:	1
Aprvd By:		Date:	
Field Date:	6/22/01	Revision:	
Scale:	1"=50'	Date:	
		Revision:	

Prepared For:
 Client Ref. No:
 Project Address:
 2 PALMER TERRACE
 Project Location:
 CARLSTADT, N.J.
 Project Name:
 AMOR RESURVEY
 Job Number:
 01-06-70