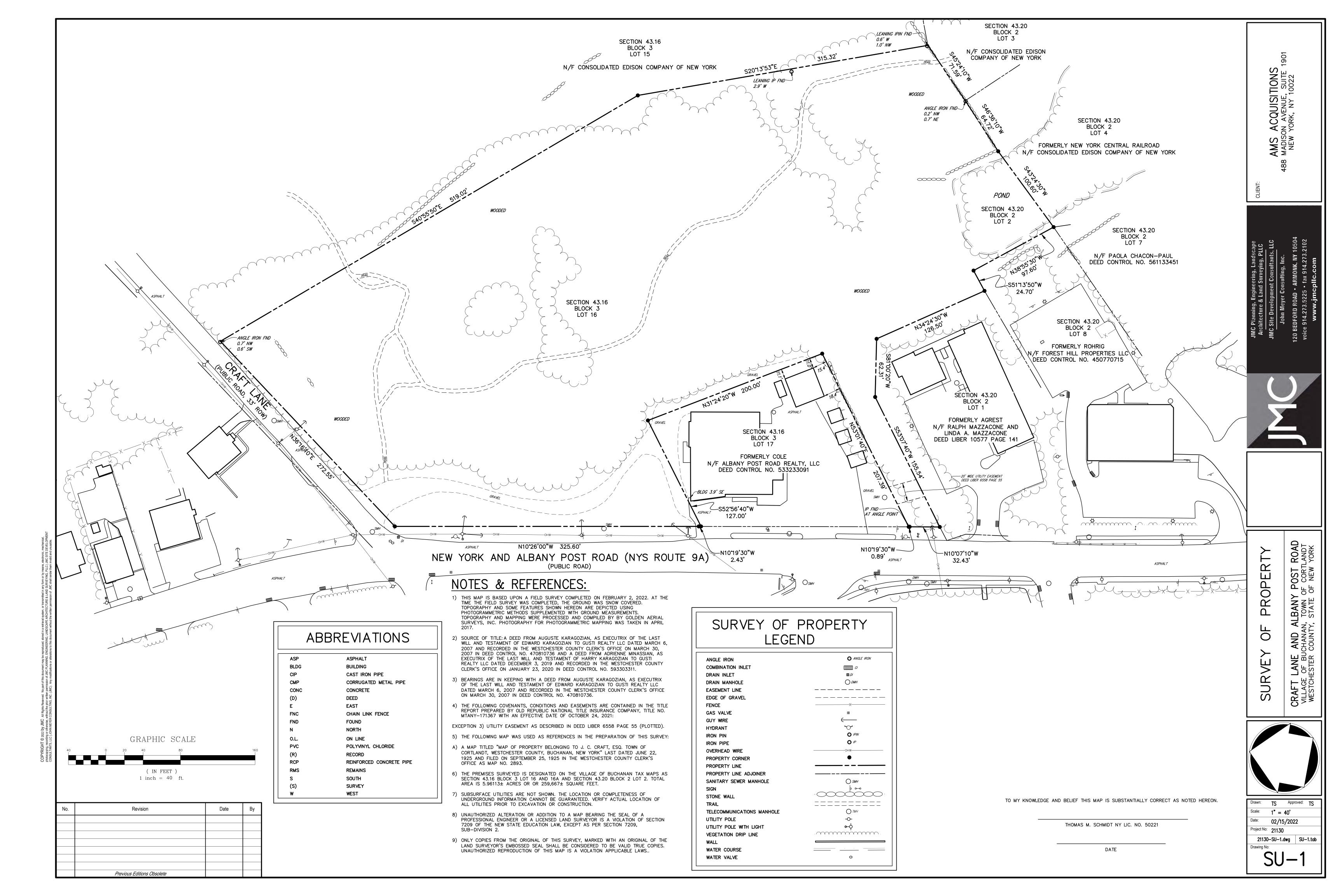
Appendix A Property Survey and Title



ALTA Commitment for Title Insurance

MTANY-171367



Issued By Old Republic National Title Insurance Company

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

THIS REPORT IS NOT A TITLE INSURANCE POLICY! PLEASE READ IT CAREFULLY. THE REPORT MAY SET FORTH EXCLUSIONS UNDER THE TITLE INSURANCE POLICY AND MAY NOT LIST ALL LIENS, DEFECTS, AND ENCUMBRANCES AFFECTING TITLE TO THE PROPERTY.

YOU SHOULD CONSIDER THIS INFORMATION CAREFULLY.

Issued through the Office of

Madison Title Agency, LLC 1125 Ocean Avenue Lakewood, NJ 08701

Authorized Signatory

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company 400 Second Avenue South, Minneapolis, Minnesota 55401 (612) 371-1111

President

est Secretar

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association or the Title Insurance Rate Service Association, Inc., issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.
- 2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
- 3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - (a) the Notice:
 - (b) the Commitment to Issue Policy;
 - (c) the Commitment Conditions;
 - (d) Schedule A;
 - (e) Schedule B, Part I—Requirements:
 - (f) Schedule B, Part II—Exceptions; and
 - (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I—Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

(g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at http://www.alta.org/arbitration.

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Tel. 877.4.MADISON
Fax. 732.905.9420
1125 Ocean Avenue
Lakewood, NJ 08701
Email. info@madisontitle.com
www.madisontitle.com

December 1, 2021

Anne (Miriam) Blumenfrucht, Esq. Partner, Bar Law Group LLP 311 Blvd of the Americas, Ste 101 Lakewood, NJ Email: anne@barllp.com

Reference: MTANY-171367

Albany Post Road, Albany Post Road

Cortlandt, NY 10511

TBD

Dear Ms. Blumenfrucht:

Enclosed please find your Commitment for the above referenced property.

If you have any questions or need any assistance regarding this report, please don't hesitate to contact Yehudis Zarum at YZarum@madisontitle.com or (732) 333-2455. Again, thank you for giving us this opportunity to be of service; I look forward to working with you.

Very truly yours,

James Lee, Esq.

Madison Title Agency, LLC

Please note: The municipal searches reported herein are furnished FOR INFORMATION ONLY. They will not be insured and the Company assumes no liability for the accuracy thereof. They will NOT BE CONTINUED to the date of closing.

NY Report Cover Letter 171367

THIS REPORT IS NOT A TITLE INSURANCE POLICY! PLEASE READ IT CAREFULLY.

THE REPORT MAY SET FORTH EXCLUSIONS UNDER THE TITLE INSURANCE POLICY AND MAY NOT LIST ALL LIENS, DEFECTS, AND ENCUMBRANCES AFFECTING TITLE TO THE PROPERTY.

YOU SHOULD CONSIDER THIS INFORMATION CAREFULLY

NY Report Cover Page 171367

Title No.: MTANY-171367

SCHEDULE A

Proposed Insured: Effective Date: October 24, 2021

Purchaser TBD

Mortgagee TBD

Amount of Insurance:

Fee TBD

Mortgage TBD

THIS COMPANY CERTIFIES that a good and marketable title to the premises described in Schedule A, subject to the liens, encumbrances and other matters, if any, set forth in this certificate may be conveyed and/or mortgaged by:

Gusti Realty LLC by the following:

by deed from Auguste Karagozian, as Executrix of the Last Will and Testament of Edward Karagozian, deceased, as to a one-third interest, dated March 6, 2007 and recorded March 30, 2007 in the Westchester County Register's/Clerk's Office in Control # 470810736.

AND by deed from Adrienne Minassian, as Executrix of the last will and testament of Harry Karagozian, deceased, and as Executrix of the last will and testament of John Karagozian, deceased, Adrienne Minassian and Serge S. Minassian, as co-trustees of The John Karagozian Revocable Trust, dated July 29, 2015, and Adrienne Minassian and Serge S. Minassian, as co-trustees of The Harry Karagozian Revocable Trust, dated July 29, 2015, as to two-thirds interest, dated December 3, 2019 and recorded January 23, 2020 in the Westchester County Register's/Clerk's Office in Control # 593303311.

The estate or interest in the land described or referred to in this certificate and covered herein is:

Fee Simple

Premises described herein are known as:

Address: Albany Post Road, Cortlandt, NY 10511

County: Westchester City/Town: Cortlandt

Section: 43.16 **Block:** 3 **Lot:** 16 and 16-A

Address: Albany Post Road, Cortlandt, NY 10511

Issued by:

Title No.: MTANY-171367

County: Westchester City/Town: Cortlandt

Section: 43.20 **Block**: 2 **Lot**: 2

SEE SCHEDULE A, LEGAL DESCRIPTION ATTACHED.

Issued by:

Title No.: MTANY-171367

SCHEDULE A CONTINUED

LEGAL DESCRIPTION

ALL that certain piece, plot or parcel of land situate lying and being in the Village of Buchanan, Town of Cortland, County of Westchester, State of New York, bounded and described as follows:

BEGINNING at the corner formed by the intersection of the southerly side of Craft Lane with the easterly side of New York and Albany Post Road;

RUNNING THENCE along the southerly side of Craft Lane, north 36 degrees 16 minutes 10 seconds east 272.55 feet to lands now or formerly Consolidated Edison Company of New York, Inc.;

THENCE along said lands, the following courses and distances:

South 40 degrees 55 minutes 50 seconds east 519.02 feet;

South 20 degrees 13 minutes 53 seconds east 315.32 feet;

South 45 degrees 24 minutes 10 seconds west 71.59 feet; and

South 46 degrees 36 minutes 10 seconds west 64.72 feet to lands now or formerly New York Central Railroad;

THENCE along said lands, south 43 degrees 24 minutes 30 seconds west 100.60 feet to lands now or formerly Rohrig;

THENCE along said lands, north 38 degrees 55 minutes 30 seconds west 97.60 feet and south 51 degrees 13 minutes 50 seconds west 24.70 feet to lands now or formerly of Agrest;

THENCE along said lands, the following courses and distances:

North 34 degrees 24 minutes 30 seconds west 126.50 feet;

South 81 degrees 00 minutes 20 seconds west 62.31 feet; and

South 53 degrees 07 minutes 40 seconds west 155.54 feet to a point on the easterly side of New York and Albany Post Road;

THENCE along the easterly side of New York and Albany Post Road, north 10 degrees 07 minutes 10 seconds west 32.43 feet and north 10 degrees 19 minutes 30 seconds west 0.89 feet to lands formerly Slater, now or formerly Cole;

THENCE along said lands, the following courses and distances:

North 53 degrees 01 minutes 40 seconds east 207.39 feet;

North 31 degrees 24 minutes 20 seconds west 200.00 feet; and

South 52 degrees 56 minutes 40 seconds west 127.00 feet to a point on the easterly side of New York and Albany Post Road;

THENCE along the easterly side of New York and Albany Post Road, north 10 degrees 19 minutes 30 seconds west 2.43 feet and north 10 degrees 26 minutes 00 seconds west 325.60 feet to the point or place of BEGINNING.

Issued by:

NOTE: Being Section 43.16, Block(s) 3, Lot(s) 16, 16-A, Tax Map of the Town of Cortlandt, County of Westchester.

NOTE: Being Section 43.20, Block(s) 2, Lot(s) 2, Tax Map of the Town of Cortlandt, County of Westchester.

NOTE: Lot and Block shown for informational purposes only.

Title No.: MTANY-171367

CLOSING REQUIREMENTS

- 1. All parties attending the closing will be required to furnish a photo driver's license or other acceptable photo identification card to be copied.
- 2. All personal checks in excess of \$500.00 must be approved by the Company PRIOR TO CLOSING.
- 3. Borrower and lender must comply with the mortgage recording requirements of the New York State Department of Taxation and Finance. Every mortgage offered for recording must contain the following recital:

"The real property [is or is not, whichever applies] principally improved or to be improved by one or more structures containing in the aggregate not more than six residential dwelling units, each dwelling unit having its own separate cooking facilities."

NOTE: This recital may be stated on the mortgage instrument itself or it may be included by the attachment of a separate page to the mortgage signed by the person making the statement.

- 4. Applicable Mortgage Recording Tax is due at closing.
- 5. If an Assignment of Mortgage is offered at closing for recording, then the Borrower and Lender must comply with the requirements of Section 275 of the Real Property Law:
 - a) The Assignment of Mortgage must contain the following language:

"This assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an assignment within the secondary mortgage market."

-or-

- b) There must be affixed to, and recorded as part of the Assignment of Mortgage, an affidavit executed by the mortgagor stating that the assignee is not acting as a nominee of the mortgagor or owner of the property, and that the mortgage continues to secure a bona obligation.
- 6. If any of the closing instruments herein are to be executed by a Power of Attorney, then the following requirements must be complied with:
 - a) The proposed Power of Attorney instrument must be submitted to this Company for Underwriting consideration prior to closing.
 - b) At closing an affidavit will be required from the attorney for the Principal to show that the Power of Attorney has not been revoked and that the Principal of the Power is alive and competent at the time of closing.
 - c) The Power of Attorney must be in recordable form and must be submitted at closing for recording simultaneously with the closing documents.
- 7. Tax Map block and lot numbers must appear on each instrument offered for recording.

Issued by:

Title No.: MTANY-171367

- 8. Form TP-584 New York State Combined Real Estate Transfer Tax Return and Credit Line Mortgage Certificate, together with payment, if any, are due upon delivery of closing deed. (The transfer tax return must be signed by BOTH seller and purchaser).
- 9. New York State Board of Equalization and Assessment Real Property Transfer Report (Form RP-5217) must accompany closing deed for recording. (The form must be signed by BOTH seller and purchaser).

Issued by:

Title No.: MTANY-171367

SCHEDULE B CONTINUED

Hereinafter set forth are the additional matters which will appear in the policy as exceptions from coverage, unless disposed of to the Company's satisfaction prior to the closing or delivery of the policy. Company reserves the right to raise additional exceptions.

- 1. Rights of tenants or persons in possession, if any.
- 2. NO OPEN MORTGAGES OF RECORD. Company will require a written statement from the record owner(s) confirming there are no unrecorded open mortgage debts against the subject premises.
- 3. Covenants, Conditions, Restrictions, Easements, Agreements, etc. of record: Utility and Construction Easements in Liber 6558 Page 55.
- Tax Search: Herein.
- Bankruptcy Searches run against the same/similar name as Gusti Realty LLC. Returns: None.
- 6. Proof is required to show that the certified owner(s) and purchaser(s) has/have not been known by any other name(s) in the ten years last past. If one of the parties has been known by another name(s), all searches must be amended and run against such name(s) and title is subject to the returns, if any, on such amended searches. While an affidavit taken at closing is sufficient to remove this requirement, in the event there is another name or names, sufficient advance notice should be given to permit the Company to amend its searches.
- 7. Company requires identification for any and all parties signing on the closing documents.
- 8. Searches were run for judgments, liens, federal tax liens, etc. against the same/similar name as Gusti Realty LLC. The following returns were found: None.
- 9. The name of the purchaser must be disclosed to the company prior to closing, so that the proper searches can be made. The contract of sale should also be produced for consideration of counsel. In addition, if the purchaser/mortgagor is a corporation, limited liability company or partnership, the Certificate of Incorporation, LLC articles and agreement, or Partnership Agreement (with proof of publication, if a Limited Partnership, LLC or LLP), must be provided prior to or at closing.
- 10. Deed must contain a recital stating the source of title of the grantor therein.
- 11. Deeds and Mortgages must contain the covenant required by Section 13 of the Lien Law and such covenant must be absolute and not conditional. The covenant is not required in deeds from referees or other persons appointed by a court for the sole purpose of selling property.
- 12. Tax Law _ 663(d), effective 9/1/2003 as revised, requires that a recording officer shall not record or accept for record any deed unless accompanied by a form IT-2663 for the appropriate year in which the transaction takes place, together with the payment of the estimated tax due, if any, by check made payable to "NYS Income Tax" or if the transaction is not subject to the filing and payment requirements of _ 663 because the seller is a resident individual, trust or estate, a TP-584 form which includes a

Issued by:

Madison Title Agency, LLC 1125 Ocean Avenue, Lakewood, NJ 08701 Telephone: 732-905-9400 Fax: 732-905-9420

NY Report - Schedule B 171367/44

Title No.: MTANY-171367

completed certification by the transferor/seller that this section is inapplicable to the transfer.

- 13. Proof required to show all tenancies and parties in possession. All leases affecting the premises must be produced and examined in advance of closing, and determination made as to whether any instrument is required from the lessees in order to subordinate.
- 14. UCC Searches run in the county against Gusti Realty LLC. The following returns were found: None.
- 15. UCC Searches run in the New York State Department of State against Gusti Realty LLC. The following returns were found: None.
- 16. Effective September 1st, 2010, the collection of Sales and Use tax on the provision of information services and title products is required pursuant to section 1105 of the New York State Tax Law. Accordingly, said tax will be charged, and reflected on this company's bill, on title products and searches including but not limited to: certificates of occupancy, Department of Buildings, Fire Department, Emergency Repair, Street Reports, Highway Department, Health Department, Department of Environmental Protection, Department of Air Resources, Oil Burner, Landmark and Patriot Act (or their variations where applicable).
- 17. Lien for federal estate and state taxes, if any, on the estate of Harry Karagozian and John Karagozian, deceased, grantees in Liber 7525 Page 742 recorded on 12/20/1978. The Company requires satisfactory proof that no taxes are owing or that all taxes have been paid. After the Company is furnished this item, the Company may make additional requirements or exceptions. UNDER INVESTIGATION.
- 18. Company requires the following for review **prior** to closing, with regard to Gusti Realty LLC:
 - 1. Proof of due formation: proof of filing of the Articles of Organization with the Secretary of State; and proof of publication of the Articles of Organization (or a notice containing the substance of the articles)
 - 2. Articles of Organization and Operating Agreement must be produced and reviewed; additional exceptions may be raised upon review of same;
 - 3. Proof is required that there has been no change in the make-up or composition of the organization, and that there have been no amendments made to the Articles of Organization or Operating Agreement;
 - 4. Proof is required that the party or parties executing instruments on behalf of the organization have authority to act;
 - 5. Certificate of Good Standing is required.
- 19. Except the rights, public and private, together with flooding and drainage rights, if any, in and to all streams, rivers or water courses crossing, bounding or affecting the premises.
- 20. No title will be insured to any land lying below the present or any former high water line.
- 21. For information only:

 Lot 2 is not bounded by a public road however it bounds the southerly record line of Lot 16, which provides the right for access to and from Albany Post Road and Craft Lane.
- 22. Until a guaranteed survey is received, policy will not insure courses, distances and dimensions of subject premises or the bed of any street, road or avenue passing through same, and will except any facts such a

Issued by:

Madison Title Agency, LLC 1125 Ocean Avenue, Lakewood, NJ 08701 Telephone: 732-905-9400 Fax: 732-905-9420

NY Report - Schedule B 171367/44

Title No.: MTANY-171367

survey or personal inspection would show.

23. NOTE: Please reach out prior to closing, to determine if there are any further requirements due to possible changes in recording and title searching capabilities resulting from the COVID-19 virus.

optional policy to cover the homeowner for the obtain protection in excess of your purchase MUST WAIVE by signing in the space below	e ÈÚTURE market valu price. If you do not wis	ue of his house. Yo	ou may, therefore, elect to
WOST WAIVE by signing in the space below	ина ехсерион.		
	_		

Issued by:

Title No.: MTANY-171367

Privacy Policy Notice for Old Republic National Title Insurance Company and Madison Title Agency, LLC

Purpose of this Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Old Republic National Title Insurance Company and Madison Title Agency, LLC.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms;
- Information about your transactions we secure from our files, or from [our affiliates or] others;
- Information we receive from a consumer-reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance:
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We appreciate this opportunity to be of service to you.

The undersigned acknowledges that I/we have read and understand the above Privacy Policy Notice.				
Date:				
Seller(s)	Buyer(s)/Borrower(s)			
Seller(s)	Buyer(s)/Borrower(s)			

NY Privacy Policy 171367/44

Title No.: MTANY-171367

MORTGAGE SCHEDULE

NONE

Issued by:

Title No.: MTANY-171367

MUNICIPAL DEPARTMENT SEARCHES AND STREET REPORT

Any searches or returns reported herein are furnished FOR INFORMATION ONLY. They will not be insured and the Company assumes no liability for the accuracy thereof. They will NOT BE CONTINUED to the date of closing.

Certificate of Occupancy Search: TO FOLLOW

Department of Buildings Search: TO FOLLOW

Department of Fire Search: TO FOLLOW

Street Report: TO FOLLOW

STREET VAULTS

In New York City, if there is a STREET VAULT, it is suggested that applicant investigate possible unpaid license fees by the City of New York for the use of such vault, because the right to maintain it IS NOT INSURED, nor does the Company insure that the vault charges have been paid.

REAL ESTATE TAXES - NEW YORK CITY

TAX	FISCAL YEAR BEGINS	DUE DATES	LIEN DATES
City Assessed Valuation of \$40,000 or less*	July 1	July 1, October 1, January 1 & April 1	July 1, October 1, January 1 & April 1
Assessed Valuation of over \$40,000	July 1	**July 1 & January 1	**July 1 & January 1
Annual Water (non-metered) Annual Sewer	July 1	June 30	June 30

^{*}Includes real property held in cooperative form where the assessed valuation for such property divided by the number of dwelling units equals \$40,000 or less.

CITY TAX

The grace period on taxes is through the 15th day of the month beginning with the due date. Interest from the due date is added at the rate of 9% per annum provided the property is improved and the annual tax is \$2,750.00 or less. If the property is improved and the annual tax is more than \$2,750 or if the property is vacant or unimproved land, interest is calculated at 18% per annum.

Water and sewer charges are now administered by the New York City Department of Environmental Protection (Bureau of Water and Energy Conservation) located at 59-17 Junction Blvd., Corona, New York, Telephone #718-595-4600. They have developed a new computer system (the Customer Information System, or CIS) for processing and issuing water and sewer charges. The charges generated through this new system will not be posted in the New York City Department of Finance's computer systems, where water and sewer charges have been posted in the past.

WATER METER CHARGES AND SEWER CHARGES

Any search for unpaid water and sewer charges must include both the Department of Finance (for charges established before CIS was implemented and the Department of Environmental Protection (Bureau of Water and Energy Conservation).

The charges are based on water meter readings. Sewer charges are calculated on the quantity of industrial wastes discharged into the sewer and become liens on the date of entry. If not paid within thirty days following the date of entry, interest at the rate of 18% per annum, from the date of entry is added to date paid.

NOTE: To obtain a special meter reading, the homeowner should contact the New York City Department of Environmental Protection (Bureau of Water and Energy Conservation) at the above address for an appointment on payment of a fee of \$55.00. If for any reason the homeowner fails to keep the appointment, the fee paid is non-refundable. The homeowner will then have to make another appointment on payment of the required fee of \$55.00.

^{**} Taxes are liens and are due and payable in semi-annual installments on July 1 and January 1. NOTE: Local Law requires owners of real estate assessed at more than \$40,000 to pay real estate taxes in semi-annual installments while continuing quarterly payments for properties assessed at \$40,000 or less.

WATER AND SEWER CHARGES (FRONTAGE)	If annual charges are not paid by the last day of the month following the month of entry, interest at 18% per annum from the due date is added to date paid.		
	In certain areas of Queens County, metered water charges are paid to the Jamaica V Company (a Private Co.). The meter is read approximately every 90 days and a bill mailed 7 later.		
WATER METER	To obtain a special meter reading, the homeowr (Telephone #718-298-8100) to set up an appoint	ner should contact the Jamaica Water Company nent at no charge to the customer.	
CHARGES AND SEWER CHARGES (FOR QUEENS COUNTY ONLY)	New York City Dept. of Environmental Protection bills all Queens residents for sewer charges (except areas where a cesspool is located). Sewer charges are based upon a percentage of water consumption. Jamaica Water Company supplies its Queens customers records to the City once a year so that they may bill for sewer charges. Jamaica Water Co. is not responsible for calculating any sewer charges. Any questions regarding sewer bills, contact the Bureau of Water and Energy Conservation at (718) 595-4600.		
	NOTE: The New York City Bureau of Water and Energy Conservation now has access to Jamai Water Company computer system and therefore can readily obtain information from them.		
	LIEN DATE When entered	DUE DATE When entered	
ASSESSMENTS	ments for emergency repairs or services and		
	INTEREST PENALTY FOR LATE PAYMENT Assessments accrue penalty at the same rate as a City Tax upon the premise to which they relate (except assessments based upon emergency repairs made or services performed pursuant to Department of Housing Preservation and Development authorization which accrue penalty at the rate of 10% per annum).		
	LIEN DATE When entered	DUE DATE When entered	
BOILER AND ELEVATOR	LAST DAY TO PAY WITHOUT PENALTY Within 30 days of entry.		
	INTEREST PENALTY FOR LATE PAYMENT Interest on all Boiler and Elevator charges18% per annum.		
	LIEN DATE June 1	DUE DATE June 1	
VAULT	LAST DAY TO PAY WITHOUT PENALTY Within 30 days of entry.		
INTEREST PENALTY FOR LATE PAYMENT Interest rates on all Vault charges8% per annum. March 1, 1989 to date8.0% per annum.			

NOTES

- 1. Your canceled check is your receipt. Receipted bills will not be returned unless written request accompanies payment.
- 2. General information call: Taxpayer Assistance (718) 935-9500.
- 3. Interest computation: (For Real Estate Taxes call N.Y.C. Department of Finance (718) 934-6000.) Due to possible fluctuation in the interest rate and the complexity of interest calculations, it is recommended that an official bill be obtained from the appropriate Borough Office of the Department of Finance, requesting an interest calculation to the contemplated date of payment. (For water and sewer charges call the Department of Environmental Protection (718) 935-7000.)
- 4. Information regarding In Rem: Call (718) 935-6535, 6533, 6534.
- 5. Information regarding refunds: Call (718) 935-9500.
- 6. Certain assessments may be paid in installments by arrangement. Delinquent taxes and other charges may also be paid in installments by arrangement. Contact the local office of the Department of Finance to determine whether such an arrangement can be made.
- 7. Checks should be made payable to New York City Department of Finance.
- 8. Effective July 1, 1990, interest due on late payments is calculating using daily compounding rather than simple interest. The interest rate is fixed annually by the City Council.
- 9. To obtain a receipt upon payment, you must pay by cash or certified check.

NY Report - Notes 171367/44

MUNICIPAL, DEPARTMENTAL AND INFORMATIONAL SEARCHES

No state or municipal department searched for notices of violation of laws, regulations and ordinances filed therein are made UNLESS SPECIFICALLY REQUESTED BY THE APPLICANT. Such searches, if requested, are made by the particular municipal department and are called "Record Search" and disclose only those violations reported by the last inspection made by the City and do not show the present condition, which can be ascertained only by the applicant's requesting the City to make a new inspection and paying its fees therefore. Such searches are not continued to date of closing nor are new searches made even in event of adjournment of closing.

This Company does not, in any event, insure that the buildings or other erections upon the premises or their use comply with Federal, State and Municipal laws, regulations and ordinances, and therefore we assume no liability whatsoever by reason of the ordering of such searches and do not insure their accuracy. Such information as has been furnished to us by the various departments is set forth in the Municipal Department Violations Schedule.

Any searches or returns reported herein are furnished FOR INFORMATION ONLY. They will not be insured and the Company assumes no liability for the accuracy thereof. They will not be continued to the date of closing.

CENTRAL VIOLATIONS BUREAU

In New York City, since about July 1, 1961, only the Fire Department, the Department of Health, the Department of Air Pollution Control and the Department of Water Supply, Gas and Electricity have been reporting violations issued by them affecting multiple dwellings to the Central Violations Bureau established pursuant to Section 328 of the Multiple Dwelling Law. In its report of its search for violations the Department of Buildings includes such violations affecting multiple dwellings filed by the aforesaid departments in the central bureau.

STREET VAULTS

In New York City, if there is a STREET VAULT, it is suggested that applicant investigate possible unpaid license fees by the City of New York for the use of such vault, because the right to maintain it IS NOT INSURED.

A street vault is any subsurface opening, structure, or erection, whether or not covered over, to the extent that it extends from the building line under the street. If there is a street vault used in connection with the premises herein described, the applicant should acquaint himself with the provisions of Title Z of Chapter 46 of the Administrative Code of the City of New York, which imposes an annual charge for maintaining such vaults in New York City.

MUNICIPAL SEARCH SCHEDULE - Enclosed herewith.



Tel. 877.4.MADISON
Fax. 732.905.9420
1125 Ocean Avenue
Lakewood, NJ 08701
Email. info@madisontitle.com
www.madisontitle.com

PATRIOT SEARCH

December 1, 2021

Title #: MTANY-171367
County: Westchester

Name: Gusti Realty LLC

X No information found for Specially Designated NationalsThe following information has been found:



U.S. Bankruptcy Court, Southern District.

Tel. 877.4.MADISON
Fax. 732.905.9420
1125 Ocean Avenue
Lakewood, NJ 08701
Email. info@madisontitle.com
www.madisontitle.com

BANKRUPTCY SEARCH

12/01/2021

Title #: County:	MTANY-171367 Westchester
Name:	Gusti Realty LLC
<u>X</u>	There is no record of a bankruptcy filing for the above mentioned individual, corporation or business.
	The following information has been found:
The follow	ving office(s) have been checked:



21 Robert Pitt Dr. Suite #210 Monsey, NY 10952

Phone: 845.352.1929 Fax: 646.519.2515

orders@hudsonsearch.com

TAX SEARCH

The unpaid taxes, water rates, assessments and other matters relating to taxes that are properly filed and indexed as liens as of the date of this search are set forth below. This search does not include any item that has not become a lien through the date of this search nor does it include installments due after the date of this search. This search does not cover any part of streets that the above captioned premises abut. If the tax lots reported cover more or less than the premises under examination, this fact will be noted herein. In such cases, the interested parties should take the necessary steps to make the tax map conform to the property description to be insured.

November 18, 2021

Title #: MTANY-171367

Premises: Albany Post Road
Westchester

County: Westchester

Town: Cortlandt SWIS: 552201

Section: 43.20 **Block:** 2

Lot: 2

Assessed to: Gusti Realty, LLC

School District: Hendrick hudson CSD

Village: Buchanan

Building Class: 311 - Residential Vacant Land

Acreage: 0.55
Assessed Value: 100
Exemptions: None

2021 Town/County Tax: 1/1-12/31 2021

Full Tax: \$26.86 Due 4/1/21 Paid

2021/2022 School Tax: 7/1-6/30 2021/2022

Full Tax: \$114.74

1st Inst: \$57.37 Due 9/1/21 Paid 2nd Inst: \$57.37 Due 1/1/22 Open

2021/2022 Village Tax: 6/1-5/31 2021/2022

Full Tax: \$53.48 Due 6/1/21 Paid

Water: Vacant Land

Run Date: 11/18/21 Subject to continuation prior to closing.

Recent payments of open items on this search may not yet be reflected on the public records. Therefore, in order to prove recent payments, it is advisable for the seller or borrower to present receipted bills at closing.

CONTINUED ON NEXT PAGE



21 Robert Pitt Dr. Suite #210

Phone: 845.352.1929 Fax: 646.519.2515 Monsey, NY 10952 orders@hudsonsearch.com

Taxing Authority

Town of Cortlandt – Town/County & School Tax and Water Ms. Mary Breining, Receiver of Taxes 1 Heady Street Cortlandt Manor NY, 10567 Tax Dept.: (914) 734-1031

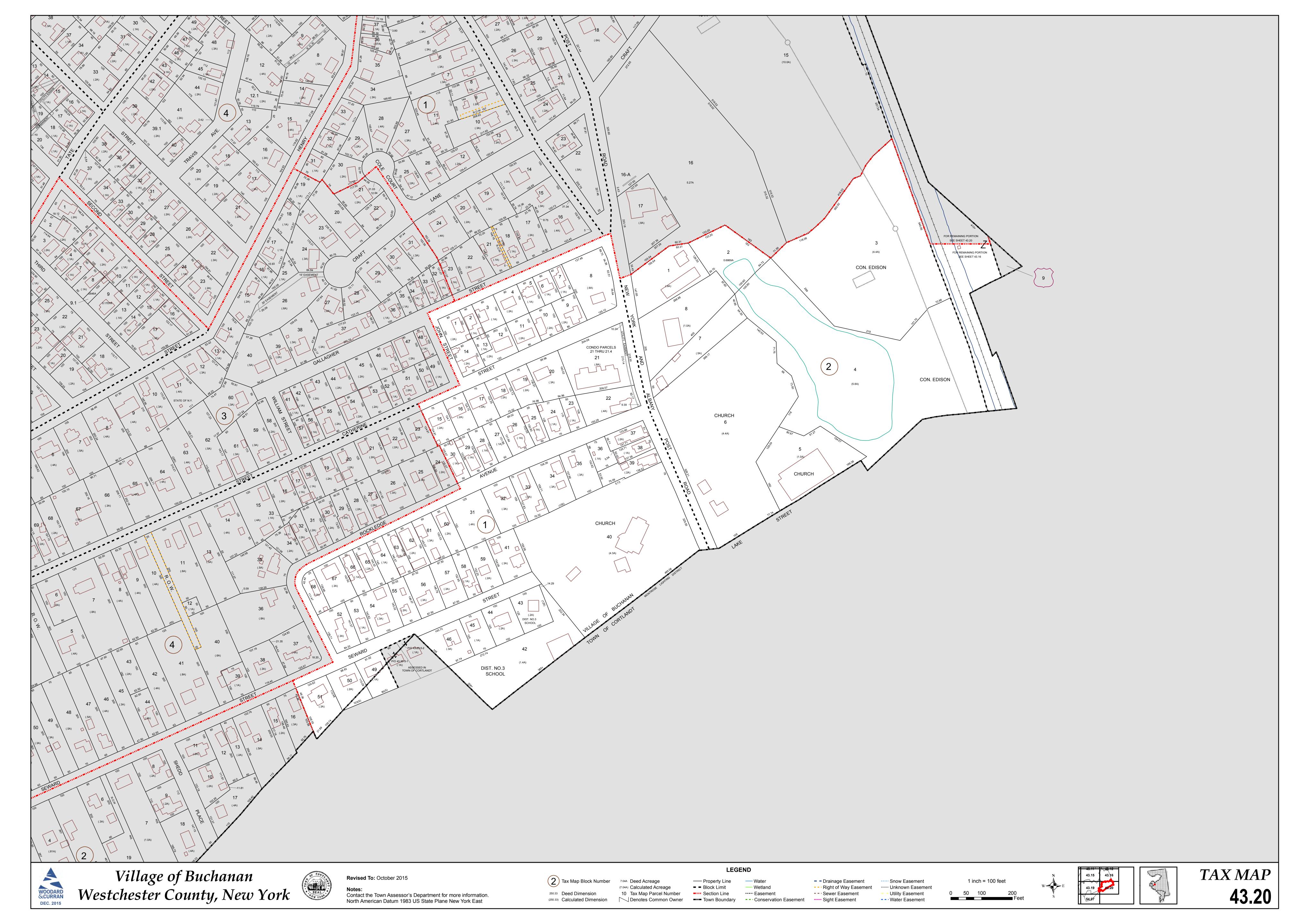
Water Dept.: NWJWW (914) 788-3400 \$5.00 Memo Fee - separate check

Village of Buchanan - Village Tax and Water/Sewer 236 Tate Avenue Buchanan, NY 10511 Ph: (914) 737-1033 No Memo Fee

NOTE: Taxing Authority information is provided for informational purposes only. No liability assumed. It is recommended you contact the above collectors prior to sending payment to confirm taxes are still payable to the above locations.

Run Date: 11/18/21 Subject to continuation prior to closing.

Recent payments of open items on this search may not yet be reflected on the public records. Therefore, in order to prove recent payments, it is advisable for the seller or borrower to present receipted bills at closing.





21 Robert Pitt Dr. Suite #210 Monsey, NY 10952

Phone: 845.352.1929 Fax: 646.519.2515

orders@hudsonsearch.com

TAX SEARCH

The unpaid taxes, water rates, assessments and other matters relating to taxes that are properly filed and indexed as liens as of the date of this search are set forth below. This search does not include any item that has not become a lien through the date of this search nor does it include installments due after the date of this search. This search does not cover any part of streets that the above captioned premises abut. If the tax lots reported cover more or less than the premises under examination, this fact will be noted herein. In such cases, the interested parties should take the necessary steps to make the tax map conform to the property description to be insured.

November 18, 2021

Title #: MTANY-171367

Premises: Albany Post Road

County: Westchester

Town: Cortlandt **SWIS:** 552201

SWIS: 552201 **Section:** 43.16 **Block:** 3

Lot: 16

Assessed to: Gusti Realty, LLC

School District: Hendrick Hudson CSD

Village: Buchanan

Building Class: 311 - Residential Vacant Land

Acreage: 6.50
Assessed Value: 700
Exemptions: None

2021 Town/County Tax: 1/1-12/31 2021

Full Tax: \$188.00 Due 4/1/21 Paid

2021/2022 School Tax: 7/1-6/30 2021/2022

Full Tax: \$803.14

1st Inst: \$401.57 Due 9/1/21 Paid 2nd Inst: \$401.57 Due 1/1/22 Open

2021/2022 Village Tax: 6/1-5/31 2021/2022

Full Tax: \$1,069.52 Due 6/1/21 Paid

Water: Vacant Land

Run Date: 11/18/21 Subject to continuation prior to closing.

Recent payments of open items on this search may not yet be reflected on the public records. Therefore, in order to prove recent payments, it is advisable for the seller or borrower to present receipted bills at closing.

CONTINUED ON NEXT PAGE



21 Robert Pitt Dr. Suite #210

Phone: 845.352.1929 Fax: 646.519.2515 Monsey, NY 10952 orders@hudsonsearch.com

Taxing Authority

Town of Cortlandt – Town/County & School Tax and Water Ms. Mary Breining, Receiver of Taxes 1 Heady Street Cortlandt Manor NY, 10567 Tax Dept.: (914) 734-1031

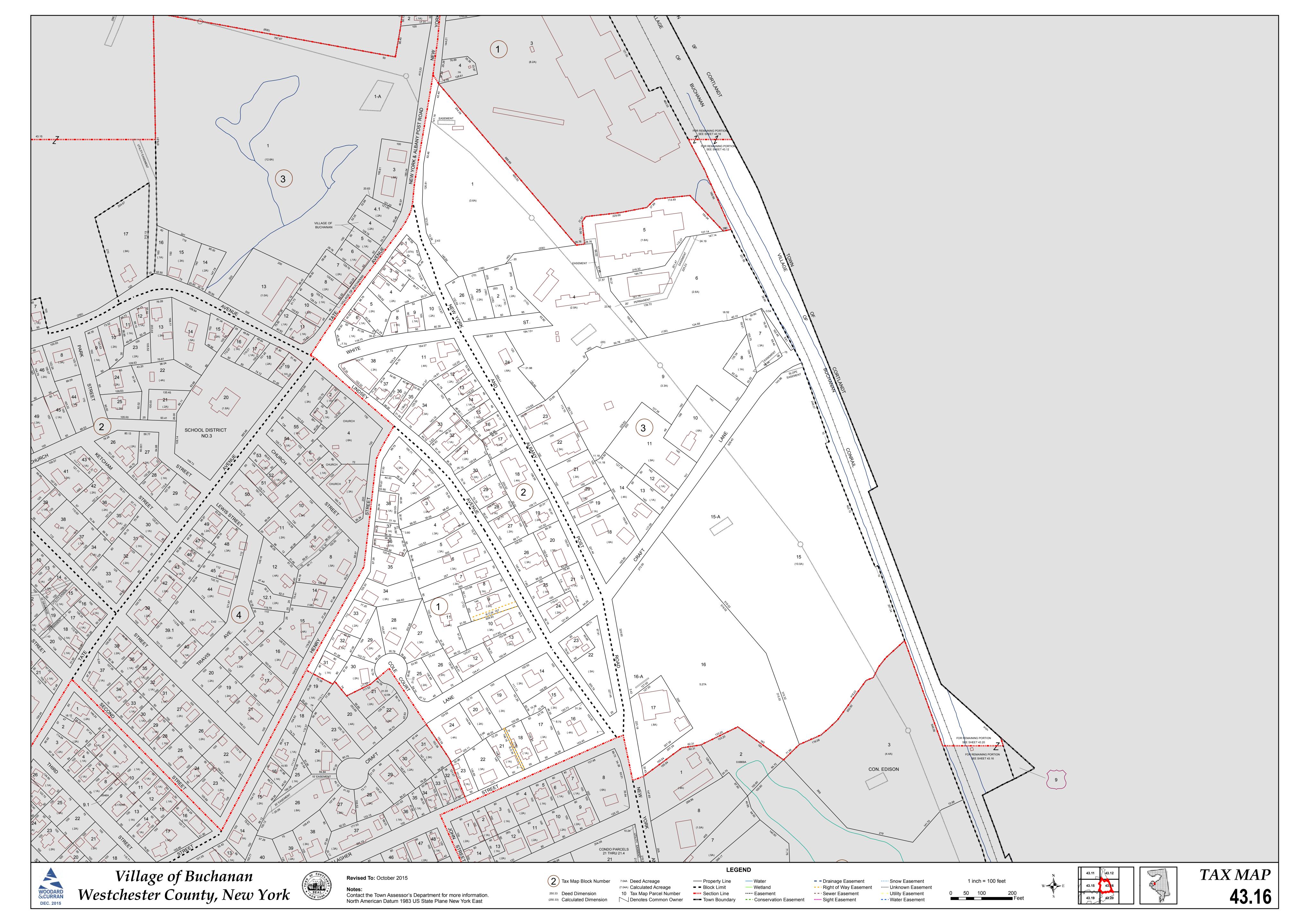
Water Dept.: NWJWW (914) 788-3400 \$5.00 Memo Fee - separate check

Village of Buchanan - Village Tax and Water/Sewer 236 Tate Avenue Buchanan, NY 10511 Ph: (914) 737-1033 No Memo Fee

NOTE: Taxing Authority information is provided for informational purposes only. No liability assumed. It is recommended you contact the above collectors prior to sending payment to confirm taxes are still payable to the above locations.

Run Date: 11/18/21 Subject to continuation prior to closing.

Recent payments of open items on this search may not yet be reflected on the public records. Therefore, in order to prove recent payments, it is advisable for the seller or borrower to present receipted bills at closing.





470810736DED1

Control Number 470810736

Instrument Type
DED



WESTCHESTER COUNTY RECORDING AND ENDORSEMENT PAGE (THIS PAGE FORMS PART OF THE INSTRUMENT) *** DO NOT REMOVE ***

THE FOLLOWING INSTRUMENT WAS ENDORSED FOR THE RECORD AS FOLLOWS:

TYPE OF INSTRUMENT: DED - DEED

FEE PAGES: 5 TOTAL PAGES: 5

RECORDING FEES	RECO	RDING	FEES
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STATUTORY CHARGE	\$6.00
RECORDING CHARGE	\$15.00
RECORD MGT. FUND	\$19.00
RP 5217	\$165.00
TP-584	\$5.00
CROSS REFERENCE	\$0.00
MISCELLANEOUS	\$0.00
TOTAL FEES PAID	\$210.00

TRANSFER TAXES

CONSIDERATION	\$400,000.00
TAX PAID	\$1,600.00
TRANSFER TAX#	12954

RECORDING DATE: 3/30/2007

TIME: 11:58:00

MORTGAGE TAXES

MORTGAGE DATE	
MORTGAGE AMOUNT	\$0.00
EXEMPT	
COUNTY TAX	\$0.00
YONKERS TAX	\$0.00
BASIC	\$0.00
ADDITIONAL	\$0.00
MTA	\$0.00
SPECIAL	\$0.00
TOTAL PAID	\$0.00

SERIAL NUMBER: DWELLING:

THE PROPERTY IS SITUATED IN WESTCHESTER COUNTY, NEW YORK IN THE: TOWN OF CORTLANDT

WITNESS MY HAND AND OFFICIAL SEAL

TIMOTHY C. IDONI WESTCHESTER COUNTY CLERK Record & Return to:
ROBERT W WOLPER ESQ
MARCUS & WOLPER LLP
50 BROADWAY 1ST FLOOR
HAWTHORNE, NY 10532

8005 Executor's Deed-Individual or Corporation (single sheet)

P-4

CONSULT YOUR LAWYER BEFORE SIGNING THIS INSTRUMENT - THIS INSTRUMENT SHOULD BE USED BY LAWYERS ONLY

THIS INDENTURE, made the 6 day of housand Seven

BETWEEN

AUGUSTE KARAGOZIAN, as Executrix of the Last Will and Testament of EDWARD KARAGOZIAN, deceased, late of the Town of Cortlandt, County of Westchester, and State of New York, on December 7, 2005. Said Will was admitted to probate on April 3, 2006, File No. 736/2006, as to a one-third interest, residing at 2255 Maple Avenue, Cortlandt Manor, New York 10567;

party of the first part, and

GUSTI REALTY LLC, a limited liability company having an office at 33 Croton Point Avenue, Croton-on-Hudson, New York 10520;

party of the second part,

WITNESSETH, that the party of the first part, by virtue of the power and authority given in and by said last will and testament, and in consideration of FOUR HUNDRED THOUSAND (\$400,000.00) DOLLARS, actual consideration paid by the party of the second part, does hereby grant and release unto the party of the second part, the heirs or successors and assigns of the party of the second part forever,

ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in TOWN OF CORTLANDT, County of Westchester, and State of New York, which is more particularly bounded and described on Schedule "A" which is attached hereto and made a part hereof.

TOGETHER with all right, title and interest, if any, of the party of the first part in and to any streets and roads abutting the above described premises to the center lines thereof; TOGETHER with the appurtenances and all the estate and rights of the party of the first part in and to said premises; TO HAVE AND TO HOLD the premises herein granted unto the party of the second part, the heirs or successors and assigns of the party of the second part forever.

AND the party of the first part covenants that the party of the first part has not done or suffered anything whereby the said premises have been encumbered in any way whatever, except as aforesaid.

AND the party of the first part, in compliance with Section 13 of the Lien Law, covenants that the party of the first part will receive the consideration for this conveyance and will hold the right to receive such consideration as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same first to the payment of the cost of the improvement before using any part of the total of the same for any other purpose. The word "party" shall be construed as if it read "parties" whenever the sense of this indenture so requires.

IN WITNESS WHEREOF, the party of the first part has duly executed this deed the day and year first above written.

IN PRESENCE OF:

LUGINA JAIAGOZIAN EXEC

STATE OF NEW YORK, COUNTY OF PUTNAM) ss: day of Man in the year 2007 before me, the undersigned, a Notary Public in and for said State, personally appeared AUGUSTE KARAGOZIAN personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual acted, executed the instrument. Notary Public o. 01TO4804470 Qualified in Putnem Coun Commission Expires April 30, STATE OF) ss: (Outside of New York State) COUNTY OF On the , in the year 2007 before me, the undersigned, appeared day of personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the (insert the city of other political subdivision) and (insert the State or County or other place the acknowledgment was taken.) (signature and office of individual taking acknowledgment) Executor's Deed Title No. 85612ST-W AUGUSTE KARAGOZIAN, as Executrix of SECTON: the Estate of Edward Karagozian, deceased, BLOCK: as to a to a one-third interest, LOT: Tax Map No. 43.20-2-2 and 43.16-3-16 TOWN & COUNTY:

TO

GUSTI REALTY LLC

TOWN OF CORTLANDT

WESTCHESTER COUNTY

RETURN BY MAIL TO:

ROBERT W. WOLPER, ESQ. MARCUS & WOLPER, LLP 50 BROADWAY, 1st FLOOR HAWTHORNE NY 10532

THE JUDICIAL TITLE INSURANCE AGENCY LLC

Title No. 85612ST-W

SCHEDULE A

ALL that certain plot, piece or parcel of land, situate, lying and being in the Town of Cortlandt, County of Westchester and State of New York, bounded and described as follows:

BEGINNING at the corner formed by the intersection of the southerly side of Craft Lane with the easterly side of New York and Albany Post Road;

RUNNING THENCE along the southerly side of Craft Lane, north 36 degrees 16 minutes 10 seconds east, 272.55 feet to lands now or formerly Consolidated Edison Company of New York, Inc.;

RUNNING THENCE along said lands the following courses and distances:

South 40 degrees 55 minutes 50 seconds east, 519.02 feet;

South 20 degrees 13 minutes 53 seconds east, 315.32 feet;

South 45 degrees 24 minutes 10 seconds west, 71.59 feet; and

South 46 degrees 36 minutes 10 seconds west, 64.72 feet to lands now or formerly New York Central Railroad;

RUNNING THENCE along said lands south 43 degrees 24 minutes 30 seconds west, 100.60 feet to lands now or formerly Rohrig;

RUNNING THENCE along said lands north 38 degrees 55 minutes 30 seconds west, 97.60 feet and south 51 degrees 13 minutes 50 seconds west, 24.70 feet to lands now or formerly of Agrest;

RUNNING THENCE along said lands, north 34 degrees 24 minutes 30 seconds west, 126.50 feet, south 81 degrees 00 minutes 20 seconds west, 62.31 feet and south 53 degrees 07 minutes 40 seconds west, 155.54 feet to a point on the easterly side of New York and Albany Post Road;

RUNNING THENCE along the easterly side of New York and Albany Post Road, north 10 degrees 07 minutes 10 seconds west, 32.43 feet and north 10 degrees 19 minutes 30 seconds west, 0.89 feet to lands formerly Slater, now or formerly Cole;

RUNNING THENCE along said lands north 53 degrees 01 minute 40 seconds east, 207.39 feet, north 31 degrees 24 minutes 20 seconds west, 200.00 feet and south 52 degrees 56 minutes 40 seconds west, 127.00 feet to a point on the easterly side of New York and Albany Post Road;

RUNNING THENCE along the easterly side of New York and Albany Post Road, north 10 degrees 19 minutes 30 seconds west, 2.43 feet and north 10 degrees 26 minutes west, 325.60 feet to the point or place of BEGINNING.

WESTCHESTER COUNTY CLERK RECORDING SHEET

110 Dr. Martin Luther king, Jr. Boulevard

White Plains, NY 10601

THIS FORM MUST BE COMPLETED AND SUBMITTED WITH EACH DOCUMENT

This page is part of the instrument; the County Clerk will rely on the information provided on this page for purposes of indexing the document.

To the best of the submitter's knowledge the Information contained on this Recording Sheet is consistent with the information contained in the attached document.

SUBMITTER INFORMATION:	Title Number: 85612ST-W			
Address: 800 Westchester Avenue				
City: <u>Harrison</u> State: <u>NY</u> Attention: <u>Closing Department</u>		ne: <u>914-381-6700</u>		
Document Type: # of Pages - Deed 3	Mortgage Amount On page 0 of document	Dwelling Type: For Mortgage Only		
Ist party name(s) (i.e. grantor/mortgagor) On page 1 of document Auguste Karagozian, as Executrix of the Estate of Edward Karagozian, as heir of []	OR Consideration/Conveyance Amt: \$ 400,000.00	onveyance Amt: [] 1 to 6 family		
<u>a 1/3 interest</u> []	Check if submitted: [] RP-5217 - [] \$75 [X] \$165 [X] TP-584 - Type of property conveyed [1 through 8] 8 [] TP-584.1 [] IT-2663			
2nd party name(s) (i.e. grantee/mortgagee) On page 1 of document Mark Franzoso 1 1 1 1	TAXES PAID: Amo Mortgage Tax \$.00 650707		
11	RECORDING FEES PAID: Amo			
Tax Designation (Section, Block & Lot) On page 2 of document Section: 43.20 Block; 2 Lot; 2	[]253 []260 []339-ee	ner:		
City(ies) or Town(s) for Property Description On page 2 of document Town of Cortlandt	Cross Reference(s):	On page of document		
Property Description if required, check the one contain within the document. On page 3 of document. [X] Metes and Bounds [] Lot number on map filed in the Office of the County Clean of the County Cle	Robert Wolper, Esq. Marcus & Wolper, LLP 50 Broadway 1st Floor			

The Office of the Westchester County Clerk: This page is part of the instrument; the County Clerk will rely on the information provided on this page for purposes of indexing this instrument. To the best of submitter's knowledge, the information contained on this Recording and Endorsement Cover Page is consistent with the information contained in the attached document.



		593303311DED001S		
Westchester Co	unty Recording & E	ndorsement Page		
	Submitter Information	1		
Name: RG AGENCY	Phone: 914-739-2700		0	
Address 1: 1000 NORTH DIVISION STREET	Fax:	914-739-280	8	
Address 2: PO BOX 431	Email:		RK@HOTMAIL.COM	
City/State/Zip: PEEKSKILL NY 10566	4430333	ence for Submitter: RGW 22055		
Control Muselson, E02202244	Document Details	(new)		
Control Number: 593303311	1 100 mm 100 100 mm 100 100 mm	ument Type: Deed (DED)		
Package ID: 2019112600114001001	Document Page Count:			
1st PARTY	Parties	Additional Pa	rtles on Continuation page	
1: KABAGOZIAN HARRY	- Individual 1: GUST	TREALTY LLC	- Other	
2: KARAGOZIAN JOHN	- Individual 2:	(1997)		
LITTER A ST. CO. L. C.	Property	Additional Pr	operties on Continuation page	
Street Address: 0 ALBANY POST RD	Tax Des	signation: 43.16-3-16		
City/Town: CORTLANDT	Village:	BUCHANAN		
	Cross-References	Additional Cr	oss-Refs on Continuation page	
1: 2:	3:	4:		
1 7 . O	Supporting Documents	5		
1: RP-5217 2: TP-584	1112			
Recording Fees		Mortgage Taxes	3	
Statutory Recording Fee: \$40.00	Document	Date:		
Page Fee: \$20.00	Mortgage /	Amount		
Cross-Reference Fee: \$0.00				
Mortgage Affidavit Filing Fee: \$0.00	Basic:	\$0.00		
RP-5217 Filing Fee: \$250.00	Westchest	27.0		
TP-584 Filing Fee: \$5.00	Additional:			
Total Recording Fees Paid: \$315.00	MTA:	\$0.00		
Transfer Taxes	Special:	\$0.00		
	Yonkers:	\$0.00		
Consideration: \$200,000.00 Transfer Tax: \$800.00	Total Mort	gage Tax: \$0.00		
Mansion Tax: \$0.00	Dwelling T	Type:	Exempt:	
Transfer Tax Number: 8277	Serial #:	Kr. T.		
New York Control of the Control of t		Record and Retur	n To	
RECORDED IN THE OFFICE OF THE WESTCHESTER			11 10	
Recorded: 01/23/2020 at 03:25	PM Hick-up a	at County Clerk's office		
Control Number: 593303311				
Witness my hand and official seal	l'			
	OFFIAL D	N KI EIN EDD		
SEA TurtyCleri		GERALD M. KLEIN, ESQ. 1 CROTON POINT AVENUE		
. /	TCROTO	N POINT AVENUE		
Timothy G Idoni	CROTON	CROTON-ON-HUDSON, NY 10520		
Westchester County Clerk	CHOION-			

The Office of the Westchester County Clerk. This page is part of the instrument; the County Clerk will rely on the information provided on this page for purposes of indexing this instrument. To the best of submitter's knowledge, the information contained on this Recording and Endorsement Cover Page is consistent with the information contained in the attached document.

593303311DED001S

Westchester County Recording & Endorsement Page

Document Details

Control Number: 593303311

Document Type: Deed (DED)

Package ID: 20191

2019112600114001001

Document Page Count: 3

Total Page Count: 6

1st PARTY Addendum

2nd PARTY Addendum

MINASSIAN SERGES

Individual

MINASSIAN ADRIENNE

Individual

JOHN KARAGOZIAN REVOCABLE TRUST

Other

HARRY KARAGOZIAN REVOCABLE TRUST

Other

The Office of the Westchester County Clerk: This page is part of the instrument; the County Clerk will rely on the information provided on this page for purposes of indexing this instrument. To the best of submitter's knowledge, the information contained on this Recording and Endorsement Cover Page is consistent with the information contained in the attached document.

593303311DED001S

Westchester County Recording & Endorsement Page

Document Details

Control Number: 593303311

Document Type: Deed (DED)

Package ID: 2019112600114001001

Document Page Count: 3

Total Page Count: 6

Properties Addendum

0 ALBANY POST RD 10511

CORTLANDT

BUCHANAN

43.16 3 16.-A

0 ALBANY POST RD 10511

CORTLANDT

BUCHANAN

43.20 2 2

Executor's Deed - Individual or Corporation

THIS INDENTURE, made the 3 day of Seconds two thousand and nineteen,

BETWEEN

ADRIENNE MINASSIAN, as Executrix of the last will and testament of Harry Karagozian, late of Westchester County, deceased, who died on the 4th day of April, two thousand and sixteen, and as Executrix of the last will and testament of John Karagozian, late of Westchester County, deceased, who died on the 31st day of May, two thousand and sixteen, Adrienne Minassian and Serge S. Minassian, as co-trustees of The John Karagozian Revocable Trust, dated July 29, 2015, and Adrienne Minassian and Serge S. Minassian, as cotrustees of The Harry Karagozian Revocable Trust, dated July 29, 2015, c/o Adrienne Minassian, at 201 Redwood Street, Dresher, PA 19025, party of the first part, and

GUSTI REALTY LLC, with an address of 33 Croton Point Avenue, Croton-on-Hudson, New York 10520, party of the second part,

WITNESSETH, that whereas letters testamentary were issued to the party of the first part by the Surrogate's Court, Westchester County, New York, on June 5, 2018 and September 30, 2016, respectively, and by virtue of the power and authority given in and by said last will and testament, and/or Article 11 of the Estates, Powers and Trusts Law, and in consideration of Two Hundred thousand (\$200,000.00) dollars, paid by the party of the second part, the party of the first part does hereby grant and release unto the party of the second part, the distributees or successors and assigns of the party of the second part forever, a two-thirds (2/3) interest

ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the

SEE SCHEDULE A ANNEXED HERETO

TOGETHER with all right, title and interest, if any, of the party of the first part in and to any streets and roads abutting the above described premises to the center lines thereof;

TOGETHER with the appurtenances, and also all the estate which the said decedent had at the time of decedent's death in said premises, and also the estate therein, which the party of the first part has or has power to convey or dispose of, whether individually, or by virtue of said will or otherwise;

TO HAVE AND TO HOLD the premises herein granted unto the party of the second part, the distributees or successors and assigns of the party of the second part forever.

AND the party of the first part covenants that the party of the first part has not done or suffered anything whereby the said premises have been incumbered in any way whatever, except as aforesaid.

AND the party of the first part, in compliance with Section 13 of the Lien Law, covenants that the party of the first part will receive the consideration for this conveyance and will hold the right to receive such consideration as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same first to the payment of the cost of the improvement before using any part of the total of the same for another

The word "party" shall be construed as if it read "parties" whenever the sense of this indenture so requires.

IN WITNESS WHEREOF, the party of the first part has duly executed this deed the day and year first above written.

In presence of:

ADRIENNE MINASSIAN as Executrix of the last will and testament of Harry Karagozian, as Executrix of the last will and testament of John Karagozian, as a co-trustee of The John Karagozian Revocable Trust, dated July 29, 2015, as a co-trustee of The Harry Karagozian Revocable Trust, dated July 29, 2015

SERGE S. MINASSIAN, as a co-trustees of The John Karagozian Revocable Trust, dated July 29, 2015, and as a co-trustees of The Harry Karagozian Revocable Trust,

1 houas

dated July 29, 2015

verge 5.

COUNTY OF MANAGEMENT)

SS.:

Commonwealth of Pennsylvania - Notary Seal Ryan Restpe, Notary Public Montgomery County My commission expires January 27, 2023 Commission number 1222008

On the 3 day of Wells of in the year of 2019, before me, the undersigned, personally appeared ADRIENNE MINASSIAN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual acted executed the instrument.

alure and Office of individual taking acknowledgment

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF Managinery)

Commonwealth of Pennsylvania - Notary Seal Ryan Realpe, Notary Public Montgomery County My commission expires January 27, 2023 Commission number 1222008

Member, Pennsylvanta Association of Notaries

On the \(\sqrt{\text{day of } \text{ day of } \text{ day of } \text{ day of } \text{ day of } \text{ in the year of 2019, before me, the undersigned, personally appeared SERGE S. MINASSIAN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted executed the instrument.

ignature and Office of individual taking acknowledgment

RETURN BY MAIL TO

Gerald M. Klein, Esq. Law Offices of Katz & Klein I Croton Point Avenue Croton-on-Hudson, NY 10520

Section: 43.16, Block 3 and Lot 16.A Section: 43.16, Block 3 and Lot 16 Section: 43.20, Block 2 and Lot 2

Town of Cortlandt and County of Westchester

PECORDED AT REQUES OF RG AGENCY PO BOX 431 PEEKSKILL, NY 10566 914-739-2700 RETURN BY MAIL TO

Rhw 22055.

Title No. RGW 22055

Schedule A

(description)

All that certain piece, plot or parcel of land situate lying and being in the VILLAGE OF BUCHANAN, TOWN OF CORTLANDT, COUNTY OF WESTCHESTER, State of New York, bounded and described as follows:

BEGINNING at the corner formed by the intersection of the southerly side of Craft Lane with the easterly side of New York and Albany Post Road;

RUNNING THENCE along the southerly side of Craft Lane, North 36° 16' 10" East 272.55 feet to lands now or formerly Consolidated Edison Company of New York, Inc.;

THENCE along said lands, the following courses and distances:

South 40° 55' 50" East 519.02 feet;

South 20° 13' 53" East 315.32 feet;

South 45° 24' 10" West 71.59 feet; and

South 46° 36' 10" West 64.72 feet to lands now or formerly New York Central Railroad;

THENCE along said lands, South 43° 24' 30" West 100.60 feet to lands now or formerly Rohrig;

THENCE along sald lands, North 38° 55' 30" West 97.60 feet and South 51° 13' 50" West 24.70 feet to lands now or formerly of Agrest;

THENCE along said lands, the following courses and distances:

North 34° 24' 30" West 126.50 feet;

South 81° 00' 20" West 62.31 feet; and

South 53° 07' 40" West 155.54 feet to a point on the easterly side of New York and Albany Post Road;

THENCE along the easterly side of New York and Albany Post Road, North 10° 07' 10" West 32.43 feet and North 10° 19' 30" West 0.89 feet to lands formerly Slater, now or formerly Cole;

THENCE along said lands, the following courses and distances:

North 53° 01' 40" East 207.39 feet;

North 31° 24' 20" West 200.00 feet; and

South 52° 56' 40" West 127,00 feet to a point on the easterly side of New York and Albany Post Road;

THENCE along the easterly side of New York and Albany Post Road, North 10° 19' 30" West 2.43 feet and North 10° 26' 00" West 325.60 feet to the point or place of BEGINNING.

Hereinafter referred to as "Grantor" and the VILLAGE OF BUCHANAN, a municipal corporation, in the County of Westchester, with offices at the Municipal Building, Westchester Avenue, Buchanan, Westchester County, New York, hereinafter referred to as "Grantee";

WITNESSETH:

WHEREAS, Grantee is constructing and extending its sanitary and storm water sewer systems, ditches, lines and appurtenances; and

WHEREAS, Grantor is the owner of certain lands, tenements and hereditaments lying and being and situate in said Village of Buchanan, Town of Cortlandt, County of Westchester and State of New York; and

WHEREAS, for the purpose of aiding, facilitating and simplifying construction and extension of said sanitary and storm water sewer systems, lines, ditches and appurtenences, Grantee desires to construct lines, mains and appurtenences of the said sanitary and storm water sewer systems across the lands owned by Grantor and has requested Grantor for permission to (1) to so construct the same and (2) to enter from time to time for purposes of a construction right-of-way; and

WHEREAS, Grantor is agreeable that said lines, mains and appurtenances be so constructed across a portion of its lands and that Grantes may so enter across a portion of its lands,

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) lawful money of the United States to Grantor in hand paid by Grantee, receipt whereof is hereby acknowledged, and in consideration of the mutual agreements herein contained, Grantor hereby grants and conveys unto Grantee forever, the perpetual easement, right. privilege and authority to enter upon, excavate, construct, install, repair, operate, maintain and remove samitary and storm water sewer lines, mains, ditches and appurtemances in, upon, under, through and across that portion of Grantor's lands designated and described in Schedule A hereunto annexed and made a part hereof, hereinafter referred to as the "easement strip" and the perpetual easement, right, privilege and authority to enter upon, through and across that portion of Grantor's lands designated and described in Schedule B hereunto annexed and made a part hereof, hereinafter referred to as the "construction right-of-way",

TO HAVE AND TO HOLD said easements, rights, privileges, and authority hereby granted unto Grantee forever upon the following terms and conditions:

- (a) That upon the completion of the installation of the said lines, mains, ditches or appurtenances above referred to, the premises shall be restored to same or better condition as or than prior to said installation.
- (b) Grantee shall indemnify and save harmless Grantor, its successors and assigns, of and from any and all fines, suits, proceedings, claims, demands and actions of any kind or nature of anyone whomsoever, arising or growing out of or in any wise connected with the occupation, use, maintenance, construction, excavation, installation, repair or removal of and by Grantee of the said easement, strip, construction right-of-way and/or said lines, mains, ditches and appurtenances thereto, and the sidewalks along or in any wise connected therewith or by reason of any breach, violation or non-performance of any of the covenants or conditions hereof on Grantee's part to be performed.
- (c) Grantee shall hold Grantor harmless from any and all damages which may come or arise to the buildings, structures, equipment or other improvements on said premises resulting from the installation, excavation, construction, maintenance, repair or removal of said lines, mains, ditches or appurtenances.
- (d) Grantee may at all reasonable times, upon twenty-four (24) hours prior notice, enter upon the easement strip or construction right-of-way across other lands of Granter for the purpose of inspecting, repairing or removing said lines, mains, ditches or appurtenances and in the event the same shall become damaged or partially destroyed, may enter upon said easement strip or construction right-of-way to repair or reconstruct the same; Grantee may construct, build and install suitable appurtenances, foundation beds and buttresses within said easement strip as protection against damage, settlement and slipping of said lines, mains, ditches or appurtenances.

- (e) In constructing said sewer pipe and in its subsequent maintenance and repair, the Grantee may place excavated matter and construction materials and equipment on the land within the limits of the said easement strip or construction right-of-way and to the extent reasonably necessary. Grantee shall exercise the right herein granted in such manner only as shall be reasonably required for the purposes herein set forth, and so as not to interfere with the use by either Grantor, its successors or assigns, or its or their respective agents, employees, servants, representatives, licensees and invitees, of Grantor's land immediately adjoining said easement strip.
- (f) In the event Grantor desires to construct a road or driveway over said easement strip or construction right-of-way, Grantor shall give not less than thirty (30) days prior notice of such intention and of the nature of such road or driveway construction to the Board of Trustees of Grantee, and Grantee shall thereupon, at its own cost and expense, take such steps as shall be necessary and proper to protect and safeguard said lines, mains, ditches or appurtenances from damage which might be caused by such construction. If necessary, Grantee shall relay or relocate such lines, mains, ditches or appurtenances within said easement strip or remove the same in order to permit employment of a road grade or building level satisfactory to Grantor and acceptable to all municipal authorities having jurisdiction.
- (g) Grantor shall be under no duty or obligation to protect, maintain or repair said lines, mains, ditches or appurtenances.
- (h) Grantor agrees that unless Grantee shall have failed to comply with the provisions of Paragraph (f) supra, the said lines, mains, ditches or appurtenances shall not be molested, moved or damaged by Grantor or anyone acting under Grantor's authority.

The easement hereby granted and the covenants herein contained shall run with the land and shall be binding upon and emure to the benefit of the respective successors and assigns of the Grantor and Grantee.

SCHEDULES A AND B:

All those certain pieces or parcels of land lying and being in the Village of Buchanan, Town of Cortlandt, Westchester County, New York, bounded and described as follows:

20 Foot Permanent Utility Easement: BEGINNING at a point on the division line between lands of Frank N. Reilly and James T. Curran and lands of Vernon Cole, said point being on the southerly property line of lands of Cole and being distant North 53° 12' 30" East as measured along said division line, 27.24 feet from the point where the aforesaid division line intersects the easterly side of the New York and Albany Post Road; Running thence from said point of beginning along lands of Cole, North 53° 12' 30" East 20.41 feet; thence through lands of Reilly and Curran, South 25° 21' 40" East 30.71 feet to lands of Edward V. and Annie Marie Agrest; thence south 53° 18' 30" West along lands of Agrest, 20.40 feet; thence north 25° 21' 40" West through lands of Reilly and Curran, 30.67 feet to the point and place of beginning.

10 Foot Temporary Construction Easements: TOGETHER WITH temporary construction easements 10 feet in width, as measured at right angles to the westerly and easterly sides of the permanent easement on the westerly and easterly sides of the permanent easement. Said temporary easements being for the purpose of construction only and are to revert to the grantors, their heirs and successors and assigns after the construction has been completed.

IN WITNESS WHEREOF the parties hereto have caused these presents to be duly executed by their proper corporate officers and their corporate seals to be hereunto affixed the day and year first above written. ATTEST VILLAGE OF BUCHAHAN STATE OF NEW YORK COUNTY OF WESTCHESTER) Curran On this 22 mday of 1964 before William J. Burke that he resides at me came to me known, who, being by me duly sworn, did depose and say 188 Westchester Avenue __, Buchanan, Westchester County, New York; that he is the Mayor of the Village of Buchanan, the corporation described in and which executed the foregoing instrument; that he knows the seal of said Village; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Trustees of said Village; that he signed his name thereto by like order. Notely Public, State of New York
No. 60-7992500
Qualified in Westchester Courty
Term Brotes March 30, 1964.
1964 before me personally appeared Frank N. Reilly STATE OF NEW YORK COUNTY OF WESTCHESTER) On this 22 day of and James T. Curran to me known and known to me to be the person mentioned and described in, and who executed the foregoing instrument, and t heyduly acknowledged to me that he yexecuted the same. HARRY W. MONROE Notary Public, State of New York
No. 60-7092400
Conflict in Westchester County
Term Expires March 30, 19 da. The foregoing instrument was endorsed for record as follows: The property affected by this instrument is situate TOWN OF CORTLANDT County of Westchester, N. Y. A true copy of the original EASEMENT RECORDED OCT. 27, 1965 at 10:56 AM of request of CARL R. D'ALVIA EDWARD L. WARREN, County Clark. FEE: \$ 8.50 67130

