FILED Jan 08, 2014

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SUPERIOR COURT
CLERK'S OFFICE

Docket Number: **F-35398-13**

Docket Number: **F-33196-10**
Account Number: **68714747-0**

Filing an Objection

I, Linda McGrath, am filing for an objection, several obejection,because this case has nothing to do with me. I had called Green Tree on December 12, 2013, and I had spooked to the Supervisor of the Collection Dept. and his name is Travis. According to Travis, he stated that Green Tree should not have sent this letter to me at all. It has nothing to do with me since I am not on the account. Travis also transfer me to Brianna, since she is in charged of this account, but she could not tell me anything because I am not on the account. On my divorce decree, it stated that I will not be part of this foreclosure, but only, solely Wayne McGrath is to take full responsibility for the foreclosure and it will not affect my credit. **(Exhibit A, page 12, highlighted)**

The reasons why I called Green Tree is because Wayne McGrath does not live here at all. He moved to : 1590 1st Avenue, Apt.#2A, New York, New York 10028, and the apartment is leased under the name of Sara Weinstein-McGrath, Wayne's wife. You can reach him at 732-322-9810 or Sara Wienstein-McGrath 973-714-2823. **(Exhibit A, page 1, highlighted)**

I live at 48 Morton Avenue, Monroe, New Jersey 08831, with my two boys Justin McGrath and Daniel McGrath. We reside at this address because when I divorce Wayne, I was not working at all, and due to the fact that I was a stay-at-home mom for thirteen years and I could not find a job after the divorce. I recently working full time, have every intention to save, to rent or buy a place, but I just got laid-off. Also, what makes it harder is that Wayne does not pay his alimony. I am suppose to receive it weekly and there are times where he doesn't pay at all, including months. He does owes me a large sum of alimony, which is now being dealt by Family Court in Middlesex County. I want to live in Monroe Township, NJ because of my sons, Justin and Daniel.

My two children are special need children. My oldest son Justin, has been diagnose with Autism, he has Asperger. He doesn't do well with changes. It took awhile for Justin, to accept that his father and I are divorced, and yet, he isn't comfortable sleeping over at his dad's apartment at all. He doesn't accept the fact that his father has remarried. Justin and Daniel told him that they do not want to sleep there at all. It takes a while for Justin to adjust, and if we my hard for him to adapt. He is very comfortable in Monroe Township High School, and right now he has made friends for the first time. If he has a changed in school, the child study team has told me that he will not do well because it will be a new environment for him. As for Daniel, it's also hard on him to adjust changes. Right now, Daniel also has an IEP (Individualized Education Program)at school, and yes, he has ADHD, but not on medication yet. He is trying to stay focus, and he is working with a couple of special education professionals. **(Exhibit B, copy of just Justin's and Daniel front page of IEP, I will not copy the whole IEP since it was last years, new one should be sent to me in the month of January 2014.)**

I am writing this letter and pleading to ask to stay in this house as long as possible. As I stated above, the changes in environment, it would be devastated to both of my children. I am currently looking for a full time job, and at moment looking for a place to live. I have kept the maintenance of this property. I have a person coming to mow the lawn, pay all utilities and water bills. If I could, maybe I can pay rent, but please, do not force us out because I do not have any place to go! It's been a rough road for us, especially that Wayne doesn't pay his child and spousal support every week! **(Exhibit C, only a few bills I copied, I didn't want to do the whole year of bills, I don't think it was necessary.)**

Please, allow me to stay until I can get back on my feet. I do not have any place to go. I am willing to pay rent. Please reconsider.

Exhibit A

MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT, made by and between **LINDA MCGRATH** residing at 48 Morton Avenue, township of Monroe, County of Middlesex, and State of New Jersey, hereinafter referred to as the "Wife" and **WAYNE MCGRATH** residing at 1590 First Avenue, Apt. 2A, State of New York, Street, hereinafter referred to as the "Husband".

WITNESSETH:

WHEREAS, the parties were married to each other on March 29, 1998, in a religious ceremony in New York.

WHEREAS, two children were born of the marriage: Justin McGrath, date of birth September 12, 1998, and Daniel McGrath, date of birth June 18, 2001;

WHEREAS, irreconcilable differences have arisen between the Husband and Wife;

WHEREAS, the parties by the Agreement desire to settle all questions pertaining to alimony, equitable distribution of property, and all other issues incidental to the marriage; and

WHEREAS, there is presently pending a matrimonial action for divorce in the Superior Court of New Jersey, Chancery Division, under Docket No. FM-12-1442-10D; and

NOW, THEREFORE, in consideration of the mutual covenants and terms

contained herein, the parties agree as follows:

CUSTODY AND PARENTING TIME

1. The parties shall share joint legal custody of the unemancipated children. The Wife shall have primary residential custody of the minor children. The Husband will exercise parenting time on alternate weekends from Saturday at noon until 9:00 p.m. and Sunday at noon to 6:00 p.m. The children shall immediately commence therapy with a qualified psychologist or therapist who is a participant in Husband's insurance plan. The wife shall immediately make an appointment with a psychologist or therapist. The father shall be entitled to overnight parenting time once therapy commences, unless the psychologist/therapist recommends otherwise that such overnights are not in the children's best interests. Both parties shall cooperate with the therapist's recommendations. In event that either party does not cooperate with the children's psychologist, either party may apply to Court to modify this provision.

2. In addition, the parties shall alternate spending time with the child on the following holidays:

a. Easter Sunday: The mother will exercise parenting time each year.

b. Mother's day: The Plaintiff will exercise parenting time each year.

c. Father's day: The Defendant will exercise parenting time each year.

d. Thanksgiving: In the even numbered years, the Plaintiff will exercise parenting time on Thanksgiving Day, and the Defendant will exercise parenting time the Friday after Thanksgiving. In odd years, the Defendant will exercise parenting time on Thanksgiving Day, and the Plaintiff will exercise parenting time the

Friday after Thanksgiving.

e. Christmas: The Defendant will exercise parenting time from noon to 9:00 p.m. December 24 Christmas Eve and the Plaintiff will exercise parenting time from 9:00 p.m. December 24 through Christmas Day.

f. Birthdays: Each parent may exercise meaningful birthday celebration parenting time on/or near his or her respective birthday and/or on or near each child's birthday. If Daniel's birthday falls on or near Father's day weekend the Plaintiff will exercise parenting time Saturday and the Defendant will exercise parenting time Sunday.

g. The parties will consult with each other two weeks before each holiday to establish specific beginning and ending times for parenting time not set forth above.

3. The holiday parenting time schedule shall supersede the regular parenting time schedule and the vacation time schedule.

4. School Recesses: Each parent may exercise reasonable vacation parenting time during school recesses and the parties will consult each other at least month before each school recess to establish the specific parenting time schedule.

5. Summer Vacation: Each parent may exercise up to two non-consecutive uninterrupted weeks of summer vacation parenting time each year upon at least thirty days advance notice to the other parent, taking into consideration the children's camp schedules.

6. Holiday and extended vacation times shall take precedence over regularly scheduled access times. If one party misses an alternate weekend access period due to a superceding holiday, that parent shall resume alternate weekend access time on the first weekend following the holiday.

7. Inherent to this Agreement is the understanding that if either parent needs to change the parenting time schedule because of extenuating circumstances such as sickness, special family occasions (weddings, anniversary parties, funerals, etc.) or business commitments, the other parent will use his or her best effort to accommodate the request. The parties acknowledge and understand that parental access may be modified at any time by mutual agreement of the parties.

8. Husband and Wife agree that during such times as the child are with him or her, he or she shall permit and encourage reasonable telephone contact with the other parent as well as other reasonable forms of communication.

9. Each party shall provide the other with complete itinerary information if they will be away from home with the children for more than one overnight, including transportation information such as airline and flight numbers, departure and arrival times, names of hotel or description of lodging where the children will be staying, address, and telephone number.

10. Each party shall be responsible for providing appropriate time and supervision of he children's homework during his or her respective parenting time.

11. Each party shall keep the other informed of his or her current residence, address, home telephone number, cellular phone number, work telephone number, and

email address.

12. Each party shall provide the other at least 72 hours notice of any necessary changes to the parenting time schedule except that in the event of an emergency, in which case as much notice as possible shall be provided. If either party will be more than fifteen minutes later to pick up or drop off the children, he or she will promptly call and advise the other parent.

13. Each parent shall advise the other if a child becomes ill or injured and of any non routine health care event within 24 hours of the onset of the condition. Each shall keep the other reasonably apprised of related treatment and/or prognosis as applicable.

14. The parties shall use every reasonable effort to maintain free access and unhampered contact with the child by the party not having parenting time with her at the time, and to foster a feeling of affection and respect of the child for the other party. Neither will do anything, nor allow anything to be said or done, that may tend to alienate the child from the other party or injure the love, affection and respect that the child has for the other party, or which may hamper the free and natural development of their love, affection and respect for each other.

15. Neither party shall intentionally schedule any activities for the child on weekends that the other parent has the child with him or her, without the consent of the other party. To the extent the parties have mutually agreed upon ongoing scheduled activities for the child, then the parent that has the child with him or her during those regularly scheduled activities shall be responsible for transporting the child to and from the activity, and if a the child will not attend, the parent that has the child with him or her

shall advise the host or organizer of the activity the child was scheduled to attend accordingly. Each parent will provide the other with the appropriate contact and phone number to reach the host organizer. Each parent will make every effort to have the child attend special birthday parties or school events as invited.

16. Whichever parent has the child with him or her for parenting time shall be required to ensure that the children participate in and are transported to and from their activities such as birthday parties, lessons, games, extracurricular activities, sleepovers, etc.

17. The parties shall consult with each other with respect to the child's education, illnesses and operations (except in emergencies when consultation will be made as soon as reasonably practicable under all of the circumstances), health, welfare and other matters of similar importance affecting the child (including, if applicable, religious training, cultural and sporting activities, summer camp selection, etc.). The parties agree that they shall provide each other with all information concerning those matters for which joint decisions on behalf of the child are to be made, as soon as the information is available to or known by that party. The parties shall make every reasonable effort to reach consent on all of these matters so that the child will understand that the decisions have been mutually made on a consensual basis by Husband and Wife. The parties agree that by proceeding in this fashion, they will be reinforcing in the child a mutuality of love and concern for the parents.

ARTICLE III: CHILD SUPPORT

Basic Child Support.

18. Based upon Husband's average income for the past three years, 2008-2010, of approximately $89,000 per year gross and upon Wife's imputed income of approximately $25,0000 per year gross and in consideration of the alimony to be paid by Husband to Wife at the rate of $250.00 per week as set forth below effective the date of the divorce basic child support shall be paid by Husband to Wife at the rate of $260.00 per week for the benefit of the unemancipated children effective February 8, 2011. (See **Exhibit A**) Basic child support shall be payable to the New Jersey Family Support Payment Center through the appropriate probation division (currently Middlesex) via automatic wage garnishment. Support payments shall commence immediately on February 9, 2011. Each party shall execute any necessary documents or appropriate consent order in order for probation to commence the wage execution.

Direct Payments.

19. Until the garnishment becomes effective, payments shall be made directly to Wife, and Husband will receive credit for the direct payments made. Wife shall immediately write a letter to the appropriate probation department, or cause her attorney to do so, informing the probation department of the appropriate credits upon establishment of the garnishment. This provision shall supersede any notice that may be generated by the probation department regarding receipt of direct payments prior to the institution of the wage garnishment.

Income Withholding.

20. In accordance with N.J.S.A. 2A:17-56-7, et seq., the child support provisions

of a court order are subject to income withholding on its effective date and constitute a judgment. The income withholding is effective upon commissions, earnings, salaries, wages, and other current or future income of the payor. Any payment of child support shall be fully enforceable and entitled to full faith and credit and shall be a judgment by operation of law on the due date.

Additional Child Related Expenses:

Health Care Expenses:

21. Husband shall maintain his existing work-related medical insurance coverage for the benefit of the unemancipated children for so long as the child remains unemancipated. Husband shall provide Wife with the insurance information and books listing participating doctors, as well as insurance identification cards, within 24 hours of his receipt of same.

22. Husband will be responsible for all unreimbursed medical bills for 2010 for the children as per the pendente lite order dated September 16, 2010. Wife shall be responsible to pay a respective portion of the ordinary unreimbursed medical expenses of each child to a maximum of $250.00 per year, effective January 1, 2011. Specifically, Husband and Wife shall pay their share of unreimbursed medical, dental, prescription, hospital, psychological, psychiatric, counseling, ophthalmologic, optometric, orthodontic or other medical or dental related expenses of the child at the rate of 38% by Wife and 62% by Husband. Except in the event of an emergency, neither party shall incur a medical expense for the child in excess of $100.00, for which contribution from the other party is sought, without first providing notice and opportunity for a second opinion to be

obtained by the other party. Failure to provide such advance notice shall be deemed a waiver of a request for reimbursement of said expense.

23. Husband shall designate Wife as an authorized agent to select participating physicians for the children. Husband shall contact his insurance company and provide any documents necessary to have Wife designated as such an authorized agent within seven days of the date this Agreement is executed.

24. Wife shall be permitted and Husband so consents to speak directly with any and all health insurance agents to receive information concerning the parties' child directly from Husband's health insurance plan, including but not limited to payment information.

25. Husband shall provide Wife with a copy of the Explanation of Benefits for children's services from his health insurance company within five days of his receipt of same.

26. Pursuant to *N.J.S.A.* 2A:34-28, the health care insurance company shall make payments directly to the health care provider upon receiving a copy of the relevant sections of this Agreement, which shall be incorporated into the parties' Judgment of Divorce.

Extracurricular Expenses.

27. The parties shall share the cost of mutually agreed-upon extra-curricular activities at the rate of 62% by Husband and 38% by Wife. If either parent unilaterally enrolls the child in extra-curricular activities without the other parent's consent, the parent who unilaterally enrolls the child shall pay 100% of the cost of the activity. Neither party

shall unreasonable withhold consent for extra curricular activities and failure to specifically object shall be deemed consent. This percentage shall be recalculated upon either party's change in circumstances.

College Expenses

28. In the event that the children of the marriage express a desire and an aptitude for higher education the parties shall share the cost for same in accordance with the dictates of Newburgh v. Arrigo, 88 N.J. 529 (1982) and its progeny in proportion to their income and assets at that time, after exhausting all available scholarships, assets in the children's names, grants, federal loans, and financial aid. Such college and graduate school payments should include all necessary charges for tuition, room, board, fees, books, transportation and other necessary expenses. Each party shall participate in the decision where the children attend college.

SPOUSAL SUPPORT

29. Commencing February 9, 2011, Husband shall pay to Wife alimony of $250.00 per week, for a period of ten years, ending on February 9, 2021. Said amount shall be payable via wage garnishment, through the Middlesex County Probation Department. Payment shall begin February 8, 2011.

TERMS AND CONDITIONS OF SPOUSAL SUPPORT

30. The alimony figure above is based upon annual income of approximately $25,000.00 per year to the Wife (imputed) and $89,000.00 (average) per year to the Husband. Alimony shall be fully taxable to Wife as income, and deductible by Husband on his federal, state and local income tax returns in accordance with Section 71(b) of the Internal Revenue Code. The parties agree to periodically exchange income information in the form of W2s and income tax returns during the period of the alimony and child support payments. Each party shall notify the other of any change in employment within 30 days.

31. Any and all spousal support payable by Husband to Wife under this Agreement shall terminate upon the first to occur of the following circumstances:

(a) Death of Wife;

(b) Remarriage of Wife;

(c) Death of Husband;

(d) Cohabitation defined by prevailing case law.

32. The parties represent that they have been advised by their attorneys of the New Jersey Supreme Court decisions in *Crews v. Crews*, 164 *N.J.* 11 (2000) and *Weishaus v. Weishaus*, 180 *N.J.* 131 (2004). Wife represents that the standard of living that she enjoyed during the marriage is reflected in her most recently filed case information statement and that the amount of alimony provided for in this Agreement, coupled with her ability to earn, will enable her to maintain a reasonably comparable standard of living.

MARITAL HOME

33. The marital home is currently listed for sale. Upon sale of the residence, the net proceeds shall be distributed between the parties on a 50/50 basis, if any. The net proceeds shall be defined as the gross sale price less mortgage balance, real estate commissions, realty transfer fees, repairs necessary for the home, and the usual costs of closing, including legal fees. The parties will cooperate with the recommendations of the listing broker. The Husband shall choose the realtor.

34. The Wife shall be permitted to reside in the home until sale. The Wife shall fully be responsible for the payment of utilities, and shall maintain the home in its current condition, wear and tear excepted, and shall keep the driveway and sidewalk clear of snow and ice, and mow the lawn as necessary. The Wife will fully cooperate with the sale. The Wife shall not unreasonably withhold consent to any sale, including a short sale, and shall cooperate in vacating the home within the time prescribed by the short sale lender. The Mortgage is currently in arrears. The Husband has an obligation to pay all past due arrears pursuant to the pendente lite order dated September 16, 2010 until February 8, 2011. However, to date the arrears have not been paid, and as a result the home is currently worth less than the mortgage obligations and shall be sold through a short sale. The Husband shall continue to be fully responsible for the mortgage and shall be 100% responsible for any deficiency in the event of a short sale that requires any type of payment back to the bank. In the event of a foreclosure, where the husband becomes liable for a deficiency, the husband shall be solely responsible for any deficiency and

shall hold wife harmless with regard to this debt.

35. Except as set forth above, neither party shall encumber the property, and in the event a judgment is or has been entered against either party that affects the net equity in the property, the party against whom such a judgment has been entered shall pay all proceeds of said judgment from his or her share of the net equity in the home at the time of closing. The husband shall be entitled to his tools located in the garage.

LIFE INSURANCE/BENEFITS UPON DEATH

36. Husband shall his work related life insurance on his life naming wife as beneficiary for so long as husband continues to have an alimony obligation to wife in the amount of $130,000.00. The husband be permitted to decrease the amount of coverage $13,000.00 per year for each year during the pendency of the alimony. Wife shall be entitled to obtain proof of coverage on an annual basis.

36. Husband shall maintain life insurance on his life naming the child as beneficiary for so long as the children remain unemancipated in the amount of $300,000. The Husband shall name the Wife as trustee. The Husband shall provide proof of said insurance as an annual basis to the Wife.

shall hold wife harmless with regard to this debt.

35. Except as set forth above, neither party shall encumber the property, and in the event a judgment is or has been entered against either party that affects the net equity in the property, the party against whom such a judgment has been entered shall pay all proceeds of said judgment from his or her share of the net equity in the home at the time of closing. The husband shall be entitled to his tools located in the garage.

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36. Husband shall maintain life insurance on his life naming the child as beneficiary for so long as the children remain unemancipated in the amount of $300,000. The Husband shall name the Wife as trustee. The Husband shall provide proof of said insurance, as an annual basis to the Wife.

BANK AND INVESTMENT ACCOUNTS

37. The parties shall maintain their joint checking and savings account in their respective names. All joint accounts shall be closed.

INDIVIDUAL RETIREMENT ACCOUNTS, PENSIONS AND 401Ks

38. The Husband has acquired certain retirement accounts through his employer and participation in IBEW Local Union Number 3. Husband has represented that he has 401K through his employer called the Deferred Salary Plan of the Electrical Industry with an approximate balance of $209,418.56. This is the total plan balance which includes a loan of $3,651.92. It is the intent of the parties to equalize the marital portion of this plan so that Wife shall receive 50% of the value of the Plan. For purposes of this Agreement, the marital portion of this plan shall be defined as the value in the account between the date of marriage and the date of the filing of the complaint for divorce, plus increases or decreases in value that result from market conditions until such time as the distribution is made between the parties. The Wife will be responsible for $7,500.00 of the aforementioned 401K loan which shall be deducted from Wife's share. Husband shall be responsible for the balance of the loan, after the $7,500.00 is deducted. The Husband has an Annuity fund entitled Annuity Plan of the Electrical Industry with an approximate balance of worth $36,337.49. Wife shall be entitled to one half of this account, or $18,168.74. Upon the Participant's death, 50% of any death benefit payable under the annuity plan shall be paid to the Alternate payee.

39. The husband also has a Defined Benefit Plan with Local 3. The Wife shall be entitled to the marital portion of this account. For purposes of a defined benefit

pension plan, the marital portion of the pension shall be defined as the accrued monthly benefit at the time of retirement in accordance with the formula approach delineated in *Marx v. Marx*, 265 *N.J. Super.* 418 (Ch. Div. 1993). Thus, the marital portion shall be defined as a fraction, the numerator of which shall be the number of months married and in the Plan through the date of the filing of the complaint for divorce and the denominator shall be the number of months in the Plan at the time of retirement. The Wife shall be entitled to any pre or post survivor benefits and or annuities as permitted by the plan.

40. In the event that a Domestic Relations order is necessary to effectuate these transfers, the parties shall retain the services of William M. Troyan, Inc. to prepare the necessary DRO's/QDRO's. The cost preparation of any and all DRO's/QDRO's that may be necessary shall be paid 50% by Husband and 50% by Wife.

AUTOMOBILES

41. It is agreed by and between the parties that each party shall retain their automobile. The parties will be responsible for any indebtedness associated with their respective vehicles, and shall hold each other harmless for same. In the event that any document, including title, shall be required to effectuate this paragraph, both parties shall cooperate with same.

DEBTS

42. Husband shall be responsible for his AMEX card, account number ending 12009, and any other debt in his name. Wife shall be responsible for any debt in her individual name. Each party's respective debt shall remain that person's individual debt

solely and exclusively, and each party shall indemnify and hold the other harmless with regard to these debts.

TAX EXEMPTIONS AND 2010 TAXES

43. The parties shall file joint tax returns in 2009 and 2010. The Wife shall be entitled to any and all refunds, if any, from the returns for both tax years. After receipt of the refund, if any, Wife agrees to waive all child support arrears as of February 9, 2009, as long as she receives at least $ 8,000.00 net from the refund for both tax years.* LJ In the event there are any tax penalties, interest, or monies owed for income tax liability to any state government, including but not limited to the IRS, State of New Jersey, or State of New York, the wife shall be responsible for up to $1,000.00 of penalties, interest, or tax due for the years prior to tax year 2009. The Husband shall be responsible for anything beyond $1,000.00. In 2011, and beyond, the parties shall claim one child for purposes of an exemption. When the eldest child emancipates, the parties shall alternate the remaining child. The parties shall cooperate with one another regarding the exemption, and sign any necessary IRS forms to effectuate this paragraph. The Husband shall provide all tax documents for 2010 to the Wife so she may file on behalf of the parties. LJ

HEALTH INSURANCE

44. Wife shall be responsible for obtaining her own health insurance. Husband will cooperate with obtaining the necessary COBRA forms from his employer. Wife shall be solely responsible for all costs of COBRA.

* However in the event the combined tax refund is less than 8,000.00, then the Husband shall pay to the wife the difference between 8,000.00 and the amount of the actual net refunds, up to a maximum of $6,800.00 (amt of arrears). The parties shall cooperate with each other regarding the appropriate consent order necessary to effectuate this paragraph for purposes of probation.

ATTORNEY'S FEES

45. Each party shall pay their own attorney's fees in connection with this matter, except that Husband shall pay $750.00 previously ordered to the Wife within ten days.

PAST DUE BILLS OF PENDENTE LITE ORDER

46. Husband shall be responsible for all past due bills under the pendente lite order and shall pay all outstanding debts within ten days.

DISCLOSURE

47. Each party represents to the other that the assets and liabilities set forth in this Agreement and Case Information Statements prepared and filed represent all of the assets and liabilities of the marriage, as known to each of them, that are subject to equitable distribution in accordance with the laws of the State of New Jersey. Each party warrants and represents that he or she has made a full and complete disclosure of his or her income, assets and liabilities, and the other party, in reliance upon said disclosure, waives any and all rights of discovery beyond that which has already been done that are afforded to him or her under the Rules of Court. Each party understands that the agreements and obligations assumed by the other are assumed with the express knowledge and understanding of all of the rights and obligations that each of them now has or might hereafter or otherwise have to or in said assets and liabilities, as well as with respect to each other and his or her estate.

48. The Husband and Wife acknowledge that they have disclosed to the other all

financial information and all assets owned or possessed by the parties or either of them and it is acknowledged that this agreement is entered in reliance upon that information to the extent that if there exist other assets not so disclosed this agreement may be rendered null and void.

49. The Husband and Wife expressly acknowledge and agree one to the other that the within agreement has been negotiated by the parties with the help of their attorneys. However, the parties expressly acknowledge that they are aware that neither party has been deposed. The parties and each of them have expressly acknowledged that they are willing to execute the within agreement notwithstanding this lack of discovery. Both parties acknowledge to their respective counsel that he or she may not be in the position to fully advise them relative to all assets which may be subject to equitable distribution. Notwithstanding this fact each party wishes to enter into this agreement feeling that they are cognizant of the assets of the other and that they are willing to proceed as hereinabove set forth.

50. The parties acknowledge that they have been advised that there may be certain tax consequences pertaining to this agreement, that neither attorney has furnished advice with respect to said consequences and that each party has been directed and advised to obtain independent tax advice from qualified tax accountants or tax counsel prior to the signing of this agreement.

51. In the event there is a tax audit or deficiency based upon a joint tax return and taxes and/or penalties are due to the IRS based upon one party's failure to accurately report income, that party will be solely responsible for said taxes and/or penalties and shall indemnify and hold the other party harmless from any obligation thereof.

MISCELLANEOUS PROVISIONS

52. Except as otherwise provided herein, the Wife represents and warrants to the Husband that she has not incurred any debts or obligations nor will she incur any in the future, for which he or his estate may be liable, and the Husband represents and warrants to the Wife that he has not incurred any debts or obligations nor will he incur any in the future for which she or her estate may be liable. If either party has incurred such debts or obligations and if the other party is called upon to make any payment or contribution toward the same, the responsible party shall indemnify and hold the other party harmless for any obligation thereon.

53. Except as otherwise herein expressly provided, the parties shall and do hereby mutually remise, release and forever discharge each other from all suits, actions, claims, demands, and obligations whatsoever both in law and in equity which either of them had, or has, or may hereinafter have against the other upon or by reason of any matter, cause or thing up to the date of execution of this agreement, except in only a cause of action for divorce.

54. In any action instituted in the State of New Jersey or any other State by the Husband or the Wife, for the purpose of obtaining a divorce, this Agreement shall be introduced into evidence and incorporated in any Judgment that may be entered in said action and be binding upon said parties. However, this Agreement shall survive any Judgment of Divorce and shall continue in full force and effect upon the parties.

55. Except as herein otherwise provided, each party may dispose of his or her property in any way and each party hereby waives and relinquishes any and all rights he or she may now have or hereinafter acquire under the present or future laws of any jurisdiction to share in the real and personal property or the estate of the other as a result of the marital

relationship, including without limitation, dowry, curtsy, right to equitable distribution, statutory allowance, widow's allowance, homestead rights, rights to take in intestacy, right to take against the will of the other, and the right to act as administrator or executor of the other's estate, and each party will, at the request of the other, execute, acknowledge and deliver any and all instruments that may be necessary or advisable to carry into effect this mutual waiver and relinquishment of all such interest, right and claim.

56. Each party shall, from time to time, at the request of the other, execute, acknowledge and deliver, to the party, any and all further instruments which may be reasonably required to give full force and effect to the provisions of this Agreement.

57. This Agreement contains the entire understanding of the parties, and there are no representations, warranties, covenants, or undertakings other than those expressly set forth herein.

58. In the event that any provisions of this Agreement shall be invalid under the laws of any country, state or other jurisdiction, such invalidity shall not affect any other provisions of this Agreement and they shall remain in full force and effect.

59. A modification or waiver of any of the provisions of this Agreement shall be effective only if made in writing and executed with the same formality as this Agreement. The failure of either party to insist upon strict performance of any of the provisions of this Agreement shall not be construed as a waiver of any subsequent default of same or similar nature.

60. In the event of any dispute arising out of this Agreement or the performance thereof, the Husband and Wife agree that all attempts shall be made between them to settle these disputes by Agreement before using the Courts for any determination. Should either

the Husband or Wife fail to abide by the terms of this Agreement, the defaulting party shall indemnify the other for all reasonable expenses and costs, including attorney's fees, incurred in successfully enforcing this Agreement.

61. This Agreement shall be governed by the laws of the State of New Jersey. All future litigation between the Husband and Wife concerning this Agreement as to its construction or interpretation shall be in accordance with the laws of the State of New Jersey.

62. The Husband and Wife may live separate and apart from each other and reside and be in such places and live with such family, friends, or other persons as each of them desires; they may engage in any occupation, employment or business without the consent of the other, in all respects as if each were unmarried, and each of them shall be free from molestation, restraint, interference, authority, or control, direct or indirect, of the other, as if and in the same manner as though unmarried. The Husband shall neither reside in nor attempt to reside in the same premises as the Wife and vice versa.

63. Each party acknowledges that they fully understand the within Agreement, their rights and obligations and that each of them is signing this Agreement freely and voluntarily as an act of their own free will and accord.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals the day and year written below their names:

By: _____ _____
ANGELA F. PASTOR, ESQ. LINDA MCGRATH
As to LINDA MCGRATH Dated: _____

By: _____ _____
TODD EDER, ESQ. WAYNE MCGRATH
As to Wayne McGrath Dated: 2/19/14

STATE OF NEW JERSEY
SS:
COUNTY OF MIDDLESEX

I CERTIFY that on 9th day of Feb 2011 LINDA MCGRATH personally came before me and acknowledged under oath, to my satisfaction, that he:

(a) is named in and personally signed the attached document; and

(b) signed, sealed and delivered this document as his act and deed.

ANGELA V. PASTOR
Attorney at Law
State of New Jersey

STATE OF NEW JERSEY
SS:
COUNTY OF MIDDLESEX

I CERTIFY that on 2/19 2011 WAYNE MCGRATH personally came before me and acknowledged under oath, to my satisfaction, that she:

(a) is named in and personally signed the attached document; and

(b) signed, sealed and delivered this document as her act and deed.

TODD EDER, ESQ
Attorney at Law
State of New Jersey

Exhibit B

MONROE TOWNSHIP SCHOOLS
OFFICE OF PUPIL PERSONNEL SERVICES
423 Buckelew Avenue
Monroe Township, NJ 08831
(609) 860-1403
Fax (609) 409-4346

Marietta Ruela
Director

June 6, 2013

Ms. Linda McGrath
48 Morton Avenue
Monroe Township, NJ 08831

Re: McGrath, Justin
School: Monroe Township High School
Program: ICR
Classification: AUT
Meeting Date: 12/20/2012

Dear Ms. Linda McGrath:

This is a copy of the Individualized Education Program developed for your child. This IEP was constructed to be used as a guide for your child's teacher(s) so that they can implement a specifically designed special education program.

Please feel free to contact your child's teacher, the program director or myself to discuss any questions that you may have regarding the implementation of this program.

Sincerely,

Sharon Aptaker/s

Sharon Aptaker
Case Manager

jm
cc: CST
Student File

MONROE TOWNSHIP SCHOOLS
OFFICE OF PUPIL PERSONNEL SERVICES
423 Buckelew Avenue
Monroe Township, N.J. 08831
(609) 860-1403
Fax (609) 409-4346

Marietta Ruela
Director

June 17, 2013

Ms. Linda Jung
48 Morton Avenue
Monroe Township, NJ 08831

Re: McGrath, Daniel
School: Woodland
Program: ICR
Classification: OHI
Meeting Date: 5/16/2013

Dear Ms. Linda Jung:

This is a copy of the Individualized Education Program developed for your child. This IEP was constructed to be used as a guide for your child's teacher(s) so that they can implement a specifically designed special education program.

Please feel free to contact your child's teacher, the program director or myself to discuss any questions that you may have regarding the implementation of this program.

Sincerely,

Maria Brill/s

Maria Brill
Case Manager

jm

cc: Principal
Student File
Speech

Exhibit C

Jen-Kat Maint & Lawn Care

10 Sedgwick Street
Jamesburg, NJ 08831
732-521-4238

Statement

11/30/2013

To:

Jung, Linda
48 Morton Avenue
Monroe Twp; N.J. 08831

Amount Due	Amount Enc.
$285.00	

Date	Description	Amount	Balance
10/31/2013	Balance forward		60.00
11/30/2013	INV #13-0502 Due 11/30/2013 --- Property Maintenance, 1 @ $175.00 = 175.00 --- Disposal Fee, 1 @ $50.00 = 50.00 --- Tax: NJ State Sales and Use Tax @ 7.0% = 0.00	225.00	285.00

PARTIAL PAYMENT OK
WHATEVER YOU CAN AFFORD.

THANKS

BK

Amount Due

$285.00

REMINDER NOTICE
MONROE TOWNSHIP UTILITY DEPT
143 UNION VALLEY ROAD
MONROE TWP, NJ 08831

Location: 48 MORTON AVE
Account Id: 9161-0 PIN: 0279

Block/Lot: 179. 61.
Notice Date: 04/29/13

Phone: (609)655-1050 Fax: (609)655-5981

THIS BILL MUS
TO AVOID INTE
IF SHUT OFF Y

UNITED STATES POSTAL SERVICE

CUSTOMER'S RECEIPT

MCGRATH, W.
48 MORTON
MONROE TOW

SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION

NOT NEGOTIABLE

Pay to Monroe Twp Utility Dep
Address 143 Union Valley Rd
Monroe, NJ 08831

KEEP THIS RECEIPT FOR YOUR RECORDS

Serial Number	Year, Month, Day	Post Office	Amount	Clerk
20802765835	2013-05-21	088840	$400.00	0009

	Yr/Prd		Princ		
Sewer	11	3	9.47	0.00	9.47
Sewer	11	4	64.75	0.00	64.75
Sewer	12	1	64.75	2.78	67.53
Sewer	12	2	64.75	6.12	70.87
Sewer	12	3	64.75	8.04	72.79
Sewer	12	4	64.75	9.99	74.74
Sewer	13	1	64.75	3.98	68.73
Total Sewer					428.88
Water	11	3	11.64	0.00	11.64
Water	11	4	67.30	0.00	67.30
Water	12	1	59.89	2.78	62.67
Water	12	2	62.36	6.03	68.39
Water	12	3	45.07	7.38	52.45
Water	12	4	57.42	9.12	66.54
Water	13	1	57.42	3.61	61.03
Total Water					390.02
TOTAL DUE					818.90

$174.50 -1

5/21 <$400.00>
418.90 Bal.

MAKE CHECKS PAYABLE TO: **MTUD**
Please remember to write your account number on your check.
OR PAY ONLINE AT: www.monroetud.com
Office Hours:
Monday - Friday 8:00 AM - 4:30 PM
Phone Numbers
732-521-1700
609-655-1050
Website: www.monroetud.com

PLEASE DETACH AND RETURN THIS STUB FOR PROPER CREDIT TO YOUR ACCOUNT

REMINDER NOTICE
MONROE TOWNSHIP UTILITY DEPT

Notice Date: 04/29/13

Type	Principal	Penalty	Total
Water	361.10	28.92	390.02
Sewer	397.97	30.91	428.88
Total	759.07	59.83	818.90

THIS BILL MUST BE PAID IN FULL
TO AVOID INTERRUPTION OF SERVICE IN THE FUTURE
IF SHUT OFF YOU WILL BE ASSESSED A FEE OF $75 ON THE ACCOUNT

Location: 48 MORTON AVE
Account Id: 9161-0 PIN: 0279

MCGRATH, WAYNE
48 MORTON AVE
MONROE TOWNSHIP, NJ 08831

Block/Lot: 179. 61.

Township of Monroe
County of Middlesex
UTILITY DEPARTMENT

143 UNION VALLEY ROAD,
MONROE TOWNSHIP, NJ 08831

ACCOUNT NO: 9161-0 PIN: 0279
SERVICE LOCATION: 48 MORTON AVE
BILLING PERIOD: 06/01/13 to 08/31/13

	DOMESTIC		IRRIGATION
CURRENT READING:	1604	06/01/13	0
PREVIOUS READING:	1580	03/01/13	0
USAGE:	24		0

BILLING DATE: 06/25/13

FOR ONLINE PAYMENTS SET UP WITH YOUR BANK PLEASE MAKE SURE YOU ARE USING THE CORRECT ACCOUNT NUMBER.

#mo 21147729152
6/29
$200.00

MCGRATH, WAYNE
48 MORTON AVE
MONROE TOWNSHIP, NJ 08831

Previous Balance: 418.90

CURRENT WATER & SEWER CHARGES

DATE	UNITS	CODE	DESCRIPTION	SERVICE CHARGE	USAGE CHARGE	TOTAL
06/25/13	1.00	W01	Water 5/8"	13.28	49.08	62.36
06/25/13	1.00	S01	Sewer 5/8"	64.75	0.00	64.75
					harges:	127.11

UNITED STATES POSTAL SERVICE®

CUSTOMER'S RECEIPT

SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION

NOT NEGOTIABLE

Pay to: MTUD
Address: 143 Union Valley Rd
Monroe NJ 08831

KEEP THIS RECEIPT FOR YOUR RECORDS

Serial Number	Year, Month, Day	Post Office	Amount	Clerk
21147729153	2013-06-29	088840	$200.00	0004

INTEREST: 4.19

TOTAL DUE: 550.20

REMINDER NOTICE
MONROE TOWNSHIP UTILITY DEPT
143 UNION VALLEY ROAD
MONROE TWP, NJ 08831

Location: 48 MORTON AVE
Account Id: 9161-0 PIN: 0279

Block/Lot: 179. 61.
Notice Date: 07/31/12

Phone: (609)655-1050 Fax: (609)655-5981

MCGRATH, WAYNE
48 MORTON AVE
MONROE TOWNSHIP, NJ 08831

	Yr/Prd		Principal	Penalty	Total
Sewer	11	3	9.47	0.00	9.47
Sewer	11	4	64.75	0.00	64.75
Sewer	12	1	64.75	2.78	67.53
Sewer	12	2	64.75	2.04	66.79
Total Sewer					208.54
Water	11	3	11.64	0.00	11.64
Water	11	4	67.30	0.00	67.30
Water	12	1	59.89	2.78	62.67
Water	12	2	62.36	2.01	64.37
Total Water					205.98
TOTAL DUE					414.52

MAKE CHECKS PAYABLE TO: **MTUD**

Please remember to write your account number on your check.
OR PAY ONLINE AT: www.monroetud.com
Office Hours:
Monday - Friday 8:00 AM - 4:30 PM
Phone Numbers
732-521-1700
609-655-1050
Website: www.monroetud.com

PLEASE DETACH AND RETURN THIS STUB FOR PROPER CREDIT TO YOUR ACCOUNT

REMINDER NOTICE
MONROE TOWNSHIP UTILITY DEPT
Notice Date: 07/31/12

Type	Principal	Penalty	Total
Water	201.19	4.79	205.98
Sewer	203.72	4.82	208.54
Total	404.91	9.61	414.52

Location: 48 MORTON AVE
Account Id: 9161-0 PIN: 0279

Block/Lot: 179. 61.

MCGRATH, WAYNE
48 MORTON AVE
MONROE TOWNSHIP, NJ 08831

UTILITY REMINDER NOTICE
MONROE TOWNSHIP UTILITY DEPT
143 UNION VALLEY ROAD
MONROE TWP, NJ 08831

Location: 48 MORTON AVE
Account Id: 9161-0 PIN: 0279

Block/Lot: 179. 61.
Notice Date: 07/30/13

Phone: (609)655-1050 Fax: (609)655-5981

MCGRATH, WAYNE
48 MORTON AVE
MONROE TOWNSHIP, NJ 08831

	Yr/Prd	Principal	Penalty	Total
Sewer	PrvBal	120.46	0.00	120.46
Sewer	13 2	64.75	1.85	66.60
Total Sewer				187.06
Water	PrvBal	106.82	0.00	106.82
Water	13 2	62.36	1.69	64.05
Total Water				170.87
Total Due				357.93

UNITED STATES POSTAL SERVICE

CUSTOMER'S RECEIPT

SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION

NOT NEGOTIABLE

Pay to: Monroe Twp Utility Dept

Address: 143 Union Valley Rd
Monroe NJ 08831

KEEP THIS RECEIPT FOR YOUR RECORDS

Serial Number	Year, Month, Day	Post Office	Amount	Clerk
21287900722	2013-08-26	088311	$200.00	0008

E CHECKS PAYABLE TO: **MTUD**
e remember to write your account number on your check.
PAY ONLINE AT: www.monroetud.com
Office Hours:
nday - Friday 8:00 AM - 4:30 PM
Phone Numbers
732-521-1700
609-655-1050
Website: www.monroetud.com

PLEASE DETACH AND RETURN THIS STUB FOR PROPER CREDIT TO YOUR ACCOUNT

UTILITY REMINDER NOTICE
MONROE TOWNSHIP UTILITY DEPT

Notice Date: 07/30/13

Type	Principal	Penalty	Total
Water	169.18	1.69	170.87
Sewer	185.21	1.85	187.06
Total	354.39	3.54	357.93

Location: 48 MORTON AVE
Account Id: 9161-0 PIN: 0279

Block/Lot: 179. 61.

MCGRATH, WAYNE
48 MORTON AVE
MONROE TOWNSHIP, NJ 08831

Township of Monroe
County of Middlesex

UTILITY DEPARTMENT

143 UNION VALLEY ROAD,
MONROE TOWNSHIP, NJ 08831

ACCOUNT NO: 9161-0 PIN: 0279

SERVICE LOCATION: 48 MORTON AVE

BILLING PERIOD: 09/01/13 to 11/30/13

	DOMESTIC		IRRIGATION
CURRENT READING:	1623	09/01/13	0
PREVIOUS READING:	1604	06/01/13	0
USAGE:	19		0

BILLING DATE: 09/25/13

FOR ONLINE PAYMENTS SET UP WITH YOUR BANK PLEASE MAKE SURE YOU ARE USING THE CORRECT ACCOUNT NUMBER.

MCGRATH, WAYNE
48 MORTON AVE
MONROE TOWNSHIP, NJ 08831

Previous Balance: 157.93

CURRENT WATER & SEWER CHARGES

DATE	UNITS	CODE	DESCRIPTION	SERVICE CHARGE	USAGE CHARGE	TOTAL
09/25/13	1.00	W01	Water 5/8"	13.28	36.73	50.01
09/25/13	1.00	S01	Sewer 5/8"	64.75	0.00	64.75
					rges:	114.76

UNITED STATES POSTAL SERVICE

CUSTOMER'S RECEIPT

SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION

NOT NEGOTIABLE

Pay to

Address

KEEP THIS RECEIPT FOR YOUR RECORDS

Serial Number	Year, Month, Day	Post Office	Amount	Clerk
21287908721	2013-10-23	088311	$274.27	0002

INTEREST: 1.58

TOTAL DUE: 274.27

Midco Waste
5 Industrial Dr
New Brunswick, NJ 08901

A division of REPUBLIC SERVICES

Account Summary

Account Number	3-0689-1008488
Invoice Date	December 12, 2013
Invoice Number	0689-001449336
Previous Balance	$103.68
Payments/Adjustments	-$103.68
Unpaid Balance	$0.00
Current Invoice Charges	$103.68

Pay This Amount

$103.68

Due By: 01/01/14

Contact Information

Customer Service	(908) 561-8380
Customer Service	(800) 273-7539

Important Information

Ever increasing operational costs and environmental requirements have reached a point where we need to adjust your rate to permit us to recover these costs and to maintain a reasonable return on your account. Your next invoice may reflect a rate adjustment for our service. Thank you, We appreciate your business.

PLEASE VISIT WWW.MIDCOWASTE.COM FOR A COPY OF THE NJ CUSTOMER BILL OF RIGHTS. A PRINTED COPY OF THE CUSTOMER BILL OF RIGHTS IS AVAILABLE BY CALLING 732-545-8988.

To pay on-line or sign up for convenient auto pay, go to: www.disposal.com

LINDA JUNG

Invoice

Payments/Adjustments

Date	Description	Reference	Amount
10/01	Payment - Thank You	755	-$103.68

Current Invoice Charges

Linda Jung 48 Morton Ave (L1)
Monroe, NJ

1 - Trash Cart (64/65 Gallon) Scheduled Service (S1)

2 Lift(s) per 1 Week(s)

Date	Description	Reference	Quantity	Unit Price	Amount
12/12	Fuel - Env Fee 01/01/14-03/31/14			$6.00	$6.00
12/12	Residential Service 01/01/14-03/31/14			$48.00	$48.00
12/12	NJ Recycle Surcharge 01/01/14-03/31/14			$1.68	$1.68
12/12	Resi Disposal 01/01/14-03/31/14			$48.00	$48.00
	Current Invoice Charges				**$103.68**

CURRENT	30 DAYS	60 DAYS	90+ DAYS
103.68	0.00	0.00	0.00

3 A

- **Visit our website, www.disposal.com to make your payment electronically or to sign up for our convenient automatic payment plan.**
- **Please see reverse side for terms and conditions**

Midco Waste
5 Industrial Dr
New Brunswick, NJ 08901

Please Return This Portion With Payment

Pay This Amount	$103.68
Account Number	3-0689-1008488
Invoice Date	December 12, 2013
Invoice Number	0689-001449336
Payment Due Date	January 1, 2014

TOTAL ENCLOSED

103 .68

☐ For Billing Address Changes, Check Box and Complete Reverse.

Return Service Requested
000337-000001-000001-000337 2324681 2240ST03_S 3 0
LINDA JUNG
48 NORTON AVE
MONROE NJ 08831

12/24

Make Checks Payable To:

MIDCO WASTE #689
PO BOX 9001099
LOUISVILLE, KY 40290-1099

3053671789

306891008488000000144933600001036800001036 89

Midco Waste
5 Industrial Dr
New Brunswick, NJ 08901

A division of REPUBLIC SERVICES

Account Summary

Account Number	3-0689-1008488
Invoice Date	September 12, 2013
Invoice Number	0689-001376540
Previous Balance	$100.68
Payments/Adjustments	-$100.68
Unpaid Balance	$0.00
Current Invoice Charges	$103.68

Pay This Amount

$103.68

Due By: 10/02/13

Contact Information

Customer Service	(908) 561-8380
Customer Service	(800) 273-7539

Important Information

Ever increasing operational costs and environmental requirements have reached a point where we need to adjust your rate to permit us to recover these costs and to maintain a reasonable return on your account. Your next invoice may reflect a rate adjustment for our service. Thank you. We appreciate your business.

PLEASE VISIT WWW.MIDCOWASTE.COM FOR A COPY OF THE NJ CUSTOMER BILL OF RIGHTS. A PRINTED COPY OF THE CUSTOMER BILL OF RIGHTS IS AVAILABLE BY CALLING 732-545-8988.

To pay on-line or sign up for

LINDA JUNG

Invoice

Payments/Adjustments

Date	Description	Reference	Amount
07/02	Payment - Thank You	722	-$100.68

Current Invoice Charges

Linda Jung 48 Morton Ave (L1)
Monroe, NJ

1 - Trash Cart (64/65 Gallon) Scheduled Service (S1)

2 Lift(s) per 1 Week(s)

Date	Description	Reference	Quantity	Unit Price	Amount
09/12	Fuel - Env Fee 10/01/13-12/31/13			$6.00	$6.00
09/12	Residential Service 10/01/13-12/31/13			$48.00	$48.00
09/12	NJ Recycle Surcharge 10/01/13-12/31/13			$1.68	$1.68
09/12	Resi Disposal 10/01/13-12/31/13			$48.00	$48.00
	Current Invoice Charges				**$103.68**

111
Levan

9/27
#755

CURRENT	30 DAYS	60 DAYS	90+ DAYS
103.68	0.00	0.00	0.00

Jersey Central Power & Light
A FirstEnergy Company

Bill Based On: Estimated Meter Reading, Prorated Bill

December 17, 2013 J70

Account Number: 100 086 132 790

Amount Due: $60.33

Due Date: January 02, 2014

Billing Period: Nov 14 to Dec 13, 2013 for 30 days
Bill For: LINDA JUNG
48 MORTON AVE
SPOTSWOOD NJ 08884

To report an emergency or an outage, call 24 hours a day 1-888-544-4877. For Customer Service, call 1-800-662-3115. For Payment Options, call 1-800-962-0383. Pay your bill online at www.firstenergycorp.com
Bill issued by: JCP&L, PO Box 16001, Reading PA 19612-6001

Messages

Se dispone de avisos de terminación en español Mensaje de cuenta. Los usuarios que poseen un balance de cuenta vencido reciben un aviso por correo indicando que se les puede suspender el suministro de electricidad. Si usted necesita recibir esos avisos en español, haga el favor de llamarnos al 1-800-662-3115.

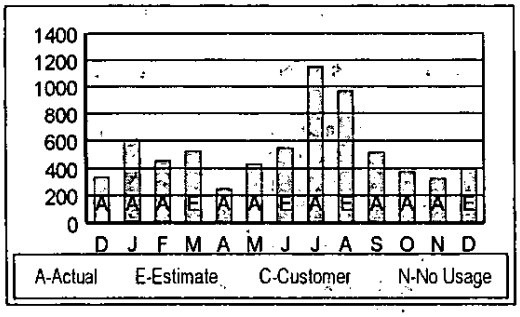
The Basic Generation Service price per KWH listed in the charges box is the price to compare. In order to save money, you must buy your electricity from a supplier at a price THAT IS LESS than your JCP&L price to compare.

Your next meter reading is scheduled to occur on or about Jan 13, 2014.

Best wishes for a joyous holiday season from all of us at JCP&L.

Additional messages, if any, can be found on back.

Usage History



Comparisons	Last Year	This Year
Average Daily Use (KWH)	11	13
Average Daily Temperature	42	39
Days in Billing Period	30	30
Last 12 Months Use (KWH)		6,554
Average Monthly Use (KWH)		546

Account Summary	Amount Due
Previous Balance	49.31
Payments/Adjustments	-49.31
Balance at Billing on Dec 17, 2013	**0.00**
JCP&L - Consumption	**60.33**
Amount Due by Jan 02, 2014	**$60.33**

Usage Information for Meter Number S54834760

Dec 13, 2013 KWH Reading (Estimate)	72,064
Nov 14, 2013 KWH Reading (Actual)	71,663
KWH used	401

Charges From JCP&L

When contacting an Electric Generation Supplier, please provide the following.
Customer Number: 0805049160 0000345356
Rate: Residential Service JC_RS__01D

Customer Charge			2.20
Basic Generation Service	174 KWH	x -0.000517	-0.09
	227 KWH	x 0.002467	0.56
	401 KWH	x 0.105387	42.26
Delivery Service Charges	401 KWH	x 0.038404	15.40
Current Consumption Bill Charges			**60.33**

Detail Payment and Adjustment Information

11/27/13 Payment	-49.31

Jersey Central Power & Light
A FirstEnergy Company

Bill Based On: Actual Meter Reading

November 15, 2013
J70

Account Number: 100 086 132 790

Amount Due: $49.31

Due Date: December 02, 2013

Billing Period: Oct 15 to Nov 13, 2013 for 30 days
Bill For: LINDA JUNG-MCGRATH
48 MORTON AVE
SPOTSWOOD NJ 08884

To report an emergency or an outage, call 24 hours a day 1-888-544-4877. For Customer Service, call 1-800-662-3115. For Payment Options, call 1-800-962-0383. Pay your bill online at www.firstenergycorp.com
Bill issued by: JCP&L, PO Box 16001, Reading PA 19612-6001

Messages

Se dispone de avisos de terminación en español Mensaje de cuenta. Los usuarios que poseen un balance de cuenta vencido reciben un aviso por correo indicando que se les puede suspender el suministro de electricidad. Si usted necesita recibir esos avisos en español, haga el favor de llamarnos al 1-800-662-3115.

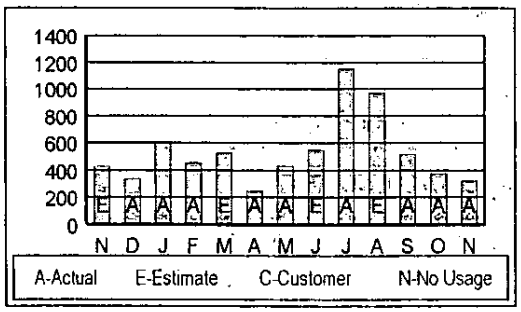
The Basic Generation Service price per KWH listed in the charges box is the price to compare. In order to save money, you must buy your electricity from a supplier at a price THAT IS LESS than your JCP&L price to compare.

Your next meter reading is scheduled to occur on or about Dec 12, 2013.

Don't miss the enclosed brochure on NJ SHARES. Return the application form to sign up for the program and help your neighbors.

Additional messages, if any, can be found on back.

Usage History



Comparisons	Last Year	This Year
Average Daily Use (KWH)	15	11
Average Daily Temperature	50	50
Days In Billing Period	28	30
Last 12 Months Use (KWH)		6,488
Average Monthly Use (KWH)		541

Account Summary	Amount Due
Previous Balance	56.88
Payments/Adjustments	-56.88
Balance at Billing on Nov 15, 2013	**0.00**
JCP&L - Consumption	**49.31**
Amount Due by Dec 02, 2013	**$49.31**

Usage Information for Meter Number S54834760

Nov 13, 2013 KWH Reading (Actual)	71,663
Oct 15, 2013 KWH Reading (Actual)	71,341
KWH used	322

Charges From JCP&L

When contacting an Electric Generation Supplier, please provide the following.
Customer Number: 0805049160 0000345356
Rate: Residential Service JC_RS__01D

Customer Charge			2.20
Basic Generation Service	322 KWH	x 0.107888	34.74
Delivery Service Charges	322 KWH	x 0.038416	12.37
Current Consumption Bill Charges			**49.31**

Detail Payment and Adjustment Information

10/31/13 Payment	-56.88

PSE&G

Monthly Statement
DECEMBER 2013
Account number 69 737 548 05 Invoice number 605401940762

053258 000033821
LINDA JUNG
48 MORTON AVE
MONROE TWP NJ 08831-8857

For service at
48 MORTON AVE
MONROE TWP MID NJ
08831-8857

1 800 436-PSEG (7734)
Emergencies 24 hours/7days
Customer service
7 AM - 8 PM Mon - Fri
7 AM - 5 PM Sat

Visit our website
www.pseg.com

Inquiries by mail
PSE&G
PO Box 14444
New Brunswick NJ 08906-4444

Account Summary

PSE&G balance from last bill	$76.30
Payment received Dec 12 - Thank You!	-76.30
Current PSE&G - Gas	83.87
WorryFree Contracts (see WorryFree section for details)	28.35
Total Amount Due On Jan 7, 2014	**$112.22**

Important Dates

Your payment is due January 07, 2014.

Your meter(s) are scheduled to be read on or about January 17.

To make a payment from a credit card Log In to **My Account** at pseg.com or call 1 800-704-3289

If you'll be away on your meter reading day, Log In to **My Account** at pseg.com or call 1 800 622-0197 before the scheduled date, to submit your reading.

Apply for help with your heating bill this winter. The Low Income Home Energy Assistance Program (LIHEAP) is accepting applications. For more information about LIHEAP and other payment assistance programs, visit pseg.com/help (available in English and Spanish), or call 1-800-510-3102.

NEW WorryFree Service Contracts are now available for heat pumps, ductless mini split systems, outdoor natural gas grills, and pool heaters. (PSE&G also installs and replaces heat pumps and ductless mini split systems.) To learn more, visit pseg.com/worryfree.

Help families in financial crisis by contributing to New Jersey SHARES, which helps to pay utility bills of households in need. Visit njshares.org or call 1-866-NJSHARES for more information.

PSE&G has once again been named the mid-Atlantic region's most reliable electric utility by PA Consulting for 12 years in a row. We were also awarded for our outstanding response during Superstorm Sandy, as a result of our dedicated employees and commitment to serving customers.

6973754805 0000112224 00000283551

PSE&G

To help us make things work for you. *Please return this portion with your payment. Make checks payable to PSE&G.* **Do not fold checks. Do not write on, staple, paper clip or tape payment to the coupon.** *Be sure payment address shows through window.*

LINDA JUNG
48 MORTON AVE
MONROE TWP MID NJ 08831-8857

69 737 548 05

365469780

Total Amount Due On Jan 7, 2014 **$112.22**

12/26

PSE&G CO
PO BOX 14444
NEW BRUNSWICK NJ 08906-4444

$ 112.22
Amount enclosed

ICMAIL.DBF_053258_HR_11111000

THIS BILL PRINTED ON RECYCLED PAPER

PSE&G

Monthly Statement
NOVEMBER 2013
Account number 69 737 548 05 Invoice number 604602432955

051800 000034204

LINDA JUNG
48 MORTON AVE
MONROE TWP NJ 08831-8857

For service at
48 MORTON AVE
MONROE TWP MID NJ
08831-8857

1 800 436-PSEG (7734)
Emergencies 24 hours/7days
Customer service
7 AM - 8 PM Mon - Fri
7 AM - 5 PM Sat

Visit our website
www.pseg.com

Inquiries by mail
PSE&G
PO Box 14444
New Brunswick NJ 08906-4444

Important Dates
Your payment is due December 11, 2013.

Your meter(s) are scheduled to be read on or about December 24.

To make a payment from a credit card Log In to **My Account** at pseg.com or call 1 800-704-3289

If you'll be away on your meter reading day, Log In to **My Account** at pseg.com or call 1 800 622-0197 before the scheduled date, to submit your reading.

Account Summary

PSE&G balance from last bill	$44.45
Payment received Nov 12 - Thank You!	-44.45
Current PSE&G Gas	62.12
WorryFree Contracts (see WorryFree section for details)	14.18
Total Amount Due On Dec 11, 2013	**$76.30**

Gas Bill Savings! Effective for usage from November 1, 2013 to December 31, 2013, **PSE&G is reducing the BGSS-RSG commodity charge by $0.35 per therm (including NJ Sales and Use Tax) for residential gas customers receiving PSE&G's BGSS-RSG supply service**, as permitted by the NJ Board of Public Utilities. As a result of this change, a typical residential gas heating customer who purchases supply from PSE&G and uses 266 therms during this two month period will see a bill reduction of $93.10. Depending on the date that your gas meter is read, you may see some of this reduction in your November, December and January bills. **This latest action by PSE&G is in addition to the nine gas supply rate decreases in a row since January 2009 that saves the typical customer about $674 per year.** Tariff information may also be found by visiting pseg.com

Apply for help with your heating bill this winter. The Low Income Home Energy Assistance Program (LIHEAP) is now accepting applications. For more information about LIHEAP and other payment assistance programs, visit pseg.com/help (available in English and Spanish), or call 1-800-510-3102.

6973754805 0000076309 00000141848

PSE&G

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LINDA JUNG
48 MORTON AVE
MONROE TWP MID NJ 08831-8857

69 737 548 05

Total Amount Due On Dec 11, 2013 **$76.30**

3035195605

PSE&G CO
PO BOX 14444
NEW BRUNSWICK NJ 08906-4444

$ 76.30
Amount enclosed

12/11

ICMAIL.DBF_051800_HR_11110000

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Monroe, NJ 08831

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Superior Court Clerk's Office
Foreclosure Processing Services
Attention: Objection to NOI
Trenton, NJ. 08625