Daily Record - 7/18/2025, 7/25/2025, 8/1/2025, 8/8/2025 The Star Ledger - 7/18/2025, 7/25/2025, 8/1/2025, 8/8/2025

SHERIFF'S SALE

SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, WARREN COUNTY DOCKET # F-003189-24 SHERIFF'S NUMBER 25000426

Freedom Mortgage Corporation

Plaintiff(s)

VS.

Ronald R. Cain; Carrie A. Cain; State of New Jersey; New Jersey Housing and Mortgage Finance Agency

Defendant(s)

Execution for Sale of Mortgaged Property Premises By Virtue of the above-stated Writ of Execution, to me directed, I shall sell at public auction held at the Warren County Courthouse Annex, 199 Hardwick St, Belvidere, NJ 07823 (located across from the main courthouse parking lot) August 11, 2025, next at 2:00 PM, County of Warren and State of New Jersey

The property to be sold is located in the Town of Hackettstown, County of Warren and State of New Jersey

Commonly known as 702 Hamilton Drive, Hackettstown NJ 07840 Number of Feet to Nearest Cross Street: Approximately 104.50 feet from the southeasterly line of Hamilton Street to the northeasterly line of Seventh Street

Located in Block 3.03, Lot 7 in the Town of Hackettstown Dimensions: Approx 106 feet by 150 feet

Occupancy Status: Owner Occupied

Amount Due for Taxes: Taxes paid and current as of 6/14/25
Sale may be subject to subsequent taxes, liens, utilities and interest since 6/14/25

The concise description given does not constitute a full legal description. The full legal description is annexed to that certain mortgage recorded in the Warren County Clerk's Office in Instrument Number: 2013-410160, et seq. New Jersey and the Writ of Execution on file with Sheriff of Warren County.

All unpaid municipal taxes, assessments, liens and other charges; Any set of facts which an accurate survey would disclose; Any restrictions or covenants on record which run with the land; Rights of the United States of America, if any; Any Condominium lien priority pursuant to NJSA 46:88-21, if any; Any outstanding PUD or Homeowner's Associations dues or fees, if any; Any occupants or persons in possession of the property, if any; Additional municipal charges, liens, taxes or tax sale certificates and insurance, if any; and any such taxes, municipal liens or other charges, liens, insurance premiums or other advances made by plaintiff prior to this sale. The amount of unpaid taxes municipal liens and other charges can be obtained from the local taxing authority. All interested parties are to conduct and rely upon their own independent investigation to ascertain whether or not any outstanding interest remain of record and/or have priority over the lien being foreclosed and, if so the current amount due thereon.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, Mortgagoe or the Mortgagoe's Attorney.

Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any.

The approximate good faith estimate of the upset price on the day of the Sheriff's Sale to be satisfied is the sum of \$249,278.50. The purchaser will be required to pay 20% deposit of the purchase price at the close of the sale in certified or cashier's check and sign a purchase acknowledgement in accordance with these conditions. The balance due within 10 days with lawful interest on the unpaid balance from the 11th day until paid in full. Those certified to participate in the Community Wealth Preservation Program, who shall occupy the property for at least 84 months shall pay a 3.5% deposit of the upset price at the close of the sale in certified or cashier's check and sign purchase acknowledgement in accordance with these conditions. The balance due within 60 business days and thereafter lawful interest on the unpaid balance until the 90th business day when full payment is due.

Sheriff's Deed delivered after full payment is made. Payment of interest will not remedy default in tendering balance due. Sheriff's fees and commissions are to be deducted from purchase price. Certified and Cashier's Checks should be payable to "Warren County Sheriff".

Subject to Conditions of Sale to be read at sale. The Sheriff reserves the right to adjourn the sale from time to time, as provided by law, without further publication.

James J. McDonald, Sr., Warren County Sheriff

Attorney(s) for Plaintiff Gross Polowy LLC