

Daily Record - 2/13/2026, 2/20/2026, 2/27/2026, 3/6/2026  
The Star Ledger - 2/13/2026, 2/20/2026, 2/27/2026, 3/6/2026

SHERIFF'S SALE

SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, WARREN COUNTY  
DOCKET # F-007706-25 SHERIFF'S NUMBER 26000029

Provident Funding Associates, L.P.

Plaintiff(s)

vs.

Shirley Cole, et als

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) March 9, 2026, next at 2:00 PM, County of Warren and State of New Jersey

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

Commonly known as: 502 River Road Phillipsburg, NJ 08865

Tax Lot 15, Block 96 Township of Pohatcong

Dimensions of Lot: 198.40 x 374.13

Nearest Cross Street: Manor Road

Occupancy Status: Unknown

Property Registration Fees exist – contact Municipal Clerk at (908) 454-6121 ext 301

The concise description given does not constitute a full legal description. The full legal description can be found in the Office of the Clerk of Warren County in Mortgage Book 6004 Page 140.

Superior Interests (if any): Any and all easements, covenants, restrictions and reservations of record; Any set of facts which an accurate survey and inspection would disclose; All unpaid municipal taxes, assessments and liens; Any unpaid assessment and any outstanding tax sale certificate; Rights of any party in possession/rights protected by the NJ Anti-Eviction Act; All Local, County, State and Federal ordinances and regulations; Any condominium association lien granted priority by N.J.S.A 46:8B-21b; Any outstanding Condominium, PUD or Homeowner Association dues or fees; Rights of the United States of America, if any; The property is sold in its "AS IS" condition; Purchaser shall be responsible for Sheriff's costs, commission, deed recording fees and realty transfer fees.

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 \$57,076.01. 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 11<sup>th</sup> 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 90<sup>th</sup> 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  
Powers Kirn, LLC