

SHERIFF'S SALE

SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, WARREN COUNTY
DOCKET # F-007823-25 SHERIFF'S NUMBER 26000031

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.
Plaintiff(s)

vs.

James A. Simmons a/k/a James Simmons, his heirs, devisees and personal
representatives and his or their successors in right, title and interest, et al
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) October 5th, 2026, next at 2:00 PM, County of Warren and State of New Jersey

Property to be sold is located in the Borough of Alpha, County of Warren, and State of New Jersey

Commonly known as: 760 High Street Alpha, NJ 08865

Tax Lot 6, Block 37 Borough of Alpha

Approximate Dimensions: N/A

Nearest Cross St: Schley Avenue

Occupancy Status: Unknown

Taxes Current through 4th Quarter 2025

Water: Open balance \$169.82, good through January 22, 2026*

Sewer: Open balance \$220.35, good through January 22, 2026*

*Plus interest on these figures through date of payoff and any and all subsequent taxes, water and sewer amounts.

THIS SALE IS SUBJECT TO THE RIGHT OF REDEMPTION OF THE FEDERAL GOVERNMENT

The concise description given does not constitute a full legal description. The full legal description can be found at the Warren County Sheriff's Office.

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.

Subject to: Such facts as an accurate survey and physical inspection of the premises may reveal, easements and restrictions of record, if any; unpaid taxes, assessments, water and sewer liens, if any; rights of tenants and occupants, if any; state and municipal ordinances, statutes and regulations, including zoning ordinances; any outstanding taxes, water and sewer with interest through the date of payoff; if the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse, including any costs and expenses, including attorney's fees

for bidding upon the property, against the mortgagee, or the mortgagee's attorney; the outstanding taxes, liens and/or encumbrances disclosed in this publication are accurate as of the date of submission to the Sheriff only. It is the responsibility of any potential bidder at sale to determine the amount due, which can be obtained from the local taxing authority. Plaintiff has no obligation to further investigate, publish or announce any subsequently accruing taxes, liens and/or encumbrances. Third party bidders expressly agree and recognize that they will take title subject to the existence of any subsequently accruing taxes, liens and/or encumbrances and absolutely and unequivocally release any right to challenge to validity of the sale based on the existence of same

The approximate good faith estimate of the upset price on the day of the Sheriff's Sale to be satisfied is the sum of \$244,937.59. 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
Stern & Eisenberg, PC