



BOROUGH OF CALDWELL

Resolution No: 7-171

Date of Adoption: July 13, 2021

TITLE:

RESOLUTION AUTHORIZING A PROFESSIONAL SERVICE CONTRACT WITH MARAZITI FALCON LLP FOR LEGAL SERVICES REGARDING THE CALDWELL SEWER UTILITY

Recommended for approval by:

Approved as to form and legality by:

Thomas Banker, Administrator

Title:

Whereas, the Local Public Contracts Law (N.J.S.A.11-1 et seq.) provides that contracts for professional services may be negotiated and awarded by the governing body without public advertising for bids; and

Whereas, the Borough of Caldwell (the "Borough") wishes to engage the services of Maraziti Falcon LLP ("Maraziti") for the provision of professional legal services related to the Caldwell Sewer Utility (the "Utility"); and

Whereas, those services include, without limitation, the representation of the Borough in arbitration and/or litigation involving the Utility, the preparation of contracts, agreements and other legal documents required by the Borough in the management and operation of the Utility and the provision of legal advice and legal opinions to the Borough related to the Utility (the "Services"); and

Whereas, the Borough Administrator has solicited a proposal from Maraziti for such Services and has negotiated with Maraziti terms and conditions that are appropriate to the needs of the Borough;

Now Therefore Be It Resolved By The Mayor And Council Of The Borough Of Caldwell New Jersey That:

1. The proposal of Maraziti as set forth in the attached Exhibit A, which is attached to and made part of this resolution, is hereby accepted by the Borough as the basis of a contract for the provision of those services by Maraziti; and
2. The Borough Administrator is hereby authorized and directed to enter into a contract with Maraziti for the provision of the Services described in this resolution; and
3. The maximum amount authorized to be paid to Maraziti pursuant to such contract is fifty thousand dollars (\$50,000); and
3. The Borough Attorney is hereby authorized and directed to prepare an appropriate form of contract to allow Maraziti to perform the Services and receive the compensation set forth in the attached proposal; and
4. The award of this contract is subject to and conditioned upon the provision by the Chief Financial Officer of the Borough of a certification of the availability of funds sufficient to provide for payment of the contract; and
5. The Borough Clerk is hereby authorized and directed to cause such notices as are required by statute to be provided in the form as required by such statutes for the award of contracts of this type.

RECORD OF COUNCIL VOTE

_____ presented the following resolution - Seconded by: _____

COUNCIL MEMBER Yes No Absent Abstain COUNCIL MEMBER Yes No Absent Abstain

Schmidt					Lace				
Rodgers					DePalma-Iozzi				
Cole					Gates				

Brittany Heun, Deputy Clerk

John Kelley, Mayor



**CALDWELL BOROUGH
PROPOSAL FOR SPECIAL COUNSEL
PROFESSIONAL SERVICES**

**Maraziti Falcon, LLP
240 Cedar Knolls Road, Suite 301
Cedar Knolls, New Jersey 07927
(973) 912-9008**

Maraziti Falcon, LLP focuses the majority of its practice in the areas of infrastructure (wastewater, water supply and solid waste law); construction claims; Municipal Law; Local Public Contracts Law; energy procurement; Green Acres diversion and disposal; redevelopment; municipal; environmental law and litigation; resiliency and land use for public sector clients. Our firm has over fifty years' experience representing public sector clients.

Sewerage Authority Representation

For over fifty years, the members of our firm have practiced in the field of representing public bodies, including authorities organized under the laws of the State of New Jersey, with particular emphasis on environmental legal issues. Members of the firm have been acknowledged as leaders in these fields. Mr. Maraziti has been listed as one of the Best Environmental Lawyers in the New Jersey Edition of Best Lawyers in America. Additionally, the Association of Environmental Authorities (AEA) presented its Wave Award to the firm for its service to the organization over the years. Both Mr. Maraziti and Ms. Alexander have served as Legal Counsel to the AEA. Members of the firm have participated in numerous seminars on issues regarding applicable regulations and compliance and enforcement issues in conjunction with the AEA, Water Environment Association (WEA) and the League of Municipalities.

The firm serves as General Counsel to Rockaway Valley Regional Sewerage Authority (RVRSA), Somerset Raritan Valley Sewerage Authority (SRVSA), Morris County Municipal Utilities Authority (MCMUA), Stony Brook Regional Sewerage Authority (SBRSA), Hanover Sewerage Authority (HSA), Pequannock River Basin Sewerage Authority (PRBRSA), and as Special Counsel to other Sewerage Authorities and the Madison-Chatham Joint Meeting.

Proposal

This letter will serve to set forth our Proposal for the provision of legal services to Caldwell Borough during 2021. The services shall include, but not be limited to, giving routine legal advice and opinions, examination and drafting of pertinent legal documents, attendance at meetings, as requested, defense and prosecution of litigation, being available as needed for consultation with the Borough, the Borough Administrator, staff and its consultants, and, in general, handling all requested special counsel legal work in the interest of the Borough. These services will be provided for such period of time as may be required by the Borough.

While the firm has experience litigating sewer issues involving fee disputes, and drafting and revising Service Contracts, each turns on the specific facts and available information and therefore, it is difficult to anticipate the amount of time and effort that will be required in order to provide an estimate of our fee. We maintain precise records of time associated with each matter and submit detailed statements on a monthly basis. It is understood that the Borough would be free to terminate this relationship at any time.

Members of the Firm

The firm delegates tasks according to the expertise of its lawyers. We would encourage you to contact our client references for feedback on the firm's success in handling clients' workloads and meeting deadlines.

Neither the firm nor any individuals proposed to be assigned to this engagement are disbarred, suspended, or otherwise prohibited from professional practice by any federal, state, or local agency. We expect that any work on Caldwell matters would be performed by the following members of the firm (resumes of all attorneys attached):

Joseph J. Maraziti, Jr., Esq. Joseph J. Maraziti, Jr., Partner. Mr. Maraziti has provided legal advice and counsel to numerous sewerage authorities and municipalities. He has served as General Counsel to the Rockaway Valley Regional Sewerage Authority since its organization in 1971, the Morris County Municipal Utilities Authority since 1987, and General Counsel and Environmental Counsel to Somerset Raritan Valley Sewerage Authority, and has dealt with regulatory matters on behalf of numerous sewerage authorities and municipalities ever since. Having served as Chairman of the State Planning Commission when the State Development and Redevelopment Plan was adopted, Joseph J. Maraziti, Jr., well understands the inter relationship of the myriad of legal and public policy issues which challenge municipal officials. Mr. Maraziti is a frequent lecturer on Redevelopment issues and has been selected for inclusion in the 2007 through 2020 edition of "Super Lawyers of New Jersey", published by New Jersey Monthly.

Diane Alexander, Esq. Ms. Alexander is a partner at the law firm of Maraziti Falcon, L.L.P., Cedar Knolls, New Jersey. Ms. Alexander represents numerous public authorities and municipalities concerning water and wastewater issues, including, water quality management planning and wastewater management planning; sewer service area and district area disputes, capacity and allocation issues, inclusionary development issues relevant to user fees, connection fees, and off-tract improvement costs. She has advised public and private sector clients regarding

environmental and infrastructure-related issues and has successfully litigated matters involving a wide variety of environmental laws and regulations. Her practice also focuses on the areas of environmental compliance and permitting for the public and private sectors including, discharges to groundwater; surface water allocation and water supply issues; wastewater discharge issues, industrial wastewater pretreatment permitting and compliance; disposal of contaminated media and conveyance of property subject to environmental regulations. She participated in the Stakeholders Group convened by the New Jersey Department of Environmental Protection to revise the NJPDES Regulations, Planning Rules and Surface Water Quality Standards. Recently Ms. Alexander has participated, on behalf of the AEA, in an effort to reform the Connection Fee legislation and has lectured on Connection Fee issues. Ms. Alexander participated, also on behalf of the AEA, in an effort to introduce Stormwater Utility legislation and frequently lectures on stormwater and stormwater utility related issues. Ms. Alexander has provided legal advice and counsel to numerous sewerage authorities and municipalities since 1989. Ms. Alexander has served as Special Counsel to Stony Brook Regional Sewerage Authority since 2002 and as General Counsel since 2008.

Brent "Brad" Carney, Esq. Mr. Carney is a partner at the law firm of Maraziti Falcon, LLP, where the majority of his practice is devoted to advising and representing public sector clients. Mr. Carney represents municipal county utilities authorities and sewerage authorities on issues relating to the public water supply, solid waste flow control, sewerage infrastructure, sewer connection fees, sewer user fees and electric energy procurement. He has litigated issues regarding public water supply for a number of inclusionary developments. Mr. Carney has litigated the enforcement of host community benefit payments involving a coal powered cogeneration plant for the production of electricity and steam. Mr. Carney represents a variety of clients in connection with Green Acres diversion matters, including the disposal and replacement of funded and unfunded parkland necessary for public purposes. He represents public clients involved in energy aggregation for the procurement of electric generation services and regularly counsels public clients on the Local Public Contracts Law, including providing a defense to bid challenges in federal and state courts. Mr. Carney advises a variety of municipal and sewerage authority clients regarding construction projects, some which involve new sewer lines through environmentally contaminated sites, including a Superfund site, and defends his clients regarding construction claims for differing site conditions, equitable adjustments, change order disputes, delay, disruption, loss of productivity, extended engineering costs and warranty claims. Mr. Carney is an experienced litigator representing the firm's clients in federal and state courts, alternative dispute resolution and before administrative agencies.

REFERENCES

Antonia Pchola, P.E., Executive Director
Stony Brook Regional Sewerage Authority
290 River Road
Princeton, NJ 08540
Telephone: (609) 924-8881 x 203

Ronald Anastasio, P.E., Executive Director
Somerset Raritan Valley Sewerage
Authority
50 Polhemus Lane
P. O. Box 6400
Bridgewater, NJ 08807
Telephone: (732) 469-0593 x 202

Larry Gindoff, A/Executive Director
Morris County Municipal Utilities
Authority
P. O. Box 370
Mendham, NJ 07945-0370
Telephone: (973) 285-8384

JoAnn Mondsini, Executive Director
Rockaway Valley Regional Sewerage
Authority
R.D. #1, 99 Greenbank Road
Boonton, NJ 07005
Telephone: (973) 263-1555

Christopher Manak, Superintendent
Madison-Chatham Joint Meeting
P. O. Box 341
214 North Passaic Avenue
Chatham, NJ 07928-0341
Telephone: (973) 635-4616

Michael Wynne, Executive Director
Hanover Sewerage Authority
1000 State Route 10
Whippany, NJ 07981-1005
Telephone (973) 428-2478

Robert Bongiovanni, Executive Director
Two Bridges Sewerage Authority
Lincoln Boulevard
P. O. Box 188
Lincoln Park, NJ 07035
Telephone (973) 696-4494 x 215

Fee Proposal:

General Counsel services are billed at our hourly rate of \$220.00 per hour for partners, \$195 per hour for services of associates.

We maintain precise records of time associated with each matter and submit detailed statements on a monthly basis. The statement will include not only our fee for services rendered, but also our disbursements made. Such disbursements would include computerized research fees, court costs and fees, delivery fees, telephone, telecopy and postage charges, document reproduction and transcript fees which are charged at cost. As specific tasks are identified, estimates of the cost for these services can be provided. Support staff time is not separately billed. No retainer will be required. Travel expenses will not be charged.

Statutory Compliance:

Enclosed with this letter is the State of New Jersey Business Registration, Certificate #0652503, which is required by law.

Affirmative Action Compliance:

I have enclosed a copy of the Certificate of Employee Information Report Renewal issued by the Treasurer of the State of New Jersey, Certification # 20121.

Finally, and assuming that this letter shall form the basis of our agreement with the Authority, the State Affirmative Action Guidelines require the incorporation of the following:

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause,

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that an qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where-applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27 - 5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color,

national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability; nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at www.state.nj.us/treasury/contract_compliance)

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Public Contracts Equal Employment Opportunity Compliance as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.**

We would be pleased to act as the attorneys for the Borough of Caldwell. Please do not hesitate to call should you have any questions with respect to any of the foregoing.

Firm: Maraziti Falcon, LLP

Date: July 12, 2021

Authorized Representative (Print): Diane Alexander, Esq.

Signature: 

Title: Partner

Telephone No.: (973) 912-9008

Fax No.: (973) 912-9007

MARAZITI FALCON, LLP

ATTORNEYS AT LAW

JOSEPH J. MARAZITI, JR.

Partner

(201) 563-7759

jmaraziti@mfhenvlaw.com

Practice Areas: Environmental Law, Redevelopment Law and Local Government.

Areas of Emphasis: Joseph Maraziti represents both public and private sector clients in regulatory, transactional and litigation matters having local and national significance involving environmental and redevelopment issues. He has many years of experience representing public sector clients throughout New Jersey in redevelopment projects, condemnation, land use, real estate transactions and litigation in federal and state courts. He is well-versed in redevelopment law.



With decades of experience in legal issues related to infrastructure and the environment, Mr. Maraziti is an active leader and driving force in the redevelopment arena. He served as Chairman of the New Jersey State Planning Commission, which adopted the State Development and Redevelopment Plan in 2001. In that role, he worked with the Governor's cabinet, counties, local communities and the private sector to ensure that development and redevelopment in New Jersey enhance the quality of life for all citizens.

Mr. Maraziti has been frequently recognized as a leader in his field and for his many contributions. He is a member of The Counselors of Real Estate (CRE), a membership organization of high-profile property professionals. New Jersey Future awarded him with the Cary Edwards Leadership Award. In 2017 he was honored by New Jersey Planning Officials with the President's Award. Mr. Maraziti has been continuously identified since 2007 as a New Jersey Super Lawyer in environmental law by New Jersey Monthly.

Bar Admissions: New Jersey, 1965
United States District Court, 1965
United States Supreme Court, 1969
United States Court of Appeals, Third Circuit, 1980

Education: J.D., Fordham Law School, 1965
B.S., Fordham College, 1962

Professional Affiliations: Member, New Jersey State Bar Association
Member, Counselors of Real Estate (CRE) 2014 - present
New Jersey Monthly - "Super Lawyer" in Environmental Law 2007 – 2021
Member, Section of Natural Resources, Energy and Environmental Law, American Bar Association
Associate, Environmental Law Institute
Member, Environmental Law Section, New Jersey State Bar Association
Former Chairman, New Jersey Future
Master, Justice Stewart G. Pollock Environmental American Inn of Court
Member, Board of Directors of Tri State Regional Plan Association
Member, Board of Directors, New Jersey Committee of the Regional Plan Association (RPA) and Board of Directors, Tri-State organization
New Jersey Supreme Court Committee on Environmental Litigation
Founding Chair, Environmental Law Committee, Morris County Bar Association
Member, Subcommittee on the Environment of the 21st Century Task Force, General Assembly of the State of New Jersey
Chairman, Morris 2000
Member, Board of Trustees, New Jersey Future
Member, Advisory Board, Alan M. Voorhees Transportation Center

Adjunct Assistant Professor, Fairleigh Dickinson University, Madison,
"Legal Issues," September, 1978 to 1982

Publications:

"Sea Level Rise," The Star Ledger, August 20, 2017.

"New Legal Tools for Redevelopment," October 2014, New Jersey League of Municipalities – a NJLM Educational Foundation – Joseph J. Maraziti, Jr.

"New Legal Tools for Redevelopment," Friends of Local Government Policy Paper Series – Volume 6, Number 1 – April 2014, New Jersey League of Municipalities – Education Foundation, Inc. – Joseph J. Maraziti, Jr., Esq.; Anton L. Lendor, Esq.; and Stan Slachetka, PP, AICP.

"Meeting the Challenge of Vacant Office Space," New Jersey Municipalities, June 2013.

"Observations – Reimagining the Suburban Office Building," Client Alert, May 2013.

"New Rules a Disaster for Affordable Housing," Daily Record, Morris County, New Jersey, June 8, 2009.

"Hostile Affordable Housing Rules Potential Disaster in NJ," The New Jersey Planner, July/August 2008.

"Don't Cripple Eminent Domain," The New York Times, March 11, 2007.

"It's Crunch Time For the State Plan," New Jersey Lawyer, Volume Thirteen, Number Five, February 2, 2004.

"Contaminated Real Estate: Ugly Frog to Charming Prince?," The Morris Lawyer, May 1997.

"How Clean is Clean?," New Jersey Law Journal, February 26, 1996.

"Does Whitman's DEP Offer a New Deal," New Jersey Law Journal, February 20, 1995.

"Private Party Cleanups: Do it Right the First Time," Environmental Law Section of the New Jersey Bar Association.

"Local Governments: Opportunities to Recover for Natural Resource

Damages, Environmental Law Reporter, published by the Environmental Law Institute, Washington, D.C., February, 1987.

"Municipal Response to Hazardous Waste, The Boonton Decision: Making Polluters Pay," New Jersey Municipalities, published by the New Jersey State League of Municipalities, June, 1987.

"Morris 2000: A Citizens' Forum for Regional Problem Solving," New Jersey Bell Journal, Volume Ten, Number Three, Special Issue, 1987.

Speaking Engagements:

"Contamination with the Municipality and Acquiring/Selling Contaminated Property," Identifying and Solving Environmental Problems for Municipalities, October 4, 2019, Joseph J. Maraziti, Jr., Speaker, Montclair State University, Montclair, NJ

"Condemnation and Environmental Contamination," Identifying and Solving Environmental Problems for Municipalities, October 4, 2019, Joseph J. Maraziti, Jr., Speaker, Montclair State University, Montclair, NJ

"Area in Need of Redevelopment Designations since 62-64 Main v. Hackensack," 2019 Annual Redevelopment Law Institute, February 8, 2019, Joseph J. Maraziti, Jr., Panelist, New Jersey Law Center, New Brunswick, NJ.

"The Future of State Planning," New Jersey Planning Conference, January 25, 2019, Joseph J. Maraziti, Jr., Speaker/Panelist, Hyatt Regency, New Brunswick, NJ.

"Keep Water & Health in Our Infrastructure Plan," Clean Water Action's 32nd Annual Conference, April 28, 2018, Joseph J. Maraziti, Jr., Speaker, Wardlaw-Hartridge School, Edison, NJ.

"Big 'R', little 'r': 2017 Highlights of Redevelopment and redevelopment," NJ APA, January 25, 2018, Joseph J. Maraziti, Jr., panelist, Hyatt Regency, New Brunswick, NJ.

"William M. Cox Symposium on Planning, Land Use and the Law," New Jersey Planning Officials, November 16, 2017, Joseph J. Maraziti, Jr., Panelist, NJ League of Municipalities, Atlantic City, NJ.

"Redevelopment and Utility Infrastructure Improvements," AEA Spring Utility Management Conference, April 25, 2017, Joseph J. Maraziti, Jr., speaker, Caesar's, Atlantic City, NJ.

"Municipal Profit Sharing in Redevelopment," New Jersey Future

Redevelopment Forum, March 10, 2017, Joseph J. Maraziti, Jr., speaker, Hyatt Regency, New Brunswick, NJ.

"Suburban Office Campuses – Ripe for Redevelopment Area Designation?" 2017 ICLE Redevelopment Law Institute, February 10, 2017, Joseph J. Maraziti, Jr., speaker, Renaissance Woodbridge Hotel, Iselin, NJ.

"Rebuilding Water Infrastructure: One Redevelopment Project at a Time," New Jersey Future 2016 Redevelopment Forum, March 11, 2016, Joseph J. Maraziti, Jr., Moderator, Hyatt Regency, New Brunswick, NJ.

"Newark NJ Being Transformed – Newark Redevelopment: Beyond Prudential and Panasonic," January 29, 2016, 2016 Annual Redevelopment Law Institute, Joseph J. Maraziti, Jr., Moderator, New Jersey Law Center, New Brunswick, NJ.

"Redevelopment/Rehabilitation Legal Issues and Process," Value Research Group, January 8, 2016, Joseph J. Maraziti, Jr., speaker, Livingston, NJ.

"New Tools for Redevelopment and Rehabilitation," New Jersey League of Municipalities Convention, November 2014, Joseph J. Maraziti, Jr., speaker, Atlantic City Convention Center.

"Redevelopment without Eminent Domain," New Jersey Future Redevelopment Forum 2014, March 2014, Joseph J. Maraziti, Jr., Moderator, Hyatt Hotel, New Brunswick, NJ.

"Redevelopment 2014: New Tools to Achieve Results," American Planning Association, New Jersey Chapter, Annual Planning Conference, January 23 - 24, 2014, Hyatt Regency, New Brunswick, NJ.

"New Redevelopment Tools," Maraziti, Falcon & Healey, LLP, held a seminar on October 24, 2013, at Hilton East Brunswick Hotel, East Brunswick, NJ.

"Concerns, Imperatives, and Future Strategies," Edward J. Bloustein School of Planning and Public Policy, Rutgers, The State University of New Jersey, New Brunswick, NJ, July 2013.

"Redevelopment Property Acquisition – Facilitate It With Incentive Zoning," 2013 Annual Redevelopment Law Institute, New Jersey Law Center, New Brunswick, NJ, February 2013

"Redevelopment 101: The Fundamentals," New Jersey Future Webinar, February 2013

"The Power of Rehabilitation: Similar to redevelopment but without as much controversy," October 2011.

"Boonton Commercial Revitalization Forum Program," Boonton High School, October 2011.

"Gritty Cities: Perth Amboy: Successful Redevelopment Initiatives," Urban Land Institute North New Jersey, Princess Cornucopia Cruise Lane, Perth Amboy, August 2011.

"Redevelopment is Essential if New Jersey Is To Grow and Prosper," Rutgers Continuing Studies – Center for Government Services, "Current Issues in Planning and Zoning," East Windsor Holiday Inn and Conference Center, June 2011.

"Response Panel: New Jersey Growth Strategy: Integrating Policies," Plan Smart New Jersey, Impacting Economic Expansion and Retention in New Jersey: A Land Use Perspective, June 2011.

"Use of Powers of Eminent Domain in the Context of Redevelopment," Environmental Laws Society at Rutgers Law School in Newark, April 2011.

"Municipal Land Use Law and the Federal Fair Housing Act," 2011 Fair Housing Workshop, Passaic County Department of Planning, Passaic County Department of Economic Development, February 2011.

"State Planning Act/Redevelopment," 2011 Redevelopment Law Conference, Institute for Continuing Legal Education, New Brunswick, January 2011.

"How Municipalities Can Create A Redevelopment Identity: A Key Element for Economic Success," New Jersey State League of Municipalities Annual Conference, Atlantic City Convention Center, November 2010.

"Leadership in Planning," APA/NJ Planning Conference, American Planning Association New Jersey Chapter and The Edward J. Bloustein School of Planning and Public Policy, Rutgers, The State University of New Jersey, New Brunswick, November 2010.

"Creating A Redevelopment Identity," New Jersey Redevelopment

Agency - Governor's Conference on Housing & Community Development, Atlantic City Convention Center, Atlantic City, September 2010.

Planning Issues in New Jersey – The State Plan, Smart Growth and Redevelopment, New Jersey Institute of Technology, September 2010.

“Redevelopment 101,” City of Hoboken, August 2010.

“Smart Growth and the State Plan,” Environmental Land Use Law and Regulations, Cook College, New Brunswick, June 2010.

“Lessons Learned: Practice Tips Emerging From Recent Case Law and the Economy,” New Jersey Future Redevelopment Forum 2010, Hyatt Hotel and Conference Center, New Brunswick, March 2010.

“HOW TO ANSWER AUTHORITY CRITICS: What do you say when asked why an Authority is important and necessary? ,” Association of Environmental Authorities – Utility Management Conference, Trump Marina, Atlantic City, March 2010.

“Case Law Update – post Gallenthin,” Institute for Continuing Legal Education (ICLE) 2010 Redevelopment Law Conference, Edison, January 2010.

“State Plan – Focusing on Whether the State Plan can be Implemented and What it Means for Economic Development, Environmental Policy and Housing for the Garden State,” New Jersey State League of Municipalities – League Joint Session with New Jersey Planning Officials Part II, Analyzing the New State Plan: A Response Panel, Atlantic City, November 2009.

“FAITH, FINANCE AND THE FUTURE – Understanding Recovery Zone Bonds,” New Jersey Redevelopment Agency – Governor's Conference on Housing & Community Development, September 2009.

“Smart Growth and the State Plan,” Environmental Land Use Law and Regulations, Cook College, New Brunswick, June 2009.

“Rezone, Rehabilitate or Redevelop; Negotiating the Redevelopment Agreement Municipal Side/Redeveloper Side (Profit and Non-Profit),” and *“Recent Redevelopments in Litigation,”* New Jersey Redevelopment Authority, April 2009.

“Redevelopment and Rehabilitation,” New Jersey Future Redevelopment Forum 2009, February 2009.

"Change from Non-Residential to Residential Use (Sec. 6 of Robert's Bill) and Non-Residential Development Fee When Existing Improvements are Taken Down," Institute for Continuing Legal Education 2009 Redevelopment Law Conference, January 2009.

"Redevelopment: A Legal Update," Regional Plan Association – New Jersey Mayor's Institute on Community Design, January 2009.

"Growing New Jersey's Economy in an Economic Crisis," New Jersey Economic Development Authority, Governor's Office on Economic Growth and the New Jersey Redevelopment Authority, October 2008.

"A-500's Effect on Redevelopment," New Jersey Institute for Continuing Legal Education – Webinar Seminar, October 2008.

"LAW, PLAN, ACTION," New Jersey Redevelopment Agency – Governor's Conference on Housing & Community Development, September 2008.

"Amended Wastewater Management Rules," Institute for Continuing Legal Education – Land Use, Water Quality and the Law, July 2008.

"The Hot Topics Roundtable – New Jersey Redevelopment 2008," presented by Maraziti, Falcon & Healey, LLP, Newark, June 2008.

"Setting the State – Dynamics of Redevelopment in NJ; Adoption of the Redevelopment Plan; and Redevelopment Agreements," New Jersey Redevelopment Authority Redevelopment Training Institute, April 2008.

"The Hot Topics Roundtable – New Jersey Redevelopment 2008," presented by Maraziti, Falcon & Healey, LLP, Newark, April 2008.

"Smart Growth and the State Plan," Environmental Law and Regulations Cook College, New Brunswick, February 2008.

"Low Impact Development," Baykeeper, January 2008.

"Will the New Water Quality Management Rule Bring NJ Smart Growth?" Association of Environmental Authorities, November 2007.

"Gallenthin v. Paulsboro," New Jersey Redevelopment Authority Redevelopment Planning Process, November 2007.

"Water Infrastructure – New Jersey Status and Trends," Clean Water Council of New Jersey Public Hearing on New Jersey's Water Infrastructure, October 2007.

"Redevelopment Process and Issues," Governor's Conference on Housing and Community Development, September 2007.

"Obstacles to Sustainable Development," Needs Assessment and Strategy Workshop to promote Sustainable Development in the Lower Hudson Valley, Lamont-Doherty Earth Observatory, June 2007.

"Redevelopment Planning Process," New Jersey Redevelopment Authority Redevelopment Training Institute, October 2006 and April 2007

"Generating 'Green' from Grey and Brown," American Planning Association (New Jersey Chapter) - The Annual Planning Conference, October 2005.

"The Redevelopment Process," Association of New Jersey Environmental Commissions 32nd Annual Environmental Congress, October 2005.

"Environment Day," Leadership Morris, September 2005.

"Current Trends in State Planning," Association of Environmental Authorities at the Commissioners' Conference, June 2005.

"Issues Affecting Long Term Planning in New Jersey," Association of Environmental Authorities at Rockaway Valley Regional Sewerage Authority, February 25, 2005.

"Smart Growth," Cook College Continuing Professional Education Programs, Environmental Law and Regulations, New Brunswick, February 2005.

"State Development and Redevelopment Plan-Pending Changes," National Association of Industrial and Office Properties - Land Use and Regulatory Issues Update, June 2004.

"Redevelopment Areas: Promoting Development in Your Community," New Jersey Municipal Management Association - Economic Development Tools for Municipalities, May 2004.

"Redevelopment Areas: Promoting Development in Your Community," County of Passaic, Department of Economic Development, March

2004.

"Environmental Law and Litigation," Cook College Continuing Professional Education Programs, New Brunswick, February 2004.

"State Planning and Watersheds," Association of Environmental Authorities, November 1998.

"New Jersey State Plan and Regulatory/Redevelopment Issues," State Bar Association Land Use Board of Trustees.

"Incentives for Change: A State-Led Strategy for Collaboration and Innovation," Institute for Sustainable Design, University of Virginia, October 1998.

"Contract Writing for the Solid Waste Management Professional," Cook College Continuing Professional Education Programs, New Brunswick, June 1997.

"Contaminated Real Estate: Ugly Frog to Charming Prince? ," Morris County League of Municipalities, Municipal Opportunities, April 1997.

"Wasteflow Control - Where Are We and How Did We Get There? ," Association of Environmental Authorities Commissioners Conference, June, 1996.

Participation in United States Environmental Protection Agency Permits Improvement Team Stakeholder Meeting, Newark, May 1995.

"Legal Issues," New Jersey Landfill Reclamation Seminar, sponsored by ACER Engineers and Consultants, October 1994.

"Components of an Industrial Pretreatment Program," Cook College, New Brunswick, April 1995.

"Authority Governance," Association of Environmental Authorities Spring Conference, March, 1995.

"Environmental Cost-Recovery Opportunities for the Public Sector," New Jersey Association of Counties Annual Conference, June 1994.

"Survey of Emerging Hot Topics Affecting Authorities; Solid Waste Flow Control; Environmental Justice and Host Community Benefit Legislation," Association of Environmental Authorities Commissioners Conference, June, 1994.

"NJDEPE Voluntary Cleanup Program," 10th Annual New Jersey

Environmental Exposition, October 1993.

"City Government Case Study: Economic Development with Environmental Protection," City of Perth Amboy Conference on Economic Development and the Environment, October 1993.

Participated in a Superfund Consortium, sponsored by ICMA Washington, D.C., March 9, 1993.

"Environmental Case Law and Litigation," Fairleigh Dickinson University, Environmental Management for Business, College of Business Administration, February 1993.

"Environmental Balance," Environmental Section of Leadership Morris, October 1992.

"Environmental Law for the General Practitioner, Morris County Bar Association," Municipal Superfund Liability, May 1992.

"New Jersey's Voluntary Cleanup Program - How Will It Work," New Jersey State Bar, April 1992.

**MARAZITI
FALCON, LLP**
ATTORNEYS AT LAW

DIANE ALEXANDER

Partner

(973) 912-6811

dalexander@mfhenvlaw.com

Practice Areas: Environmental Law; Compliance Permitting; Water Quality; Wastewater; Water; Air & Stormwater Regulation; Resiliency; Procurement; Contracts Law; Municipal Law; Litigation.

Areas of Emphasis:

Ms. Alexander has advised public and private sector clients regarding environmental, infrastructure and resiliency related issues and has successfully litigated matters involving a wide variety of environmental laws and regulations. Her practice focuses on the areas of environmental compliance and permitting for the public and private sectors including, discharges to groundwater, surface water, water supply and allocation issues; wastewater discharge issues; compliance and permitting; industrial wastewater pretreatment permitting and compliance; disposal of contaminated media and conveyance of property subject to environmental regulations. Ms. Alexander represents numerous public authorities and municipalities concerning water and wastewater permitting issues, water quality management planning, and user fee and connection fee issues. She participated in the Stakeholders Group convened by the New Jersey Department of Environmental Protection to revise the NJPDES Regulations, Planning Rules and Surface Water Quality Standards. Participated in the drafting of legislation relevant to connection fees and stormwater utilities.



Bar Admission: New York, 1987
New Jersey, 1988
United States District Court, District Court of New Jersey, 1988

Education: J.D., The John Marshall Law School, 1987
B.A., University of Delaware, 1983

**Professional
Affiliations:**

Member, New Jersey State Bar Association
Member, The Association of Environmental Authorities (AEA) -
Board of Directors – 2017 - present
Member, Water Environmental Federation

Publications:

"Court Overturns EPA Mixing Zone and Blending Rules," The Authority View, Spring/Summer 2014. A publication of the Association of Environmental Authorities.

"Connection Fees," MFH Client Alert, June 2013.

"Stormwater Rules: Developers Face New Restrictions," New Jersey Law Journal, July 12, 2004.

**Speaking
Engagements:**

"Stormwater Utilities Law," NJWEA 2019 Fall Technology Transfer Seminar, October 8, 2019, Eatontown, NJ

"A Legal Perspective on the Creation of Stormwater Utilities," NJWEA 2019 Fall Technology Transfer Seminar, October 7, 2019, Eatontown, NJ

"Connection Fee Basics," AEA Manager's Breakfast – Township of Hamilton Training Facility – June 28, 2017.

"NJPDES Permit Update," AEA Spring Conference – April 26, 2017.

"Family Feud Utilities Style – Connection Fees," AEA Spring Conference – April 26, 2017.

"EPA Mixing Zone and Blending Policies," AEA Spring Utilities Management Conference March 9, 2016.

"Legal and Technical Update for NJPDES Permittees," New Jersey Water Environment Association – 2015 Fall Technology Transfer Seminar, Eatontown, New Jersey, September 16, 2015.

"Fundamentals of Municipal Environmental Law," New Jersey State Bar Association – 2014 Annual Meeting and Convention, Atlantic City, New Jersey, May 14, 2014.

"Reporting Non-Compliance, Affirmative Defense, Licensed Operators Responsibility," New Jersey Water Environmental Association, 99th Annual Conference, Atlantic City, New Jersey, May 14, 2014.

"Wastewater Management Plans" – Law Seminars International, June 26, 2008.

"Update on Passaic and Millstone TMDLs," Association of Environmental Authorities, January 29, 2008.

"The NJPDES Permit Appeal Process," New Jersey Water Environmental Association Technology Transfer Seminar, March 7, 2006.

MARAZITI FALCON, LLP

ATTORNEYS AT LAW

BRENT "BRAD" CARNEY, ESQ.

Partner

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Practice Areas:

Redevelopment Law; Qualified Opportunity Zones; Wastewater, Water Supply and Solid Waste Law; Construction Claims; Municipal Law; Local Public Contracts Law; Energy Procurement; Green Acres Diversion and Disposal; Environmental Law; Resiliency; Land Use; Litigation.

Areas of Emphasis:

Mr. Carney is a Partner at the law firm of Maraziti Falcon, LLP, where the majority of his practice is devoted to advising and representing public sector clients. Mr. Carney represents various municipalities in the negotiation of redevelopment agreements for projects involving environmentally contaminated sites and defends challenges to redevelopment plans, redevelopment area designations, and the acquisition of industrial and commercial properties necessary for mixed use redevelopment projects. He has participated in all the public hearings before the Department of Treasury and Internal Revenue Service regarding regulations governing Qualified Opportunity Funds and provides advice regarding development of Qualified Opportunity Zones. Mr. Carney represents municipal county utilities authorities and sewerage authorities on issues relating to the public water supply, solid waste flow control, sewerage infrastructure, sewer connection fees, sewer user fees and electric energy procurement. Mr. Carney has been engaged in the procurement of single stream recycling and NJDEP permit compliance for solid waste capacity and air permitting issues involving solid waste transfer stations. He has litigated issues regarding public water supply for a number of inclusionary developments. Mr. Carney has litigated the enforcement of host community benefit payments involving a coal powered cogeneration plant for the production of electricity and steam. Mr. Carney represents a variety of clients in connection with Green Acres diversion matters, including the disposal and replacement of



funded and unfunded parkland necessary for public purposes. He represents public clients involved in energy aggregation for the procurement of electric generation services and regularly counsels public clients on the Local Public Contracts Law, including providing a defense to bid challenges in federal and state courts. Mr. Carney advises a variety of municipal and sewerage authority clients regarding construction projects, some which involve new sewer lines through environmentally contaminated sites, including a Superfund site, and defends his clients regarding construction claims for differing site conditions, equitable adjustments, change order disputes, delay, disruption, loss of productivity, extended engineering costs and warranty claims. Mr. Carney is an experienced litigator representing the firm's clients in federal and state courts, alternative dispute resolution and before administrative agencies.

- Bar Admission:** New Jersey, 1997
United States District Court, District of New Jersey, 1997
- Education:** J.D., New England School of Law, *cum laude*, 1997
B.A. Chemistry, Rutgers University, 1992
- Professional Affiliations:** Member, New Jersey State Bar Association Environmental Law and Construction Law Sections

Advisory Board, Redevelopment Institute
- Publications:** *"The Investing in Opportunity Act,"* October 2018

"Taming The Wild West by Preventing The Hoarding of Unused Sewer Capacity," The Authority View, a publication of The Association of Environmental Authorities of New Jersey, Fall 2015, Vol. XLI, No. 3.

"Avoiding the Redevelopment Conflict of Interest Pitfall," League of Municipalities, November 2007.

"Reclaiming the Wasteland," New Jersey Law Journal, March 5, 2001.
- Speaking Engagements:** *"Opportunity Zones What Happens Next?"* National Webinar sponsored by the Redevelopment Institute, February 14, 2020.

"Is There Opportunity in Opportunity Zones?" 2020 New Jersey Planning Conference, January 23, 2020.

"Opportunity Zones Beyond The Numbers," National Webinar sponsored by the Center for Creative Land Recycling, December 2, 2019.

"Opportunity Zones By The Numbers," National Webinar sponsored by the Redevelopment Institute, November 20, 2019.

"Department of Community Affairs Stakeholder Meeting," Draft Construction Contract Changed Site Condition Regulations, Trenton, New Jersey, July 13, 2019.

"Flemington Opportunity Zone Summit," Flemington, New Jersey, July 11, 2019.

"Department of Treasury and IRS Public Hearing," Draft Second Round Qualified Opportunity Fund Regulations, Lanham, Maryland, July 9, 2019.

"Aligning the Stars in Opportunity Zones," National Webinar sponsored by the Redevelopment Institute, May 10, 2019.

"Finding the Opportunities in Opportunity Zones," New Jersey Future Redevelopment Forum 2019, New Brunswick, New Jersey, March 8, 2019

"Department of Treasury and IRS Public Hearing," Draft First Round Qualified Opportunity Fund Regulations, Washington D.C., February 14, 2019.

"Past Sandy Resiliency Projects in New Jersey", 2017 New Jersey State Bar Association Annual Meeting, Atlantic City, New Jersey, May 17, 2017.

"Redevelopment and Resiliency: Technical and Legal Perspectives," Environmental Law Forum Weekend, Cape May, New Jersey, June 25, 2016.

"Successful Management of Infrastructure Projects," Two Bridges Sewerage Authority, sponsored by Association of Environmental Authorities of New Jersey, June 2013.

"Successful Management of Infrastructure Projects," Mt. Laurel Township Municipal Utilities Authority, sponsored by Association of Environmental Authorities of New Jersey, June 2013.

"Minimizing Changes and Cost-Overruns on Environmental Construction Projects," Middlesex County Bar Association, sponsored by Association of Environmental Authorities of New Jersey, October 10, 2012.

"Resolving Construction Claims From The Public Owners' Perspective," Maraziti Falcon & Healey, LLP, December 2011.

"Redevelopment Planning Process," New Jersey Redevelopment Authority Redevelopment Training Institute, October 2006 and April 2007.

**MARAZITI
FALCON, LLP**
ATTORNEYS AT LAW

CHRISTOPHER H. FALCON

Partner

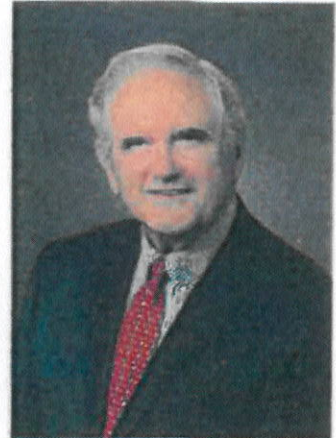
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Practice Areas: Local Government, Land Use and Redevelopment Law

Areas of Emphasis:

Mr. Falcon has over thirty-five years of experience representing both public and private sector clients and has served as general and special counsel to various municipalities, boards and authorities. His areas of emphasis for public sector clients include the general representation of governing bodies, land use, planning, condemnation, infrastructure, financing and litigation. Mr. Falcon's public sector clients have included Millburn Township Attorney (2006-present); Harding Township Special Counsel (2013 to present); General Counsel to Hanover Sewerage Authority (1972 to present); Morris County Municipal Utilities Authority (1987 to present); Pequannock River Basin Regional Sewerage Authority (1978 to present); and Morris Plains Planning Board Counsel (1980-present).



Mr. Falcon's areas of emphasis for private sector clients include transactional services, obtaining environmental clearances, real estate development, zoning approvals, and financing. Mr. Falcon is also a litigator representing the firm's clients in both judicial and administrative proceedings. Mr. Falcon previously served as a Legislative Assistant in the New Jersey Assembly and the New Jersey Senate and as Mayor of the Borough of Mountain Lakes (1981-1985).

Bar Admissions: New Jersey, 1972
United States District Court, District of New Jersey, 1972

Education: J.D., Villanova University Law School, 1971
B.A., Gettysburg College, 1968

Professional Affiliations: Member, New Jersey State Bar Association.

Associate Counsel, New Jersey Planning Officials

Member, Association of Environmental Authorities and the Water Environment Federation

Co-Chair New Jersey Advisory Board of the Trust for Public Land

Member, Natural Resources, Energy, and Environmental Law Section of the American Bar Association

Former Chairman, and present Board Member of the Local Government Law Section, New Jersey State Bar Association

Member, Environmental Law and Land Use Sections, New Jersey State Bar Association

Member, Morris County Bar Association

Publications:

Christopher H. Falcon is an Associate Editor of the Local Government Law Review, a quarterly publication of the Institute of Local Government Attorneys. His chief responsibility in that capacity is to prepare summaries of recently decided cases for publication and distribution to local government attorneys through New Jersey.

"Appellate Division Rules on Voting Procedures," MFH Client Alert, August 2013

Speaking Engagements:

"The 2018 New Jersey History and Historic Preservation Conference," June 8, 2018

"OPMA and OPRA"
New Jersey ICLE, December 14, 2017, December 5, 2019

"Ethical Challenges for Local Government Practitioners"
NJBA May, 2017

"Introduction to Local Government Law"
New Jersey ICLE, December, 2016, 2017, 2018

Member of the Panel – Webinar "Public Contracts Law for Municipal Attorneys" New Jersey ICLE, June 10, 2015

"Local Government Law for Every Attorney"
New Jersey ICLE, December, 2014

"William M. Cox Symposium on Planning, Land Use and the Law"
NJPO, November, 2014 to present

"Principles of Redevelopment," Rutgers University, June, 2011

"Recent Court Cases & Impact on Local Decisions," NJPO,
March, 2011

"How to Run a Municipal Meeting," NJSBA Webinar, New Brunswick,
June, 2010

"Redeveloping Redevelopment Law" – An Interactive Panel
New Jersey State Bar Association, May, 2010

"Property Acquisition & Eminent Domain," New Jersey
Redevelopment Authority, April, 2007, 2008, 2009 and 2010

"Leadership from the Chair", NJPO, 2010, 2013 and 2014

Webinar – How to Run a Municipal Meeting, June 29, 2010 and 2015

"Defending and Financing, Real Estate Property Appeals"
New Jersey State Bar Association, May 18, 2011

Redevelopment Seminar, June 28, 2000
New Jersey ICLE

MARAZITI FALCON, LLP

ATTORNEYS AT LAW

JOANNE VOS

Partner

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Practice Areas: Environmental Law (Contamination and Compliance/Regulatory/Transactional), Environmental Litigation, Redevelopment

Areas of Emphasis: Joanne focuses her practice in environmental law, including compliance, transactional matters and environmental litigation, as well as redevelopment. She routinely counsels clients regarding environmental liability in connection with Real Estate Purchase and Sale Agreements, Lease Agreements, Asset Purchase Agreements, Access Agreements and Redevelopment Agreements. She also counsels clients on various contamination and remediation issues including Federal and State due diligence requirements and ISRA compliance. She has successfully litigated numerous complex environmental matters involving both private and public entities. She previously served the Township of North Brunswick as Special Environmental Counsel and currently serves the Borough of Morris Plains and the City of Newark in that capacity. She also represents the City of Hoboken and the Perth Amboy Redevelopment Agency in connection with redevelopment transactions. Prior to joining the firm, Joanne practiced environmental law and litigation at several large law firms in New Jersey. From 1998 to 1999, she served as Judicial Law Clerk to the Honorable Stephen E. Mochary, J.S.C., in Essex County.



Special Recognition: Recipient of the 2015 Transactional Lawyer of the Year Award by the Middlesex County Bar Association.

Bar Admission: State of New Jersey, January 1999
United States District Court, District of New Jersey, January 1999

Education: J.D., Seton Hall University School of Law, May 1998
B.A., Montclair State University, May 1995

Professional Associations: Member, District X Fee Arbitration Committee
President, Middlesex County Bar Association
Chair/Mentor, Environmental Law Committee, Middlesex County Bar Association
Past President New Jersey Defense Association
Chair, Environmental Law Committee, New Jersey Defense Association
Member, Environmental Law Section, New Jersey State Bar Association
Member, Commercial Real Estate Women of New Jersey
Member/Mentor, New Jersey Women Lawyers Association
Former Adjunct Professor, Introduction to Civil Litigation, Fairleigh Dickenson University, Paralegal Studies Program

Publications: "Enhanced Environmental Requirements for Certain Licenses", The Middlesex Advocate, September 2017
"NL Industries v. State of New Jersey; MFH Legal Update, July 2017
"Proposed Legislation to Protect Municipalities and Sewerage Authorities from Contribution Claims Asserted Under the New Jersey Spill Compensation & Control Act," MFH Legal Update, January 2016
"Proposed Legislation to Protect Local Public Entities", The Middlesex Advocate, February 2016
"Proposed Legislation to Protect Local Public Entities", New Jersey Defense Association, Spring 2016
"New Rules Affect Cost and Risk in Linear Construction Projects" The Authority View, AEA-NJ Fall 2015 Newsletter
"New Jersey Supreme Court Decides No Statute of Limitations Applicable to Spill Act Contribution Claims," Real Estate Issues, Volume 40, Number 1, 2015

"Fundamental Environmental Law for the New Jersey Business Lawyer," New Jersey Lawyer, October 2014

Co-Author, New Jersey Environmental Law Handbook, 8th Ed., April 2014

"Deadline for Completion of Remedial Investigation Extended," MFH Legal Update, January 2014

"Statute of Limitations Applies to Spill Act Contribution Claims," MFH Legal Update, October 2013

"Deadline Quickly Approaching for Completion of Remedial Investigation," New Jersey Law Journal, August 12, 2013 and Community Builders and Remodelers Association, On Site, October 2013

"Recent Amendment to Local Public Contracts Law: Testing and Disposal of Contaminated Soil," MFH Client Alert, February 2013 and Community Builders and Remodelers Association, On Site, April 2013

"Updates in Environmental Law," Middlesex County Bar Association, Advocate, October 2012

"Turning Brownfields into Suncatchers," MFH Client Alert, October 2012

"New Case Law Impacting Condemnation of Contaminated Property," MFH Client Alert, July 2012 and New Jersey Builders Association, Dimensions, September 2012

"New Waiver Rule Implemented by the New Jersey Department of Environmental Protection," MFH Client Alert, September 2012

"Sewer Service Areas: Where Do New Jersey Property Owners Stand?," The Cutting Edge, New Jersey Builder's Association, 2011

"Financing Solar Renewable Energy Projects," The Cutting Edge, New Jersey Builders Association, 2011

"In re Passarella: Late Fees," GRS&D Client Alert, April 2011

"Indoor Air Quality: Basis for Constructive Eviction?," GRS&D Client Alert, September, 2010

"Lead-Based Paint Renovation, Repair and Painting Program," GRS&D Client Alert, April, 2010

"Status Update: The New Site Remediation Reform Act," GRS&D Client Alert, January 2010

"The Residential Development Solar Energy Systems Act," GRS&D Client Alert, July 2009

"Franklin Mutual Insurance Company v. Metropolitan Property & Casualty Insurance Company: Application of Continuous Trigger Theory," GRS&D Client Alert, June 2009

"Recent Federal Tax Incentives for Building Green," GRS&D Client Alert, June 2009

"Going Green by Building Green," Exhibit A, Greenbaum, Rowe, Smith & Davis LLP, January 2009 and New Jersey Municipalities, November 2009

"Public Outreach for Contaminated Site Cleanups," GRSD Client Alert, October 2008

"The Toxic Mold Protection Act of 2008 - September 2008," GRS&D Client Alert, September 2008

"DiPaolo v. New Jersey Department of Environmental Protection: Classification of Freshwater Wetlands based upon the presence of Threatened or Endangered Species," GRS&D Client Alert, August 2008
"Permit Extension Act," GRS&D Client Alert, July 2008

"NJDEP Cannot Waive CAFRA Requirement in Absence of Waiver Provision," GRS&D Client Alert, June 2008

"E-Waste Recycling Law," GRS&D Client Alert, May 2008

"NJDEP's White Papers Stakeholder Process," GRS&D Client Alert, April 2008

"Deed Notices Required for Naturally Occurring Arsenic," GRS&D Client Alert, March 2008

"Environmental Stewardship Program," GRS&D Client Alert, February 2008

"2008 Climate Change Bill Package," GRS&D Client Alert, January 2008

"Case Summary: Natural Resource Damages," New Jersey Defense, Volume 24, Issue 2

"New Notification Requirements Onerous," New Jersey Law Journal, November 12, 2007

"From the Diversity Committee," New Jersey Defense, Volume 24, Issue 1

"Strides in Diversity," New Jersey Defense, Volume 23, Issue 2

"Individual Facts Dictate Contamination Coverage," New Jersey Law Journal, June 26, 2006

"Who Is Responsible? Personal Liability of Corporate Officers," New Jersey Law Journal, October 24, 2005

Speaking Engagements:

"Updates in Environmental Law," Annual New Jersey Defense Association Convention, Hershey, PA, June 2017

"Trends in Environmental Law," Annual New Jersey Defense Association Convention, Newport, RI, June 2016

"All About the New Jersey Spill Compensation & Control Act," Middlesex County Bar Association, Environmental Law Committee, November 2015

"Updates in Environmental Law," Annual New Jersey Defense Association Convention, Bedford Springs, PA, June 2015

"Spotting Environmental Issues," Middlesex County Bar Association, Environmental Law Committee, November 2014

"Redevelopment Law for Environmental Lawyers," Environmental Law Section, New Jersey State Bar Association Annual Forum, Cape May, NJ, June 2014

"Fundamental Environmental Law for Municipalities," New Jersey State Bar Association Annual Convention, Atlantic City, NJ, May 2014

"So Your Client Wants to Buy Property – What If It's Contaminated?," MFH Seminar, March 2014

"New Redevelopment Tools," MFH Seminar, October 2013

"Updates in Environmental Law," Annual New Jersey Defense Association Convention, Poconos, PA, June 2013

"Site Remediation in a Brave New World," New Jersey Law Journal, In

House Counsel Seminar Services, April 2013

"Private CERCLA Actions: §113 Contribution v. §107 Cost Recovery," National Business Institute, February 2013

"Spotting Environmental Issues That Can Impact Your Practice," Middlesex County Bar Association, Environmental Law Committee, November 2012

"Financing Renewable Energy Projects," Rutgers Continuing Education Program, January 2012

"Overview of Federal and State Environmental Liability," Middlesex County Bar Association, Real Estate Committee, November 2011

"Environmental Trends and Office of Dispute Resolution," Annual Atlantic Builder's Convention, Atlantic City, NJ, April 2011

"Environmental Liability and Bankruptcy," GRS&D Webinar, April 2011

"Licensed Site Remediation Professional Program and Brownfields," Annual Atlantic Builder's Convention, Atlantic City, NJ, April 2010

"An Overview of Sustainable Jersey's Municipal Certification Program," New Jersey Builder's Association, Virtual Green Build Event, January 2010

"Perception is Reality," Keynote, Annual New Jersey Defense Association Convention, Hershey, PA, June 2009

"A Summary of New and Pending Green and Green Building Legislation," Annual Atlantic Builder's Convention, Atlantic City, NJ, April 2009

"Environmental Case Law Update," Annual New Jersey Defense Association Convention, Cooperstown, NY, June 2008

"Environmental Case Law Update," Annual New Jersey Defense Association Convention, Cambridge, MD, June 2007

"Challenges & Considerations for Solo Practitioners and Small Practices," Institute of Continuing Legal Education, March 2007

"Professional Liabilities & Ethics," Institute of Continuing Legal Education, April 2006

"Women – Builders of Communities and Dreams," Women in the Law

Committee, Gloucester County Bar Association, March 2006

"All About the New Jersey Spill Compensation and Control Act,"
Middlesex County Bar Association, Environmental Law Committee,
November 2015

**MARAZITI
FALCON, LLP**
ATTORNEYS AT LAW

ANDREW M. BREWER

Partner

(973) 912-6813

abrewer@mfnenvlaw.com

Practice Areas: Local Government, Land Use and Redevelopment Law

Areas of Emphasis:

Mr. Brewer has represented both public and private sector clients in redevelopment, transactional, land use and litigation matters. He currently serves as the attorney for the Pompton Lakes Redevelopment Agency and as the attorney for the Pompton Lakes Planning and Zoning Boards. He represented the Palmyra Land Use Board during the designation of approximately two hundred acres as an area in need of redevelopment, and has represented the Borough in negotiations with potential developers. He currently serves as Special Redevelopment Counsel to the Borough of Palmyra. Mr. Brewer has also represented the Perth Amboy Redevelopment Agency in the negotiation of several redevelopment agreements, and has represented numerous municipalities in litigation upholding redevelopment designations and plans. He has been involved in the negotiation of PILOT Agreements on behalf of both municipal and private clients. He represents developers in connection with applications before both Planning and Zoning Boards and he represents municipalities and public sector clients in litigated matters, including bench and jury trials, in matters involving eminent domain, redevelopment, tax appeals, construction contracts and land use applications.



Bar Admission: New Jersey, 1993
United States District Court, District of New Jersey, 1993

Education: J.D., Rutgers School of Law – Newark, 1993
B.S., Rutgers University, 1990

Professional Affiliations: Member, New Jersey State Bar Association.

Publications: *“Court Holds that Well-Drafted Redevelopment Plan Protects Redevelopment from Challenge by Property Owners.”* MFH Client Alert, May 2012

“Challenges to Redevelopment Efforts Rejected by Courts in Atlantic and Essex Counties.” MFH Client Alert, Spring 2011

Speaking Engagements: New Jersey Redevelopment Authority *Redevelopment Training Institute*, October 2006 and April 2007.

Appraisal Institute, 2012 Annual Conference, *Environmental Appraisal Issues*.

MARAZITI
FALCON, LLP
ATTORNEYS AT LAW

HEATHER A. PIERCE

Senior Associate

(973) 912-6809

hpierce@mfhenvlaw.com

Practice Areas: Environmental Law, Local Government, Real Estate, Open Public Records and, Local Public Contracts Law, and Land Use.

Areas of Emphasis: Ms. Pierce focuses her practice in counseling clients on Local Public Contracts Law (LPCL) matters, and Open Public Records Act (OPRA) and Open Public Meeting Act (OPMA) issues, as well as and land use, redevelopment and environmental matters. She has extensive experience dealing with complex OPRA and OPMA issues. Ms. Pierce frequently drafts ordinances and resolutions, conducts discovery and handles zoning, land use and other property law matters for a variety of public entities. Prior to joining the firm, Ms. Pierce served as Judicial Law Clerk to the Honorable Heidi Willis Currier, J.S.C. and the Honorable John A. Jorgensen, J.S.C. in Middlesex County. Ms. Pierce attended Vermont Law School where she served as Managing Editor of the *Vermont Journal of Environmental Law* and Executive Director of the Vermont Legal Research Group. While in law school, she also served as extern to the New Hampshire Legislature's Administrative Rules Division, clerked for the Conservation Law Foundation, and worked as an intern for the New Hampshire Department of Justice.



Bar Admission: New Jersey, 2008
United States District Court, District of New Jersey, 2008

Education: J.D., Vermont Law School, 2007
B.A., Cornell University, *cum laude*, 1998

Professional Affiliations: Member, New Jersey State Bar Association, Environmental Law Section Member

Publications "*Statute of Limitations Applies to Spill Act Contribution Claims*," MFH Legal Update October 2013

MARAZITI FALCON, LLP

ATTORNEYS AT LAW

BENJAMIN LINDEMAN

Associate

(973) 912-6809

blindeman@mfhenvlaw.com

Practice Areas: Redevelopment Law, Land Use and Zoning Law, Environmental Law, both Transactional and Litigation Realms

Areas of Emphasis: Benjamin Lindeman focuses his work on all things related redevelopment and environmental law. Mr. Lindeman counsels public and private clients on compliance, transactional and litigation matters. Prior to joining the firm, Mr. Lindeman focused on residential and commercial transactions. He served as a Judicial Law Clerk for the Honorable Mark Ciarrocca, J.S.C. of the Superior Court of New Jersey. Prior to attending law school, Mr. Lindeman was a public school History Teacher.



Bar Admission: State of New Jersey, June, 2016

Education: J.D., Seton Hall University School of Law, 2016
B.A., Rutgers University, 2008

Professional Affiliations: Member, New Jersey Bar Association
Member, Morris County Bar Association

MARAZITI
FALCON, LLP
ATTORNEYS AT LAW

PHOEBE YOUHANNA

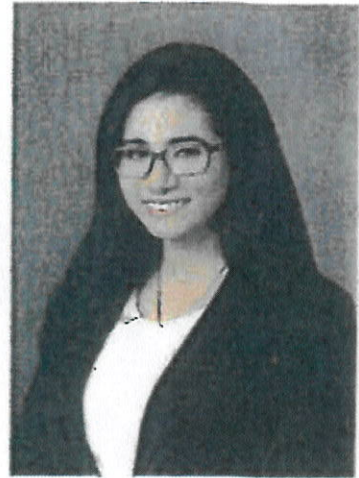
Associate

(973) 912-6819

pyouhanna@mfhenvlaw.com

Practice Areas: Environmental Law (Contamination and Compliance/Transactional), Redevelopment, Local Government and Environmental Litigation.

Areas of Emphasis: Ms. Youhanna focuses her work on Environmental law, namely in contamination, compliance and transactional work, Redevelopment Law, local government law, as well as environmental litigation. Prior to joining the firm, Ms. Youhanna was a foreclosure mediator for the New Jersey Office of Dispute Settlement, where she handled the foreclosure program for the State's southern counties. At Vermont Law School, Ms. Youhanna received a certificate in Alternative Dispute Resolution and was a Note Editor for the *Vermont Journal of Environmental Law*. She has also worked on immigration cases at the Southern Royalton Legal Clinic, and was a research assistant to Professor Margaret Barry. Through her work, Ms. Youhanna has gained invaluable experience in the area of dispute resolution, particularly in resolving civil disputes.



Bar Admissions: New Jersey, 2016
New York, 2019

Education: J.D., Vermont Law School, 2015
B.A. Rutgers University, *magna cum laude*, 2009

Professional Affiliations: Member, New Jersey State Bar Association
- Assistant Editor of *Dictum* – SBA Young Lawyer's Division Newsletter

Member, Middlesex County Bar Association

Publications: *So, the State Might Legalize Marijuana, But Where Do You Plan on Growing It? The Municipal Opt-Out Provision*, 43 DICTUM, April 2019

No. 2.

All Costs Means All Costs: The Third Circuit Decides Owner Liability Under CERCLA, 33 THE MIDDLESEX ADVOCATE, February 2019 No. 6.

Co-Author, *Vermont Law Top 10 Environmental Watch List 2014:5. China Regulates CO2 Emissions (2014)*,
<http://vjel.vermontlaw.edu/topten/?toptenyear=2014>.

REPRESENTATIVE CLIENTS

Present and Prior

PUBLIC

- *Asbury Park*
- *Berkeley Heights Township*
- *Bloomfield Township*
- *Buena Vista Township*
- *Carneys Point Township*
- *Dover Town*
- *Flemington Borough*
- *Florham Park Sewer Utility*
- *Greenwich Township*
- *Hanover Sewerage Authority*
- *Harding Township*
- *Hoboken City*
- *Long Branch Sewerage Authority*
- *Madison-Chatham Joint Meeting*
- *Mendham Township*
- *Milford Borough*
- *Millburn Township*
- *Morris County Municipal Utilities Authority*
- *Morris Plains Planning Board*
- *Morristown*
- *Mount Holly Township*
- *Mountain Lakes Borough*
- *Neptune Township*
- *Newark Central Planning Board*
- *Newark City*
- *Palmyra Land Use Board*
- *Paterson City*
- *Pequannock River Basin Regional Sewerage Authority*
- *Perth Amboy City*
- *Perth Amboy Redevelopment Authority*
- *Pittsgrove Township*
- *Plainfield City*
- *Pompton Lakes Planning Board*
- *Pompton Lakes Redevelopment Agency*
- *Pompton Lakes Zoning Board of Adjustment*
- *Rockaway Township*
- *Rockaway Valley Regional Sewerage Authority*
- *Rutherford Borough*
- *Somerset Raritan Valley Sewerage Authority*
- *Somers Point City*
- *South Amboy Planning Board*
- *Stony Brook Regional Sewerage Authority*
- *Summit City*
- *Sussex Borough*
- *Town of Boonton*
- *Two Bridges Sewerage Authority*
- *Verona Township*
- *Wanaque Valley Regional Sewerage Authority*
- *Wildwood City*

PRIVATE

- *ABD Realty, Inc.*
- *Affordable Harding Corp.*
- *BDLJ Associates*
- *Bp Corp. of MA, Inc.*
- *Brogan Cadillac*
- *Co-Planar, Inc.*
- *EcReCon, Inc.*
- *Endot Industries, Inc.*
- *Environmental Defense Fund*
- *Johanson Manufacturing Corporation*
- *K. V. Associates, LLC*
- *Lakas Construction, Inc.*
- *New England Motor Freight, Inc.*
- *New York Terminals, LLC*
- *Newark Refrigerated Warehouse*
- *Rebtex, Inc.*
- *RPM Development Group*
- *TRB Electro Corporation*
- *Upper Raritan Watershed Association*
- *Warren George, Inc.*
- *Wavebrook Associates, LLC*

**LEADERS IN ENVIRONMENTAL AND
REDEVELOPMENT LAW, LITIGATION & NOW
CLIMATE CHANGE RESILIENCY**

Recognizing the ever-increasing challenges that our local government entities face as the result of extreme climate forces affecting public health, safety and the environment, Maraziti Falcon, LLP has developed a practice area devoted to assisting our clients to increase resiliency and strategically plan for a changing climate.

Extreme weather conditions and excessive regional, local and coastal flooding and storm surges threaten infrastructure, transportation and our clients' ability to protect assets, resulting in a need to adapt governance to meet these challenges and revise existing policies and ordinances to better protect against the adverse effects of these life-altering events.

This practice area complements Maraziti Falcon's existing practice devoted to the counseling of public and private entities regarding environmental, redevelopment, land use law, government, construction law and litigation.



*Environmental and Redevelopment Law,
Litigation & Climate Change Resiliency*

150 JOHN E KENNEDY PARKWAY, SHORT HILLS, NEW JERSEY 07078
(973) 912-9008 • FAX (973) 912-9007 • WWW.MFHLAW.COM

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

DEPARTMENT OF TREASURY
DIVISION OF REVENUE
PO BOX 252
TRENTON, N J 08646-0252

TAXPAYER NAME:

MARAZITI FALCON, LLP

TRADE NAME:

ADDRESS:

240 CEDAR KNOLLS RD
CEDAR KNOLLS NJ 07927

SEQUENCE NUMBER:

0652503

EFFECTIVE DATE:

02/16/96

ISSUANCE DATE:

11/13/20



Director
New Jersey Division of Revenue

FORM-BRC
(04-08), D205846V

This Certificate is NOT assignable or transferrable. It must be accompanied, at time of application, by a copy of the business registration agreement.

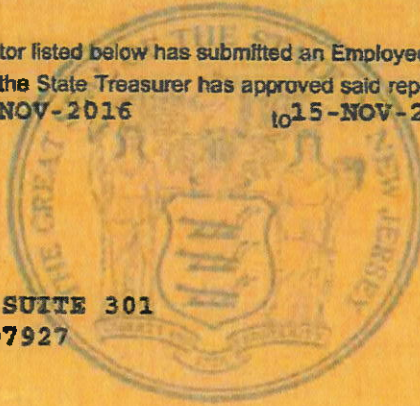
Certification 20121

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of 15-NOV-2016 to 15-NOV-2023

MARAZITI FALCON, LLP
240 CEDAR KNOLLS ROAD, SUITE 301
CEDAR KNOLLS NJ 07927



Elizabeth Maher Muoio

ELIZABETH MAHER MUOIO
State Treasurer



**LAWYERS PROFESSIONAL LIABILITY POLICY
DECLARATIONS – NEW JERSEY**

Agency:
719383

Branch:
912

Policy Number:
596636190

Insurance is provided by The Continental Insurance Company of New Jersey,
4 Century Dr. Parsippany, NJ 07054
A Stock Insurance Company.

1. NAMED INSURED AND MAILING ADDRESS:
Maraziti Faloon, LLP
240 Cedar Knolls Road
Cedar Knolls, NJ 07927

NOTICE TO POLICYHOLDERS:
This is a Claims Made and Reported policy. It applies only to those claims that are both first made against the insured and reported in writing to the Company during the policy period. Please review the policy carefully and discuss this coverage with your insurance agent or broker.

2. POLICY PERIOD:

Inception: 11/30/2020

Expiration: 11/30/2021

at 12:01 A.M. Standard Time at the address shown above

3. LIMITS OF LIABILITY:

Each Claim: \$3,000,000
Aggregate: \$3,000,000

Death or Disability and Non-Practicing
Extended Reporting Period Limit of Liability:

Each Claim: \$1,000,000
Aggregate: \$2,000,000

4. DEDUCTIBLES:

Aggregate: \$25,000

5. POLICY PREMIUM:

Annual Premium: \$21,048.00

Surcharges/Taxes:
New Jersey Property & Liability Insurance Guaranty Association \$126.29

Total Amount Due: \$21,174.29

Includes CNA Risk Control Credit of \$ 0.00

6. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION:

G-118011-NJ (Ed. 01/2018), G-118012-A29C (Ed. 04/2001), CNA-83119-NJ (Ed. 08/2015), G-118019-A (Ed. 12/2011), G-118022-AC (Ed. 12/2011), G-118024-A (Ed. 04/2008), G-118031-A (Ed. 04/2008), G-118039-A29 (Ed. 07/2008), G-118064-A29 (Ed. 05/1997)

7. WHO TO CONTACT:

To report a claim:
CNA – Claims Reporting
P.O. Box 8317
Chicago, IL 60680-8317

Fax: 866-773-7504 / Online: www.cna.com/claims
Email: SpecialtyProNewLoss@cna.com
Lawyers Claim Reporting Questions: 800-540-0762

Countersignature

Date

Authorized Representative

11/12/2020
Date

(Policy Provisions: WC000000C)

INFORMATION PAGE

WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY

INSURER: Hartford Underwriters Insurance Company
ONE HARTFORD PLAZA HARTFORD CT 06155



NCCI Company Number: 10456
Company Code: 6

POLICY NUMBER: 13 WEC RO8187
Previous Policy Number: 13 WEC RO8187

Suffix	
LARS	RENEWAL
	12

1. Named Insured and Mailing Address: MARAZITI, FALCON & HEALEY LLP
(No., Street, Town, State, Zip Code) 240 CEDAR KNOLLS RD STE 301
CEDAR KNOLLS NJ 07927

FEIN Number: 22-3393558

State Identification Number(s): TIN : NJ 223393558000

The Named Insured is: Corporation

Business of Named Insured: Offices of Lawyers

Other workplaces not shown above: 150 JOHN F KENNEDY PKWY
SHORT HILLS NJ 07078

2. Policy Period: From 06/01/21 To 06/01/22 ANNUAL
12:01 a.m., Standard time at the insured's mailing address.

Producer's Name: JAMES A CONNORS ASSOCIATES INC
PO BOX 457
CALIFON NJ 07830

Producer's Code: 13652321
Issuing Office: THE HARTFORD BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251
(877) 853-2582

Total Estimated Annual Premium: \$7,345

Deposit Premium:

Policy Minimum Premium: \$382 NJ (Includes Increased Limit Min. Prem.)

Audit Period: ANNUAL

Installment Term: Four Pay (30%Down+2@25%+1@20%)

The policy is not binding unless countersigned by our authorized representative.

Countersigned by Susan S. Castaneda
Authorized Representative

04/22/21
Date



EXTENSION OF THE INFORMATION PAGE - ITEM 3.D - ENDORSEMENTS

Policy Number: 13 WEC RO8187 **Endorsement Number:**
Effective Date: 06/01/21 **Effective hour is the same as stated on the Information Page of the policy.**
Named Insured and Address: MARAZITI, FALCON & HEALEY LLP
240 CEDAR KNOLLS RD STE 301
CEDAR KNOLLS NJ 07927

Item 3.D of the Information Page is completed to include the following endorsements:

WC000000C	WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY
WC000001A.1	INFORMATION PAGE
WC000001A.2	INFORMATION PAGE
WC000419	PREMIUM DUE DATE ENDORSEMENT
WC000421E	CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT
WC000422C	TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT
WC000424	AUDIT NONCOMPLIANCE CHARGE ENDORSEMENT
WC000425	EXPERIENCE RATING MODIFICATION FACTOR REVISION ENDORSEMENT
WC290306B	NEW JERSEY PART TWO EMPLOYERS LIABILITY ENDORSEMENT
WC290307	NEW JERSEY SOLE PROPRIETORS AND PARTNERS COVERAGE ENDORSEMENT
WC990001I	Signature/ Copyright
WC990002	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY BUSINESS INSURANCE POLICY
WC990005	SCHEDULE OF OPERATIONS
WC990368	EXTENSION OF THE INFORMATION PAGE - ITEM 3.D. - ENDORSEMENTS

99 This **Spectrum Policy** consists of the Declarations, Coverage Forms, Common Policy Conditions and any
35 other Forms and Endorsements issued to be a part of the Policy. This insurance is provided by the stock
NW insurance company of The Hartford Insurance Group shown below.

SBA

INSURER: HARTFORD INSURANCE COMPANY OF THE MIDWEST
ONE HARTFORD PLAZA, HARTFORD, CT 06155
COMPANY CODE: G

Policy Number: 13 SBA NW3599 SB



SPECTRUM POLICY DECLARATIONS

Named Insured and Mailing Address: Maraziti Falcon LLP
(No., Street, Town, State, Zip Code)

240 CEDAR KNOLLS RD STE 301
CEDAR KNOLLS NJ 07927

Policy Period: From 06/01/21 To 06/01/22 1 YEAR
12:01 a.m., Standard time at your mailing address shown above. Exception: 12 noon in New Hampshire.

Name of Agent/Broker: JAMES A CONNORS ASSOCIATES INC
Code: 652321

Previous Policy Number: 13 SBA NW3599

Named Insured is: LLP

Audit Period: NON-AUDITABLE

Type of Property Coverage: SPECIAL

Insurance Provided: In return for the payment of the premium and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy.

TOTAL ANNUAL PREMIUM IS: \$667

IN RECOGNITION OF THE MULTIPLE COVERAGES INSURED WITH THE HARTFORD, YOUR POLICY PREMIUM INCLUDES AN ACCOUNT CREDIT.

NJPLGA SURCHARGE: \$ 4.00

Countersigned by *Suean D. Castaneda*
Authorized Representative

04/19/21
Date

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 13 SBA NW3599

BUSINESS LIABILITY	LIMITS OF INSURANCE
LIABILITY AND MEDICAL EXPENSES	\$2,000,000
MEDICAL EXPENSES - ANY ONE PERSON	\$ 10,000
PERSONAL AND ADVERTISING INJURY	\$2,000,000
DAMAGES TO PREMISES RENTED TO YOU ANY ONE PREMISES	\$ 300,000
AGGREGATE LIMITS	
PRODUCTS-COMPLETED OPERATIONS	\$4,000,000
GENERAL AGGREGATE	\$4,000,000

AMENDMENT OF LIQUOR LIABILITY

EXCLUSION: FORM SS 40 34

DESCRIPTION OF ACTIVITY:

NONE

BUSINESS LIABILITY OPTIONAL

COVERAGES

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 13 SBA NW3599

**LOSS PAYEE: FORM SS 12 12
SEE FORM IH 12 00**

Form Numbers of Forms and Endorsements that apply:

SS 00 01 03 14	SS 00 05 12 06	SS 00 07 07 05	SS 00 08 04 05
SS 00 61 07 19	SS 00 64 09 16	SS 84 15 09 07	SS 01 30 04 08
SS 01 69 09 09	SS 10 39 07 05	SS 89 93 07 16	SS 00 60 09 15
SS 04 19 07 05	SS 04 22 07 05	SS 04 30 07 05	SS 04 39 07 05
SS 04 41 03 18	SS 04 42 03 17	SS 04 44 07 05	SS 04 45 07 05
SS 04 46 09 14	SS 04 47 04 09	SS 04 74 09 07	SS 04 78 12 17
SS 04 80 03 00	SS 04 86 03 00	SS 40 18 07 05	SS 40 93 07 05
SS 41 12 12 17	SS 41 51 10 09	SS 41 63 06 11	IH 10 01 09 86
SS 05 47 09 15	SS 50 38 10 03	SS 51 10 03 17	SS 51 11 03 17
SS 12 12 03 92	SS 40 34 03 00	IH 99 40 04 09	IH 99 41 04 09
SS 83 76 12 20			
IH 12 00 11 85	LOSS PAYEE		

**Form SS 00 02 12 06
Process Date: 04/19/21**

Page 007

Policy Expiration Date: 06/01/22

The Limits of Insurance for the following Coverage Extensions are a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Newly Acquired or Constructed Property – 180 Days	
Building	\$1,000,000
Business Personal Property	\$ 500,000
Business Income and Extra Expense	\$ 500,000
Outdoor Property	\$ 25,000 aggregate/ \$1,000 per item
Personal Effects	\$ 25,000
Property Off-Premises	\$ 25,000

The following changes apply only if Business Income and Extra Expense are covered under this policy. The Limits of Insurance for the following Business Income and Extra Expense Coverages are in addition to any other Limit of Insurance provided under this policy:

Coverage	Limit
Business Income Extension for Off-Premises Utility Services	\$ 25,000
Business Income Extension for Web Sites	\$ 50,000/7 days
Business Income from Dependent Properties	\$ 50,000

The following Limit of Insurance for the following Business Income Coverage is a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Extended Business Income	90 Days

The following changes apply to Loss Payment Conditions:

Coverage	Limit
Valuation Changes	
Commodity Stock	Included
"Finished Stock"	Included
Mercantile Stock - Sold	Included