

*file*

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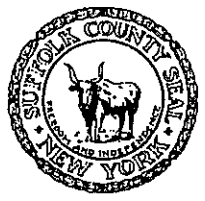
3

m f pages  
**TORRENS**  
erial # \_\_\_\_\_  
ertificate # \_\_\_\_\_  
ior Ctf. # \_\_\_\_\_

Deed / Mortgage Instrument      Deed / Mortgage Tax Stamp      Recording / Filing Stamps

**FEEES**

age / Filing Fee \_\_\_\_\_  
andling \_\_\_\_\_  
P-584 \_\_\_\_\_  
otation \_\_\_\_\_  
A-52 17 (County) \_\_\_\_\_ Sub Total \_\_\_\_\_  
A-5217 (State) \_\_\_\_\_  
L.P.T.S.A. \_\_\_\_\_  
onun. of Ed. \_\_\_\_\_ 5 00  
ffidavit \_\_\_\_\_  
ertified Copy \_\_\_\_\_  
eg. Copy \_\_\_\_\_  
ther \_\_\_\_\_ Sub Total \_\_\_\_\_  
**GRAND TOTAL** \_\_\_\_\_



Mortgage Amt. \_\_\_\_\_  
1. Basic Tax \_\_\_\_\_  
2. Additional Tax \_\_\_\_\_  
Sub Total \_\_\_\_\_  
Spec./Assit. \_\_\_\_\_  
Or \_\_\_\_\_  
Spec./Add. \_\_\_\_\_  
**TOT. MTG. TAX** \_\_\_\_\_  
Dual Town \_\_\_\_\_ Dual County \_\_\_\_\_  
Held for Apportionment \_\_\_\_\_  
Transfer Tax \_\_\_\_\_  
Mansion Tax \_\_\_\_\_  
The property covered by this mortgage is or  
will be improved by a one or two family  
dwelling only.  
YES \_\_\_\_\_ or NO \_\_\_\_\_  
If NO, see appropriate tax clause on page #  
\_\_\_\_\_ of this instrument.

5 Real Property Tax Service Agency Verification

Stamp	Dist.	Section	Block	Lot
	0200	408.00	01.00	002.001
Date				
Initials				

6 Community Preservation Fund

Consideration Amount \$ \_\_\_\_\_  
CPF Tax Due \$ \_\_\_\_\_  
Improved \_\_\_\_\_  
Vacant Land \_\_\_\_\_  
TD \_\_\_\_\_  
TD \_\_\_\_\_  
TD \_\_\_\_\_

Satisfactions/Discharges/Releases List Property Owners Mailing Address  
**RECORD & RETURN TO:**  
**Central Pine Barrens**  
**Joint Planning and Policy Commission**  
**P.O. Box 587**  
**Great River, New York 11739-0587**

8 Title Company Information

Co. Name \_\_\_\_\_  
Title # \_\_\_\_\_

9 Suffolk County Recording & Endorsement Page

This page forms part of the attached Conservation Easement made by:  
(SPECIFY TYPE OF INSTRUMENT)

Ardis P. Pastor  
TO  
**Central Pine Barrens Joint**  
**Planning & Policy Commission**

The premises herein is situated in  
SUFFOLK COUNTY, NEW YORK.  
In the Township of Brookhaven  
In the VILLAGE \_\_\_\_\_  
or HAMLET of \_\_\_\_\_

BOX 5 THRU 9 MUST BE TYPED OR PRINTED IN BLACK INK ONLY PRIOR TO RECORDING OR FILING.

(OVER)



New York State Department of Taxation and Finance  
**Combined Real Estate  
 Transfer Tax Return and  
 Credit Line Mortgage Certificate**

Recording Office Time Stamp

This form must be printed on legal size (8-1/2" X 14" ) paper.

See instructions (TP-584-1) before completing this form. Please print or type.

**Schedule A — Information Relating to Conveyance**

<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other	Name (if individual; last, first, middle initial) <i>Pastor Ardis P.</i>		Social Security Number <i>115-24-2978</i>
	Mailing address <i>2174 Pond Rd.</i>		Social Security Number
	City <i>Ronkonkoma</i>	State <i>NY</i>	ZIP code <i>11779</i>
	Federal employer ident. number		
<input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Other	Name (if individual; last, first, middle initial) <i>Central Pine Barrens Joint Planning and Policy Commission</i>		Social Security Number
	Mailing address <i>P.O. Box 587</i>		Social Security Number
	City <i>Great River</i>	State <i>New York</i>	ZIP code <i>11739-0587</i>
	Federal employer ident. number <i>11 3286762</i>		

Location and description of property conveyed

Tax map designation			Address	City/Village	Town	County
Section	Block	Lot				
<i>4/08.00</i>	<i>01.00</i>	<i>002.001</i>	<i>Giant Oak Rd., Ridge</i>	<i>n/a</i>	<i>Brookhaven</i>	<i>Suffolk</i>

Type of property conveyed (check applicable box)

1 <input type="checkbox"/> 1 - 3 family house	5 <input type="checkbox"/> Commercial/Industrial	Date of conveyance month    day    year	Percentage of real property conveyed which is residential real property _____ % <i>(see instructions)</i>
2 <input type="checkbox"/> Residential cooperative	6 <input type="checkbox"/> Apartment building		
3 <input type="checkbox"/> Residential condominium	7 <input type="checkbox"/> Office building		
4 <input type="checkbox"/> Vacant land	8 <input checked="" type="checkbox"/> Other <i>Conservation easement</i>		

Condition of conveyance (check all that apply)

- a. - Conveyance of fee interest
- b. - Acquisition of a controlling interest (state percentage acquired \_\_\_\_\_ %)
- c. - Transfer of a controlling interest (state percentage transferred \_\_\_\_\_ %)
- d. - Conveyance to cooperative housing corporation
- e.  Conveyance pursuant to or in lieu of foreclosure or enforcement of security interest (attach Form TP-584.1, Schedule E)
- f. - Conveyance which consists of a mere change of identity or form of ownership or organization (attach Form TP-584.1, Schedule F)
- g. - Conveyance for which credit for tax previously paid will be claimed (attach Form TP-584.1, Schedule G)
- h. - Conveyance of cooperative apartment(s)
- i. - Syndication
- j.  Conveyance of air rights or development rights
- k. - Contract assignment
- l. - Option assignment or surrender
- m. - Leasehold assignment or surrender
- n.  Leasehold grant
- o.  Conveyance of an easement
- p. - Conveyance for which exemption from transfer tax is claimed (complete Schedule B, Part III)
- q. - Conveyance of property partly within and partly without the state
- r. - Other (describe) \_\_\_\_\_

**Schedule B — Real Estate Transfer Tax Return (Article 31 of the Tax Law)**

**Part I — Computation of Tax Due**

1 Enter amount of consideration for the conveyance (if you are claiming a total exemption from tax, check the exemption claimed box, enter consideration and proceed to Part III)..... <input checked="" type="checkbox"/> Exemption claimed	1	
2 Continuing lien deduction (see instructions if property is taken subject to mortgage or lien).....	2	( )
3 Taxable consideration (subtract line 2 from line 1).....	3	
4 Tax: \$2 for each \$500, or fractional part thereof, of consideration on line 3.....	4	
5 Amount of credit claimed (see instructions and attach Form TP-584.1, Schedule G).....	5	( )
6 Total tax due* (subtract line 5 from line 4).....	6	<i>0</i>

**Part II — Computation of Additional Tax Due on the Conveyance of Residential Real Property for \$1 Million or More**

1 Enter amount of consideration for conveyance (from Part I, line 1).....	1	
2 Taxable consideration (multiply line 1 by the percentage of the premises which is residential real property; see instructions).....	2	
3 Total additional transfer tax due* (1% of line 2).....	3	<i>0</i>

\*Please make check(s) payable to the county clerk where the recording is to take place or if the recording is to take place in New York City, make check(s) payable to the NYC Department of Finance. If no recording is required, send this return and your check(s) made payable to the Department of Taxation and Finance, directly to the NYS Tax Department, TTB-Transfer Tax, PO Box 5045, Albany NY 12205-5045.

For recording officer's use	Amount received	Date received	Transaction number
	Part I \$ _____ Part II \$ _____		

# Conservation Easement

THIS INDENTURE, made this 13 day of June, 2003,

## Witnesseth:

WHEREAS, Ardis P. Pastor, residing at 2174 Rond Road, Ronkonkoma, New York 11779 hereinafter is called the Grantor that owns certain real property, hereinafter called the "Property," which has ecological, scientific, groundwater recharge, scenic, educational, recreational and aesthetic value (the "Natural Values") in its present state as a natural area which property is described as follows:

*See Schedule A annexed hereto*

SCTM: WHEREAS, the Central Pine Barrens Joint Planning and Policy Commission (the 0200 "Commission"), with offices at P.O. Box 587, 3525 Sunrise Highway, 2nd Floor, Great River, 408.00 New York 11739-0587, was created pursuant to the Long Island Pine Barrens Protection Act of 01.00 1993 (the "Act") codified in New York Environmental Conservation Law Article 57 ("Article 2.001 57"), is hereinafter described as the "Grantee;" and

WHEREAS, the Central Pine Barrens is a 100,000 acre area within the central and eastern portions of New York's Suffolk County which includes parts of the towns of Brookhaven, Riverhead and Southampton, and which is divided into two areas, the Core Preservation Area (the "Core") and the Compatible Growth Area (the "CGA"), as delineated in Article 57; and

WHEREAS, the Commission adopted the Central Pine Barrens Comprehensive Land Use Plan (the "Plan") which is designed to protect, preserve and enhance the functional integrity of the Pine Barrens ecosystem and its significant natural resources, including plant and animal populations and communities, to protect the quality of surface water and groundwater, discourage piecemeal and scattered development, promote recreational and environmental educational uses that are consistent with the Plan, to accommodate development in a manner consistent with the long term integrity of the Pine Barrens ecosystem, and to ensure that the pattern of development is compact, orderly and efficient; and

WHEREAS, the Plan's goals for the Core include protecting and preserving the ecologic and hydrologic functions of the Central Pine Barrens by preserving the Central Pine Barrens area in its natural state, promoting compatible agricultural, horticultural and open space and certain recreational uses within the framework of maintaining a Pine Barrens environment and minimizing the impact of such activities thereon, prohibiting or redirecting new construction or development, accommodating specific Pine Barrens management practices, and protecting and preserving the quality of surface and groundwaters; and

WHEREAS, this grant of Conservation Easement is made pursuant to Environmental

Conservation Law ("ECL"), Title 3, Article 49 or its similar successor statute, and this Conservation Easement is intended to comply with said statute; and

WHEREAS, Grantor and Grantee recognize the ecological, scientific, groundwater recharge, scenic, educational, recreational and aesthetic value of the Property and have the common purpose of conserving the Natural Values of the Property by the conveyance to the Grantee of a Conservation Easement on, over and across the Property which shall conserve the Natural Values of the Property and advance the goals of the Commission pursuant to the Act and the Plan;

NOW, THEREFORE, Grantor, for and in consideration of the facts above and hereinafter recited including, but not limited to, entitlement to receipt of the Pine Barrens Credits pursuant to Grantor's Letter of Interpretation issued on March 26, 2003 in the amount of 1.00 Pine Barrens Credit and of the mutual covenants, terms, conditions and restrictions herein contained, does hereby give, grant, bargain, sell and convey unto the Grantee, its successors and assigns forever a Conservation Easement in perpetuity over the Property consisting of the following:

1. The right of visual access to and view of the Property in its natural, scenic and open condition.
2. The Grantor's forbearance from taking any of those actions constituting development pursuant to ECL Section 57-0107(13), and the Grantor's forbearance from operations or uses pursuant to ECL Section 57-0107(13)(i-xiv) unless such operations or uses are otherwise expressly reserved herein.
3.
  - a. The right of the Grantee, its respective agents, employees or other representatives, to enforce this Conservation Easement in an action at law or in equity or both.
  - b. The right of the State of New York, the County of Suffolk, the Township in which the Property is situated or their respective agents, employees or other representatives, exercising a third party enforcement right, to enforce this Conservation Easement in an action at law or in equity or both.

Enforcement pursuant to (a) and (b) hereinabove shall not be defeated because of any subsequent adverse possession, laches, estoppel or waiver. Grantee or any party with a third party enforcement right or their respective agents, employees or other representatives shall be permitted access, if necessary, to cross other lands retained by the Grantor, and to enter upon the Property at all reasonable times but solely for the purpose of inspection in order to enforce and assure compliance with the terms and conditions herein contained. Grantee, its agents, employees or other representatives, agree to give Grantor reasonable advance notice of its intention to enter and inspect the Property, and further such entrance and

inspection shall be in a reasonable manner and at reasonable times. Furthermore, Grantor shall provide any third party with enforcement rights, or its agents, representatives or employees, access to cross other lands retained by Grantor, and permission to enter upon the Property, upon receipt of advance notice of such third party's intention to enter and inspect. Such entrance and inspection shall be in a reasonable manner and at reasonable times.

## *Covenants*

In furtherance of the foregoing affirmative rights, the Grantor makes the following covenants, on behalf of himself, his successors, heirs and assigns, lessees, personal representatives and other successors in interest, which covenants shall run with and bind the Property in perpetuity:

1. There shall be no construction activity, alteration of vegetation or change in topography, no development as defined by ECL Section 57-0107(13) and no operations or uses not constituting development pursuant to ECL Section 57-0107(13)(i-xiv), unless otherwise expressly reserved herein.
2. There shall be no storing, dumping, discharging or placing of any substance in or on the Property in contravention of any applicable federal, state or local law or ordinance.

## *Reserved Rights*

NEVERTHELESS, and notwithstanding any of the foregoing provisions to the contrary and as expressly limited herein, the Grantor reserves for himself, his heirs, successors and assigns the following reserved rights in addition to all those rights previously retained, reserved and defined herein, which may be exercised without written notice to the Grantee.

1. The right of exclusive possession of the Property.
2. The right to use the Property for passive recreational activities such as, but not limited to, hunting, fishing, camping, hiking and activities associated therewith so long as such activities conform to local zoning regulations and do not constitute development as defined in ECL Section 57-0107(13).
3. The right to use the Property for any existing, expanded, or new activity involving agriculture or horticulture if such use does not involve the material alteration of native vegetation; the right to use the Property for the erection of agricultural buildings, including but not limited to barns, greenhouses and farm stands,

required for the production of plants or animals as reflected under ECL Section 57-0107(14), if such activity does not involve material alteration of native vegetation.

4. The right to use the Property for operations or uses described in ECL Section 57-0107(13) (i, ii and vi), or environmental restoration projects commenced by the Grantor or his heirs, successors or assigns upon approval of any applicable Federal, State or local agency, or any activity authorized under the federal natural gas act (15 U.S.C. Sections 717- 717w), as same may be amended from time to time.
5. The right to sell, give or otherwise convey the Property or, consistent with the Covenants herein, any portion or portions of the Property, subject to the terms of this Conservation Easement. The Grantor, upon the sale, gift or other conveyance of his fee interest in the Property, shall have no further obligations or liabilities under this Conservation Easement. Grantor shall promptly notify Grantee of any conveyance of any interest in the Property, including the full names and mailing addresses of all Grantees, and the individual principals thereof, under any such conveyance. The instrument of any such conveyance shall specifically set forth that the interest thereby conveyed is subject to this Conservation Easement, without modification or amendment of the terms of this Conservation Easement, and shall incorporate this Conservation Easement by reference, specifically setting forth the date, office, liber and page of the recording thereof. The failure of any such instrument to comply with the provisions hereof shall not affect Grantee's rights hereunder.

## *Rights of the Public*

Nothing contained in this Conservation Easement shall give or grant to the public a right to enter upon or to use the Property or any portion thereof where no such right existed in the public immediately prior to the execution of this Conservation Easement except as may be granted by the Grantor herein or his successors.

## *Miscellaneous*

1. The parties hereto understand and agree that all the terms and provisions of ECL, Title 3, Article 49, as the same may be hereafter amended, entitled Conservation Easements, shall apply to this Conservation Easement.
2. This Conservation Easement contains the entire understanding between its parties concerning its subject matter. Any prior agreement between the parties concerning its subject matter shall be merged into this Conservation Easement and superseded by it.

3. Any provision of this Conservation Easement restricting Grantor's activities, which is determined to be invalid or unenforceable by a court, shall not be rendered a nullity. Instead, that provision shall be reduced or limited to whatever extent that the court determines will make it enforceable and effective. Any other provision of this Conservation Easement which is determined to be invalid or unenforceable by a court shall be severed from the other provisions, which shall remain enforceable and effective.
4. Regardless of any contrary rule of construction, no provision or alleged ambiguity of this Conservation Easement shall be construed in favor of one of the parties because it was drafted by the other party's attorney. If any provision of this Conservation Easement is ambiguous or shall be subject to two or more interpretations, one of which would render that provision invalid, then that provision shall be given such interpretation as would render it valid and consistent with the purposes of this Conservation Easement as intended by Grantor. Any rule of strict construction designed to limit the breadth of the restrictions on use of the Property shall not apply in the construction or interpretation of this Conservation Easement, and, this Conservation Easement shall be interpreted broadly to effect the purposes of this Conservation Easement as intended by Grantor. The parties intend that this Conservation Easement, which is by nature and character primarily negative in that Grantor has restricted and limited Grantor's right to use the Property, except as otherwise recited herein, be construed at all times and by all parties to effectuate its purposes.
5. This Conservation Easement can be terminated only in accordance with the law of the State of New York applicable to the termination of easements and covenants running with the land. This Conservation Easement may be modified only upon the written consent of both Grantor and Grantee, or their successors, heirs, representatives or assigns. Grantor and Grantee recognize that circumstances could arise which would justify the modification of certain of the restrictions contained herein. To this end, Grantee and Grantor shall mutually have the right, in their sole discretion, to agree to amendments to this Conservation Easement which are not inconsistent with the basic purpose of this Conservation Easement, provided, however, that the Grantee shall have no right or power to agree to any amendments hereto that would result in this Conservation Easement failing to qualify as a valid conservation easement under ECL, Title 3, Article 49 as the same may be hereafter amended.
6. The Grantor agrees that the terms, conditions, restrictions and purposes of this Conservation Easement shall continue as a servitude running in perpetuity with the Property and will be incorporated by reference in any subsequent deed or other legal instrument by which the Grantor divests himself of either the fee simple title to or its possessory interest in the Property or any portion thereof specifically setting forth the date, and the liber and page of the Suffolk County Clerk's records of the recording hereof.
7. Any notices required in this Conservation Easement shall be written. Notices shall be

given either by manual delivery or by mailing in a mail receptacle maintained by the United States Postal Service. Mailed notices must be contained in an accurately addressed, sealed envelope, marked for delivery by first class registered or certified mail, with sufficient prepaid postage affixed and with return receipt requested. Mailed notice to the Grantor shall be addressed to Grantor's address as recited herein or to any such other address as the Grantor may designate by notice in accordance with this section. Mailed notice to the Grantee shall be addressed to Grantee's address as recited herein or to any such other address as the Grantee may designate by notice in accordance with this section.

8. It is understood and agreed by the Parties hereto that the Grantor, its successors, heirs and assigns, shall not be liable for any changes to the Property caused by any natural disaster or Act of God.
9. The Grantor and Grantor's lessees, representatives, successors, heirs and assigns, shall not apply to the Commission or the Pine Barrens Credit Clearinghouse for a hardship, other permit or Pine Barrens Credits under the Plan or under ECL Article 57 pertaining to the "Schedule A" premises.
10. The Grantor does further covenant and represent that the Grantor is seized of the Property in fee simple and has good right to grant and convey the aforesaid Conservation Easement, that the Property is free and clear of any and all encumbrances, other than those of record, and that the Grantee shall have the use of, and enjoy all of the benefits derived from and arising out of, the aforesaid Conservation Easement.
11. The parties hereto recognize and agree that the benefits of this Conservation Easement are in gross and assignable, and the Grantee hereby covenants and agrees that any transferee or assignee will be an organization or public body qualified to hold a Conservation Easement pursuant to ECL, Title 3, Article 49, as the same may be hereafter amended, and the regulations promulgated thereunder.
12. All references to statutory provisions of Article 57 shall be as such provisions were in effect on the date of execution of this Conservation Easement.





## Schedule A

All that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being at Ridge in the Town of Brookhaven, County of Suffolk and State of New York, bounded and described as follows:

BEGINNING at a point on the Easterly side of Giant Oak Road, a 50 foot private road, which point is distance 365.38 feet southerly measured along the easterly side of Giant Oak Road from a monument which marks the intersection of the southerly side of Medford Road with the easterly side of Giant Oak Road,

RUNNING THENCE south 73 degrees 25 minutes East along other lands of Charles Geissler and Violet Geissler, 208.25 feet;

THENCE still along other lands of Charles Geissler and Violet Geissler, South 16 degrees 35 minutes West 104 feet to land now or formerly of Charles Geissler and Violet Geissler;

THENCE by said last mentioned land, North 73 degrees 25 minutes West 208.25 feet to the easterly side of Giant Oak Road;

THENCE running Northerly along the Easterly side of Giant Oak Road 104 feet to the point or place of beginning.

Being and intended to be the same premises described by deed from Peter J. Pastor grantor, to Ardis P. Pastor grantee, recorded on November 10, 1981 in Liber 9098 page 157.

SCTM: 0200-408.00-01.00-002.001

**AFFIDAVIT**

STATE OF New York  
COUNTY OF Suffolk ss.:

Ardis P. Pastor, residing at 2174 Pond Road, Ronkonkoma, NY 11779 being duly sworn, deposes and says:

I am the owner of Suffolk County Tax Map Parcel #'s 200-408-1-2.1

I am aware that signing the conservation easement prepared for the parcel Suffolk County Tax Map Parcel #'s 200-408-1-2.1 affects the future use of the parcel. I am also aware that I will still own the parcel after the recording of the conservation easement with the Suffolk County Clerk's Office.

I have not been know by any other name in the previous ten years.

I further agree not to apply to the Commission or the Pine Barrens Credit Clearinghouse for a hardship, other permit, or Pine Barrens Credits under the Plan or under New York State Environmental Conservation Law Article 57 pertaining to the premises described in the conservation easement and will use the premises in accordance with the terms of the conservation easement.

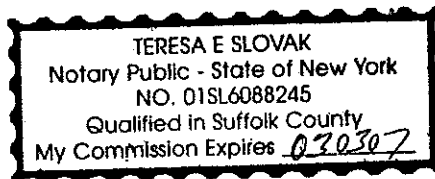
Furthermore, there are no known hindrances to my ability to convey a conservation easement to the Central Pine Barrens Joint Planning and Policy Commission for this parcel.

I make this Affidavit knowing that the Central Pine Barrens Joint Planning and Policy Commission and the Pine Barrens Credit Clearinghouse will rely upon the truth of the statements made herein.

Ardis P. Pastor  
Ardis P. Pastor

Sworn to before me this  
13<sup>th</sup> day of June, 2003

Teresa E. Slovak Notary Public



190

-----  
 DESCRIPTION                      TRANS AMOUNT  
 -----

Handling                              \$0.00  
 COE                                      \$0.00  
 NYS SURCHARGE                      \$0.00  
 TP-584                                  \$0.00  
 Notation                                \$0.00  
 Cert.Copies                            \$0.00  
 RPT                                       \$0.00  
 SCTM                                    \$0.00  
 Transfer tax                            \$0.00

Fees Paid                                \$0.00  
 Conveyance Amt:                        \$0.00  
 Transfer Tax Number                  02-44050  
 LIBER                                    D00012257  
 PAGE                                      295  
 DATE: 06/20/2003                      TIME: 12:58:49 PM

-----  
 Page/Filing                            \$0.00  
 Handling                                \$0.00  
 COE                                       \$0.00  
 NYS SURCHARGE                        \$0.00  
 TP-584                                  \$0.00  
 Notation                                \$0.00  
 Cert.Copies                            \$0.00  
 RPT                                       \$0.00  
 SCTM                                    \$0.00  
 Transfer tax                            \$0.00

Fees Paid                                \$0.00  
 Conveyance Amt:                        \$0.00  
 Transfer Tax Number                  02-44051  
 LIBER                                    D00012257  
 PAGE                                      296  
 DATE: 06/20/2003                      TIME: 12:58:49 PM

-----  
 RECEIPT TOTAL                           \$0.00  
 TOTAL AMOUNT PAID                    \$0.00  
 -----

COMMENTS

Number: 0200-00447

Date Issued: June 23, 2003

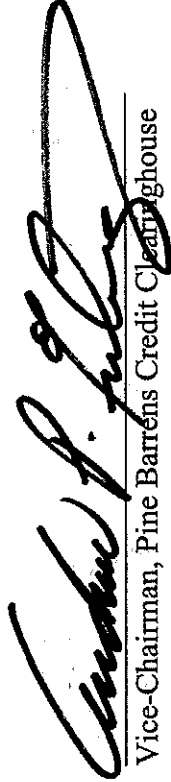
## *Pine Barrens Credit Certificate*

Issued Pursuant to the Long Island Pine Barrens Protection Act  
and the *Central Pine Barrens Comprehensive Land Use Plan*

This certifies that **Ardis P. Pastor** hereby own:

### *2.00 Pine Barrens Credits*

*This certificate entitles the owner to a land use density or intensity increase as provided in the Central Pine Barrens Comprehensive Land Use Plan and pursuant to local ordinances.*



Vice-Chairman, Pine Barrens Credit Clearinghouse