SPONSOR PROFILES 2020

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Empower Builders to Build
SPONSOR PROFILES 2020

The NJBA Patron and Master Sponsor Programs give members the opportunity to demonstrate their commitment to the Association, its local affiliates, the New Jersey Mixed-Use Developers (MXD) affiliate and the building industry at large. The NJBA Sponsor programs are quite literally, the lifeblood of the Association, providing the finances, manpower and expertise our Association needs to operate.

We are fortunate to have so many industry leaders supporting NJBA through our sponsor programs. We encourage our members to thank these sponsors by giving them the opportunity to bid on work and to create relationships that will better our Association and the industry.

Throughout this Sponsor Profile book, you will find information on each of our Patron Sponsors and Master Sponsors – showcasing the value that they can bring to a business relationship with you.

Members that are interested in learning more about the numerous benefits of becoming a Master or Patron Sponsor, should contact Padraig Ryan at (609) 570-2160 or padraig@njba.org.

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*MXD Patron Sponsor
YOU BUILD IT,
WE’LL BACK YOU UP.

Together, we build the confidence that sells homes.

YOUR LOCAL RISK MANAGEMENT SPECIALISTS

Judith Jacovelli  John McGrath  Phil Dunlevy

Since 1980, 2-10 HBW has covered over 5.8 million new and pre-owned homes. Focused on reducing the financial risks of thousands of home builders and millions of homeowners nationwide, 2-10 HBW’s products protect the home’s structure, systems and appliances. 2-10 HBW partners with real estate professionals, service contractors and home builders who consider their coverage the industry’s most comprehensive protection available.

877.777.1344  210sales@2-10.com
Since 1888, as a full-service commercial bank, Amboy Bank has been proud to finance the building and housing needs of New Jersey. Traditionally, the bank’s lending has been focused on assisting builders during the construction phase, and as a large construction lender in New Jersey, had become known as “The Builders’ Bank.”

Recently, to support the strong recovery of the NJ housing market, Amboy has expanded to the financing of permanent loans with a focus on multi-family in their market area. Commenting on the bank’s business focus, Gregory Scharpf, President and CEO, said, “I believe we have the best commercial real estate lending team in New Jersey. They are prepared to provide businesses with the expertise and support that is unique to Amboy. In addition to construction financing, we offer permanent loans with flexible terms. And of course, as a local community bank, we provide quick decisions.”

When a group of local businessmen founded Amboy Bank in 1888, their intent was to provide banking services to help the local community and businesses grow and prosper. After 130 years, the same focus and mission holds true. For more than a century, Amboy has served businesses throughout Central New Jersey with a dedication to helping them succeed. Client success has fueled the bank’s success, earning Amboy the mantle of “Best Bank in Central New Jersey” for 22 years in a row by the readers of The Home News Tribune.

“Although we are honored to receive awards, they are not our goal. They reflect our culture, the driving motivation held by our employees and management to deliver service, innovation and value,” says Scharpf.

Throughout its history as an independent New Jersey bank, Amboy has maintained a commitment to the growth of its local communities throughout the state of New Jersey. “Our values date back to when deals were done with a handshake. We look beyond the quarter, to the long-term success of our clients, recognizing that we are building relationships that transcend cyclical trends. Amboy has become a state-wide lender, and with our strong capital position, we can lend up to $50 million per project. We always focus on matching businesses with the right loan,” said Scharpf.

“Over the years, our values and traditions have not changed. Very simply, our clients’ success is our success. That’s why we don’t sell products; we create and nurture relationships. Everything we do is designed to help clients reach their financial goals. I think our founders would be pleased to see, after 130 years, how Amboy Bank is still committed to sustaining its tradition of excellence.”
Since 1993, Anthony & Company has been the go-to resource of home builders, developers, re-developers and residential general contractors for insightful, intelligent and practical insurance and risk consulting services to support the business of NJBA members. Our dedication to the industry, years of risk management experience and knowledge of the ever changing marketplace of insurance assure our clients Anthony & Company has the capabilities and resources to meet any individual need.

Anthony & Company has dedicated services to support the needs of the home building industry. We assist you in developing, structuring and monitoring subcontractor risk transfer programs. Anthony & Company provides insurance pre-audit services for workers compensation and general liability policies, never leaving a client to manage this end-of-policy process alone. Because of our extensive background of the insurance auditing processes and procedures, we have a proven track record of finding solutions to what appear to be complex insurance audit problems.

Over the past 27 years, the construction insurance marketplace has degenerated from one of reasonable expectation of protection to virtually one of overwhelming challenges to find adequate coverage. Recent court cases in NJ and around the United States bring challenges to the procurement of adequate coverage for our clients. Through extensive training and awareness of these complex court decisions, our staff possesses the background knowledge and skill to negotiate coverage terms and conditions to avoid the pitfalls inherent in today’s commercial insurance policies.

Subdivision and Performance Bonding is another example of our dedicated level of service to the home building community. Anthony & Company only works with bond underwriters that are Treasury Listed. In most cases, we can provide bonding without collateral requirements.

Construction insurance is not our only specialty. The other is real estate owners and managers. Anthony & Company has extensive market reach with several “A” rated insurers that provide superior products to real estate owners and managers of commercial, residential or industrial properties.

We encourage builders and developers of any size and style to discover why so many NJBA members have found having Anthony & Company provide insurance, bonding and risk consulting services to be a satisfying experience.

Special Home Builder Insurance Plan with rate discounts for NJBA Members!
At Archer & Greiner, we know that building successful projects starts with good working partnerships.

For more than 90 years, Archer’s highly skilled and credentialed attorneys have helped builders throughout New Jersey and the Mid-Atlantic region navigate every aspect of their projects—from concept through completion.

We understand the unique and constantly evolving challenges that today’s builders and developers face, and guide our clients through land acquisition, project financing, zoning, permitting and environmental remediation, teaming agreements, bidding, design and construction.

Archer’s attorneys also help builders manage the nuts and bolts of their businesses, crafting contracts, strategic business plans and best practices that help reduce risk and foster healthy bottom lines.

Should a dispute arise, Archer works closely with clients through mediation, arbitration or litigation. We also craft customized risk management and staff training programs that help clients avoid risk and complete future projects and real estate transactions expediently, cost-effectively, and with a minimum of disruptive claims and disputes.

With more than nine decades of experience, Archer offers construction-industry clients an unparalleled depth and breadth of experience. The firm is one of the largest law firms in New Jersey, with a network of eight regional offices and more than 185 attorneys throughout the Mid-Atlantic region, in Haddonfield, Hackensack, Princeton, Flemington and Red Bank, New Jersey; Philadelphia and Harrisburg, Pennsylvania; New York, New York; and Wilmington, Delaware.

Over its history, Archer has represented a broad range of clients, including national and regional developers, home builders, real estate brokers and investors. We’ve also represented both lenders and borrowers, including national and local banks and savings associations, credit unions, mortgage companies, insurance companies and REITs. In addition, Archer has been a leader in highly complex land use law and environmental permitting and regulatory compliance.

Our experience includes virtually every type of development or redevelopment, from residential site plans and subdivisions, and retail and office buildings, to industrial parks, manufacturing facilities, power plants, mining and resource extraction operations, and Brownfield sites.

For more information on Archer’s services for today’s builders, visit www.archerlaw.com, or call 856-795-2121.
We are a full-service real estate, land use, construction and commercial litigation law practice specializing in service to the development community in all phases of development, redevelopment and construction.
Bowman provides a high level of service our customers have come to expect with access to an expansive portfolio of services and expertise.

Bowman is a multi-discipline consulting engineering firm that, through its New Jersey offices, provides high quality services to New Jersey’s building community. Clients include: home builders, developers, redevelopers and municipalities.

Bowman Consulting provides an opportunity for our clients to access a great depth of resources, with over 30 offices and 500+ employees throughout the country. Our firm addresses many of the aspects of a development project. We provide a complete site design and engineering package, in lieu of using multiple consultants.

Our suite of services includes:

- Site Engineering
- Feasibility Studies and Concept Plans
- Surveying/Construction Layout
- Landscape and Streetscape Design
- Water/Wastewater Engineering
- Subdivisions
- Traffic and Parking Studies
- Permitting
- Structural Design

Bowman embraces a professional service philosophy that assures complete client satisfaction. We respond quickly and thoughtfully. We appreciate the importance of clients’ schedules and we always meet our clients’ deadlines. Because of this philosophy, Bowman continues to find itself with a large repeat client base.

Our experienced staff consists of licensed engineers, surveyors, landscape architects and planners. We understand the myriad local, county and state regulations that govern development in NJ, and apply that knowledge throughout every phase of the project. We also understand that a project is only feasible if it can be constructed cost effectively, and we stay knowledgeable about new products and construction systems.

Our commitment remains providing personalized attention. At Bowman, every client and project, regardless of size, receives the same high level of experience and consideration it deserves.

Bowman is looking forward to many years of providing sustainable, personable, and responsible consulting services to our current and future clients.
Now, more than ever before, you need to partner with a lender who you can trust to help you and your homebuyers navigate today’s constantly-changing regulatory environment. A lender who is truly committed to your success as well as the growth of the home building industry. A mortgage company that offers a network of knowledgeable and experienced loan professionals who take the time to listen to your needs and know how to close loans. That’s Caliber Home Loans.

Our team of New Construction Mortgage Specialists can provide you with an array of tools and resources to help you sell and close more homes, including:

- Quick Upfront Approvals
- Extended Rate Locks
- Lock & Sell Program

Combine that with Caliber's flexible programs and wide variety of loan options to help increase your homebuyers’ chances of purchasing a home, and you have a win-win formula for success.

Our Commitment to Preferred Builder Partners
- National Builder Division comprised of veteran, industry leading professionals
- Dedicated builder loan fulfillment teams

Unlike many other lenders, Caliber also retains the servicing of our loans, providing added convenience and continuity to your clients. At Caliber, our daily goal is to provide you and your homebuyers with exceptional service and support every step of the way.

Contact us today to learn how you can become a Caliber Preferred Builder to help your buyers achieve the dream of homeownership.
Columbia Bank Makes Business personal.

As a result of a recent merger with Atlantic Stewardship Bank, Columbia Bank has been able to expand its business banking solutions and commercial lending presence to newly-added New Jersey markets. Today, with a network of over 60 full-service branches, three Regional Loan Centers and new branch sites under development, Columbia is well on its way to becoming New Jersey’s "Preeminent Bank.”

Columbia’s unique “support team” approach features lenders who work closely with business development officers to understand client needs, as well as the condition of their business. Lending decisions -- made locally at their three New Jersey lending centers in Fair Lawn, Edison (Raritan Center) and Voorhees -- allow credit decisions to be made quickly by lending professionals who are always close by and fully understand the local market.

Known throughout the state as a reliable and experienced commercial lender, Columbia offers permanent mortgages and construction financing for mixed use, medical arts buildings, light industrial, flex warehouse space, multi-family dwellings, anchored retail centers and not-for-profit projects. Because some projects require more “flexibility” than others, their lenders will often call upon their extensive local market experience to help decide if a short, intermediate, or long term loan is right for a particular commercial or industrial project.

If capital investment is needed for computers, equipment, inventory, renovations or expansion, Columbia will also match the right loan or credit line to the specifications of each project. When practical, their bankers even offer unique, time-saving options for investor and owner-occupied properties — for example, a commercial construction loan that automatically converts to a commercial permanent mortgage without needing a new application.

As a full-service community-based bank, Columbia believes that small business growth and entrepreneurial thinking are important to New Jersey’s economic growth. As such, the bank operates a department dedicated solely to Small Business Administration (SBA) lending that provides government-backed loans and credit lines to qualified small businesses. Columbia’s SBA terms are generally more liberal than traditional financing options; feature lending amounts starting below most bank thresholds, and provide funding typically within a few days following approval. These loans traditionally provide financing for working capital, equipment, inventory, and the construction or purchase of a commercial site.

Whether you’re a small, medium or middle market-sized business, you can expect an enhanced, highly-efficient customer experience based on expertise, convenience, flexibility, and responsiveness. With over 90 years of proven NJ experience providing business banking and commercial loan solutions, no matter what your industry or business type, you can “Count” on Columbia Bank!

For more information, please visit ColumbiaBankOnline.com.
HELPING TAKE CARE OF YOUR BUSINESS IS MY BUSINESS

Our Company

Costello Financial, as part of the Creative Financial Strategies network, traces its history to 1955, when experienced professionals merged to develop a new approach in financial services. CFS created a firm centered on customer needs and developed the high level of knowledge required by an increasingly sophisticated marketplace. This ambition has resulted in a financial services firm like no other, one that has served more than 100,000 clients through a fully developed organization, with representatives that have experience and training in various financial areas. CFS prides itself on offering a full range of in house financial knowledge and experience that delivers products and services to meet the specific needs of clients.

OUR GOAL:

Our goal is to help protect, preserve and build our client’s wealth potential. From this foundation of service and experience, CFS has emerged as a leading financial services firm, unparalleled in its commitment and dedication to its clients. CFS has become a trusted financial resource in helping its clients map their financial futures.

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Securities offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. Costello Financial is not a subsidiary or affiliate of MML Investors Services, LLC, or its affiliated companies. 1305 Campus Parkway, Wall Township, NJ 07753. 732-751-3000. CRN202112-257155
In New Jersey, real estate development is no easy task with vacant, developable land a scarcity. Today, commercial and residential development involves multiple facets, including parcel assemblage, redevelopment designations, environmental remediation, sewer and water issues, and almost assuredly some question about affordable housing. The attorney for the developer not only needs to be versed in real estate law, but also has to have support from a team of lawyers who focus on each of those particular areas of development. That is what Day Pitney offers.

Day Pitney is a leading full-service regional U.S. law firm with a more than 100-year reputation for strong client service and high-value legal representation. With more than 300 attorneys in New Jersey and 12 other offices along the East Coast, the firm is well-positioned to provide regional, national and international clients results-based representation and forward-thinking solutions in a broad range of real estate development matters.

With over 35 real estate attorneys firm-wide, the attorneys in Day Pitney’s New Jersey real estate group have advised many renowned developers, institutional investors and Fortune 500 companies, in virtually all types of real estate matters, including acquisitions, leasing, condominiums, land use, redevelopment, financings, title work, litigation, construction and zoning matters. They have represented developers and clients on large and small scale projects throughout the state.

“We bring a team approach to each matter; not only within our real estate group, but also with the developer and its other consultants,” says Craig Gianetti, a real estate partner in Day Pitney’s New Jersey office. “Ideally, we are working with the developer at the initial transaction, which enables us to provide valuable insight from the outset on any particular issue, whether it be rezoning, redevelopment, environmental or affordable housing. Having an awareness and understanding of all those issues up front helps shape the strategy for the entire project.”

The Day Pitney real estate practice is well-positioned to counsel builders on all aspects of real estate development.

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Eckert Seamans is a national, full-service law firm with a strong reputation and history of success that spans more than 60 years. With more than 350 lawyers across a network of 15 offices including Princeton and Newark, New Jersey; Philadelphia, Pennsylvania; White Plains, New York; and Wilmington, Delaware, among others, we provide clients with proactive, solution-oriented business and litigation counsel. Our clients trust us to guide them through their most challenging legal issues, most significant business transactions, and most critical disputes, which often cross practices and jurisdictions.

**Real Estate and Land Use**

Eckert Seamans’ Real Estate team is thoroughly equipped to deal with traditional real estate concerns such as land use/zoning (conventional and planned developments), redevelopment, environmental (NJDEP/LURP and remediation), title, conveyancing, financing, leasing, and eminent domain. The team also handles all aspects of real estate-related transactions, from assisting in structuring the deal to preparing and negotiating the operative documents. We have extensive experience before planning and boards of adjustment, governing bodies, and local, regional, and state authorities and agencies, representing clients throughout all stages of development approval and construction. The firm also regularly represents clients in obtaining both traditional and creative financing and represents lenders in all varieties of construction and permanent mortgage and mezzanine loan transactions. We also draft public offering statements for the sale of ownership interests in residential condominium and fee simple communities with homeowners associations. We have been involved in numerous condominium and cooperative conversions. Moreover, backed by the full-service resources of the firm, the Real Estate team is prepared to deal with all other aspects of real estate law including environmental issues, construction, government affairs, tax, and labor and employment law matters.

While Eckert Seamans serves clients across the Mid-Atlantic region and beyond, a sampling of the firm’s representative engagements in New Jersey include:

- Redevelopment and construction agreements, land use approvals, resolution of environmental issues, and PILOT agreements for a large scale redevelopment project in Princeton consisting of a municipal parking garage, public plaza, and mixed-use buildings;
- Property acquisition, development approvals, preparation of condominium and homeowners association documents, and obtaining NJDCA registration for planned developments throughout the state on behalf of regional and national homebuilders;
- Development approvals including variances for a multi-state developer of affordable housing, in connection with the redevelopment of an abandoned residential property in Trenton;
- Land use approvals and related agreements for a mixed-use redevelopment project located on an abandoned industrial site consisting of 1,182 market rate and affordable units and 162,677 square feet of retail, office, and other non-residential uses creating the Parkway Town Center at Ewing;
- Land use approvals, redevelopment agreement, and long-term “P3” financial agreement providing for payments in lieu of taxes for 620,000 sq. ft. warehouse, distribution, and logistics facility in Florence (leased to Amazon);
- Redevelopment agreement and long-term “P3” financial agreement providing for payments in lieu of taxes for new corporate headquarters and warehouse/distribution facility of former maternity clothing manufacturer in Florence. The project qualified for $40 million of Grow New Jersey Tax credits;
- A successful challenge on behalf of NJBA to a determination of the NJBPU to deny reimbursement of utility extension costs to hundreds of developers and homeowners in non-Smart Growth areas by failing to retroactively apply a ruling by the court;
- Intervened in affordable housing litigation actions for multiple clients. Successfully obtained zoning for 12 inclusionary developments containing a total of 5,150 multi-family residential units.

**Hospitality Law**

In addition to our Real Estate and Land Use practice, Eckert Seamans’ nationally-recognized Hospitality law group has extensive experience in transactional work involving hotels, spas, tourism, restaurants, entertainment venues, car rental companies, timeshares, condominiums, and golf courses. A third of the members of the Hospitality Group have in-house hotel company experience. This hands-on hotel company experience provides the practical industry knowledge-based insights that clients value from our team. That experience involves representation of private equity funds, real estate investment trusts (REITS), lenders, owners, developers, hotel management companies, and operators of spas and restaurants. We handle a variety of matters for these clients, including acquisitions, dispositions, and financings of hotel and resort real estate, joint venture agreements, management agreements, franchise agreements, public and private financing arrangements, mergers and acquisitions, and general securities matters. The growth of our hospitality practice has led to a very large international practice, including representation of U.S.-based owners and operators in transactions outside of the U.S. and non-U.S.-based owners and operators in transactions within and outside of the U.S.

For more information, please contact:

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Boston, MA  •  Buffalo, NY  •  Charleston, WV  •  Harrisburg, PA  •  Hartford, CT  •  Newark, NJ  •  Philadelphia, PA  •  Pittsburgh, PA  •  Princeton, NJ  •  Providence, RI  •  Richmond, VA  •  Troy, MI  •  Washington, DC  •  White Plains, NY  •  Wilmington, DE  •  eckertseamans.com
For nearly 20 years, Engineering & Land Planning Associates has served New Jersey by providing multidisciplinary engineering services in Civil, Environmental, Surveying, Geotechnical, Landscape Architecture and Project Management. Our integrative approach provides a framework that supports projects from initial concept and feasibility through project completion and lifecycle maintenance.

Our culture reflects purposeful collaboration with our clients by listening to their needs and recognizing expectations. As a result, we come to work every day with a mission: to create solutions that inspire through the innovation of the natural and build environment.
Faegre Drinker is an international, full-service law firm with nearly 1,300 attorneys and 22 offices, including some 100 attorneys in New Jersey. Our Real Estate group offers one-stop shopping for clients involved in any aspect of a development project, including sophisticated corporate and tax advice necessary to structure complex deals.

Faegre Drinker has long been at the legal forefront of development and redevelopment projects of all sizes and levels of complexity. Our more than 20 New Jersey-licensed real estate attorneys assist clients statewide with acquisitions, dispositions, investments, financing, leasing, permitting and approvals, and environmental remediation. When disputes arise, we do not hesitate to pursue aggressive arbitration or litigation.

A sampling of Faegre Drinker’s representative engagements in New Jersey:

- Land acquisitions, land use approvals and redevelopment work (including payments in lieu of taxes) for mixed-use and multifamily housing developments for Mill Creek Residential Trust throughout New Jersey.
- Land use approvals and redevelopment work (including payments in lieu of taxes) for mixed-use and multifamily housing developments for JMF Properties throughout New Jersey.
- Land use approvals for Toll Brothers’ Maxwell Place and Hudson Tea projects in Hoboken containing approximately 2,000 residential units and more than 100,000 square feet of commercial space.
- All project approvals for Princeton University’s $325 million Arts and Transit development located across from McCarter Theatre, and the successful defense of multiple lawsuits challenging the re-zoning for the project and various governmental approvals.
- Redevelopment agreement, land use approvals and PILOT for the billion-dollar Woodbridge Energy Center, a state-of-the-art, 700-megawatt natural gas-fueled power plant.
- Counseling the Hampshire Companies on acquisitions, dispositions, leasing and financing of office, industrial and mixed-use developments across the Northeast.
- Closed a $112 million transaction for GAF involving the sale of its original manufacturing property, 140 acres in Linden, N.J.
- Represented M&T Bank in a $214 million construction loan.
- Engaged by Matrix Development Group to handle the development of a one million square-foot industrial/warehouse distribution/office project slated for occupancy by Amazon on a site straddling the boundary of Burlington City and Burlington Township.
The Flaster Greenberg team brings their in-depth, decades long knowledge and insight on the New Jersey marketplace to every representation. Our attorneys know how to help clients in the building industry move projects to completion within time constraints and project specifications. We understand that you want to work with lawyers who “get the deal done.”

Our construction and real estate clients benefit from our multi-disciplined, client-centric approach and in-depth experience from New Jersey-specific land use planning and zoning through post-construction and remediation.

Because our attorneys live and work in New Jersey, we understand the specialized needs of contractors, developers and their lenders, and offer focused assistance to ensure successful completion in a wide range of commercial construction projects in the State.

Our projects run the spectrum from residential, commercial and industrial, including mass transportation, redevelopment and greenfield sites, as well as medical and hospitality projects. We represent public and private owners, developers, design professionals, contractors, subcontractors and suppliers.

Flaster Greenberg attorneys provide comprehensive legal and strategic planning solutions related to the issues you frequently encounter, including:

- Alternative energy
- Building code and licensing matters
- Construction and contract disputes
- Defect claims, including design error and materials failure
- Development agreements
- Employment and labor issues
- Environmental laws
- Federal, state and local procurement
- Government approvals and regulation
- Insurance coverage actions
- Labor dispute arbitrations
- Landmark designation and historical preservation issues
- Mechanics’ liens and bond claims
- Mediation and arbitration proceedings
- Professional liability of architects and engineers
- Project planning and contract review
- Zoning board and legislative committee representation
- Right-of-way adjustments
- Tax strategies
- Transactional and financing issues
- Warranty claims

To learn more about how Flaster Greenberg can help with your project, visit www.flastergreenberg.com, or call 856.661.1900.

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Fox Rothschild’s Real Estate Practice Has New Jersey Covered

With three offices in the Garden State, Fox Rothschild provides a comprehensive suite of legal services to assist your business in resolving disputes and getting deals done. We serve the needs of owners, developers, investors, lenders, real estate and design professionals, landlords, tenants, financial institutions, syndicators and insurance companies.

Fox attorneys are well-versed in:

- Acquisitions and Construction Finance
- Affordable Housing Litigation
- Condemnation
- Construction Litigation
- Joint Ventures
- Land Use Litigation
- Leasing
- NJDEP Permits
- Tax Appeals
- Zoning and Land Use Approvals

Our deep bench of real estate professionals provides clients with innovative solutions to maximize opportunities in real estate upswings and downturns. We know the local issues and we have broad statewide experience.

Throughout New Jersey, Fox has a reputation as a go-to team with connections at the federal, state and local level. We work every day with the government officials who regulate the real estate market. And our results-oriented approach helps to get projects done on time and on budget.

We're entrepreneurial. We're nimble. And we're responsive. Fox attorneys work in the trenches with clients, helping them to realize their goals. When you choose Fox, you'll have an adviser as dedicated to your success as you are.
Building Lasting Trusting Relationships

The best builders start with a solid foundation. Located in Red Bank, New Jersey, with satellite offices in Trenton and New York, Giordano, Halleran & Ciesla, P.C. is a multi-specialty law firm dedicated to providing sophisticated, complex legal services and solutions. Our attorneys have extensive experience dealing with complex issues facing today’s building industry.

Maintaining personal relationships and gathering in-depth knowledge of clients’ businesses and industries allow our attorneys to construct both sound legal advice and effective strategies to resolve business issues. Our attorneys work with local and state government agencies on applications and approvals and anticipate future legislation that could affect our clients’ projects.

At Giordano, Halleran & Ciesla, P.C., we provide high quality legal work to meet our clients’ needs in a resourceful, cost-effective manner.

With a focus on responsiveness and producing results with outstanding value to our clients’ bottom line, the firm provides experienced representation in the following practice areas: Environmental, Real Estate, Land Use, Redevelopment, Planned Real Estate Development, Construction, Labor & Employment, Trusts & Estates, Corporate & Business, and Healthcare, to name a few.

For more information please visit us at www.ghclaw.com or follow us on Twitter @GHCLawFirm.
Greenbaum, Rowe, Smith & Davis is, first and foremost, a New Jersey law firm. That’s why, in representing clients in New Jersey real estate matters, our inside-and-out knowledge of the state’s legislative, regulatory and political landscape adds up to a significant “home field advantage.” Our primary focus is on meeting the legal needs of clients with interests in New Jersey by calling upon our comprehensive experience and broad base of contacts and connections.

Throughout the years, we have earned our standing among the foremost real estate law practices in the market by getting the job done on behalf of a wide range of clients. We are proud to represent many of the real estate industry’s leading players – developers, builders, business and property owners/operators, lenders, homeowners’ associations and REITs. On the public entity side, we have represented the interests of numerous municipalities in their redevelopment and urban revitalization undertakings.

Our real estate team is comprised of twenty-three lawyers who collectively bring expertise to the table related to all types of commercial and residential projects, and in every facet of real estate law. This gives us the ability to represent the firm’s clients throughout all stages of a project, in all types of transactions, and in real estate-related litigation and appeals.

A number of “niche” practice strengths fall within the parameters of our real estate service profile, including urban and transit-oriented redevelopment, project financing and incentives, commercial leasing, land use and zoning issues, Qualified Opportunity Zones, public-private partnerships, condominium and community association law, planned real estate development, issues related to legalized cannabis, alternative energy and sustainable development projects, environmental insurance, construction law, condemnation, and commercial property tax appeals. As a multi-practice firm, our real estate capabilities are augmented by the strengths of our lawyers in other practice areas, including environmental, corporate and tax law, as well as litigation.

Having proudly celebrated our 100th anniversary in 2014, Greenbaum, Rowe, Smith & Davis is a law firm with deep roots in the state and a far-reaching knowledge of New Jersey real estate and business issues. Our clients trust us with their most sophisticated transactions, complex matters and challenging disputes. We take a practical, creative and highly personalized approach to the work at hand. We are committed to earning the loyalty and respect of our clients by delivering service, value and results.
Hill Wallack LLP has one of the premier land use practices in New Jersey. Our Land Use Team provides comprehensive solutions to issues arising in every area of law affecting the land development permitting process at the local, county, state and federal levels.

Our extensive experience enables us to present a number of pragmatic options to our clients. Where we can, we work to avoid litigation. But when litigation is our clients’ only – or best alternative, we provide aggressive, cost-effective advocacy.

We are proud to serve as Land Use Counsel to the New Jersey Builders Association (NJBA), representing NJBA in a variety of concerns to the industry, including legislative, regulatory and litigation matters.

Land Use & Zoning
Securing rights to today’s real estate investments so they lead to tomorrow’s profitable opportunities.

Affordable Housing Proposals
Representing developers in their pursuit of favorable rezonings utilizing the Mount Laurel doctrine.

Redevelopment and Transit Villages
Assisting builders engaged in redevelopment of our urban and suburban areas and transit oriented/mixed use developments

Environmental
Advising residential and commercial developers and other property owners as to navigation of the environmental permitting and approval process.

The Land Use Solutions Team works with Hill Wallack colleagues in areas of interest to those with land use concerns:

- Real Estate Financing and Transactions
- Community Association Law
- Insurance Coverage
- Bankruptcy and Workouts

Thomas F. Carroll, III is partner-in-charge of the Land Use Division in the Princeton, N.J. office of Hill Wallack LLP.

He has significant experience in the land development application and permitting process, as well as the litigation of land use matters at the trial level and in the appellate courts.
“If you’re not moving forward, you’re falling behind.”

2019 brought a new set of challenges to Investors Bank, with an uninviting yield curve environment, a deepening sense of uncertainty around global tensions and trade disputes, and an intensely competitive banking landscape. But as President John F. Kennedy once said, “Change is the law of life, and those who look only to the past or present are certain to miss the future.” There are perhaps no better words to describe the necessity for continuous improvement — something we take very seriously at Investors.

This year was a whirlwind of change at the bank, with improvements coming virtually across the board, in every area of our business, and more importantly, in how we do business. We rode the tide of changes we began in 2018, around improving our customer experience. In addition to upgrading our technology and approach, we created 10 principles that guide our interactions with each and every customer, and by making key changes at this foundational level, we've been able to transform the experience for a great number of our customers.

The first week of November this year, we launched Zelle, which is the industry-leading app for sending and receiving money. With a few simple taps, customers are able to access Zelle right from the Investors mobile app. On the commercial side, we've upgraded our commercial banking platform and introduced a state-of-the-art online escrow platform, which was designed to serve industry-specific needs – everything from landlord/tenant escrow to healthcare to education and government applications.

At Investors, we truly believe in adapting proactively to the rapidly changing marketplace, and that by being vigilant, proactive and flexible, we are well-positioned for continued success into 2020 and beyond.

Our Residential Lending Group was recognized as one of “New Jersey’s Top Mortgage Bankers and Brokers” by NJBiz, in addition to being the company with the second highest lending volume in the state of New Jersey. For more information, call 888.256.4447.

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Selecting the right IT Support Company can be challenging for business owners. Those who do their due diligence make the right choice by finding a firm that is focused on the clients’ success. IT Radix is such a firm.

Founded in 2008, IT Radix is built on 200+ years combined experience in Information Technology. Its success extends from there by applying “industry best practices” in IT management and consulting solutions to organizations located in mid and northern New Jersey areas.

With the name derived from a Latin term for foundation, IT Radix’s founder, Cathy Coloff, believes that information technology is the foundation of every business. Ms. Coloff, recognized as one of New Jersey’s Best Women in Business in 2018 by NJBIZ and in 2015 as the Morris County Chamber of Commerce Middle Market award winner, firmly believes that a strong IT foundation can position every business for success.

“We are the outsourced IT department for many of our clients, taking care of everything that an internal IT staff would handle. We focus on IT infrastructure including servers, desktops, network components, user support, etc. Our clients recognize that outsourcing IT is a great choice—they get a better value from our team than from a single internal employee filling this role. We offer more flexibility, wider expertise, and overall better support for the same or less money,” states Coloff.

By incorporating both Microsoft and Apple support under one umbrella, IT Radix clients enjoy “one-stop” shopping for their IT needs. Supporting over 200 companies as well as professional experience in enterprise IT departments, IT Radix has established procedures for virtually every aspect of IT management.

But it is not just technical expertise and experience that sets IT Radix apart from the rest. The IT Radix team practices the art of “listening first” in order to provide the highest level of services to their clients. The firm points to a client retention rate of 98% as proof of its unique abilities to provide world-class service.

IT Radix staff stands by the company’s nine core values. “We developed them and live them every day,” states Coloff. “Specifically, WOW Service and Client Comes First. Even the smallest gesture turns mediocre service into WOW service.”

Businesses and organizations are constantly challenged to achieve their goals. The IT Radix team makes their clients’ technology foundation less complex and more seamless. With so many support options to choose from, IT Radix has successfully differentiated itself with a passion for the success of its clients led and driven by Cathy Coloff and her dedicated team. IT Radix is proud to have been selected as one of the Best Places to Work in New Jersey by NJBIZ in 2019.
George J. Tyler and Margaret B. Carmeli founded the firm, formerly known as Tyler & Carmeli P.C. in 2000. Located in Robbinsville, New Jersey, the office is minutes from the New Jersey Turnpike at the intersection of Routes 130 and 195. Mr. Tyler, as well as the firm's attorneys have experience representing clients on environmental issues (brownfield redevelopment, water supply, water treatment, waste management, site cleanup, air and water pollution control, solid and hazardous waste management); land use (planning/zoning) matters, as well as contract and construction issues; commercial transactions; municipal redevelopment issues; regulatory matters; real estate; landlord tenant matters; insurance coverage cases; and legislative representation. The firm handles related litigation in both the State and Federal Courts, as well. The firm has an extensive practice before the New Jersey Department of Environmental Protection, the United States Environmental Protection Agency and other State and Federal agencies.

The firm represents both public and private entities in connection with environmental issues such as permitting, water supply, energy supply and rates, sewer connections and wastewater treatment. Public entities we have represented include the Raritan Township Municipal Utilities Authority, the Clinton Township Sewer Authority, the City of Linden and the Borough of Allentown.

Before entering private practice, Mr. Tyler worked in the New Jersey Department of Environmental Protection for seventeen years. He served as the Assistant Commissioner for Environmental Management from 1980 to 1986. Mr. Tyler has worked on environmental law, land use, business and related litigation matters in private practice since 1987.

The firm is a member of the Association of Environmental Authorities, where Mr. Tyler is a member of the Legislative Committee. Mr. Tyler also serves as General Counsel to the Automotive Recyclers Association of New Jersey, and participates in the Legislative/Regulatory Committee of the New Jersey Manufactured Housing Association. The firm is a member of the New Jersey Builders Association, the Chemistry Council of New Jersey (Environmental Committee), the New Jersey Business and Industry Association (Environmental Quality Committee), and the National Brownfields Association. Mr. Tyler and the firm's attorneys frequently publish and lecture on environmental law. They can be contacted by telephone at (609) 631-0600, by telefax at (609) 631-0651 or by email at gtyler@tcglaw.com
Maser Consulting P.A. is a privately owned, multidiscipline, consulting and engineering design firm with a unique balance of private and public sector experience. Established in 1984 by Executive Chairman Richard M. Maser, PE, PP, CME, the firm is headquartered in Red Bank, NJ with offices strategically located nationwide.

Today, Maser Consulting offers a distinctive array of customized services that support land development including:

- Civil/Site Development
- Construction Inspection & Administration
- Cultural Resources
- Ecological
- Environmental & Permitting
- Geotechnical Engineering
- GIS/GPS Asset Management
- Hydrogeologic
- Land Survey/Geospatial/UAS
- Landscape Architecture
- Planning Services
- Stormwater Management
- Structural Engineering
- Subsurface Utility Engineering
- Transportation/Traffic Engineering
- Waterfront Engineering

Cultivating a diversity of specialized disciplines through a staff of over 1,000 professionals, the firm has earned a strong reputation for its ability to seamlessly integrate its services while producing successful outcomes that exceed client expectations.

With a strategic effort focused on growth, Maser Consulting has placed on the list of 50 Fastest Growing Companies in New Jersey by NJBIZ for 8 consecutive years. The firm has additionally been recognized nationally by ENR as a Top 500 Design Firm for over 15 consecutive years, consistently ranked on The Zweig Group Hot Firm List of Fastest Growing Companies and acknowledged by NJBIZ as one of The Best Places to Work in New Jersey.

Maser Consulting has been providing dependable consulting and engineering design services for more than 35 years. This longevity is testament to the dedication and responsiveness of the firm’s personnel throughout every office to provide our clients timely and effective services. The firm’s commitment in developing new strategies to meet an ever-changing environment is reinforced by its dedication to NJBA as a Master Sponsor since 2008 and supporting its continued effort toward maintaining, protecting, and promoting the building industry’s interests.
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Penn Jersey Signs is the region’s weekend directional sign company. We focus on customer service and satisfaction. We specialize in driving new home communities’ buyers to your site. We achieve this through our computerized route-map design, sign designs and placement/pickup services.

We use online maps to create a custom route map for each of your communities. Our local area managers know the roads and intersections that will best attract a buyer. The signs are pinpointed on the map exactly where they will be placed every week. The map can be accessed any time and adjusted as needed. We want our customers to know and be happy with every location there is a sign placed along their route. The increasing use of GPS makes directional signs a necessity for new home builders because your new subdivisions do not show up in most GPS maps.

We work with our customers to design the most easily visible sign design when viewed at driving speed. We can use and incorporate any branding standards, colors or logos. Signs are high quality screen printed for the longest lasting sign and placed in the ground using our proprietary heavy duty stands. Our product is superior in quality to our competitors and it shows out on the roads.

Penn Jersey Weekend Signs is NJ based. We know the area well; our placers personally know all our directional signage routes. Our signs are put out by our placers every Friday night and picked up every Sunday night to ensure cooperation with municipalities. Our placement and pick-up services take place all 52 weeks of the year. Our managers work weekends to ensure the signs routes are perfect every weekend. We do random audits to verify correct placement.

We pride ourselves on our ability to do our job with honesty, integrity, and a solid commitment to quality. We now place over 17,000 signs per weekend for over 300 sites in 5 states. We have been recognized for our outstanding services, so let us show you why Penn Jersey Signs is the best directional sign company.

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Ann Marie Bauman
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Quick Response Fire Protection

Saving Lives and Property Since 1999

Tragically, fire kills more people in the United States every year than in all natural disasters combined. Fire sprinklers protect you, your family and loved ones from dangers of a fire, and they are automatically on call 24 hours a day. As a matter of fact, having properly operating smoke alarms and fire sprinklers in your home reduces the risk of death in a residential fire by 82%. Here in the United States we still lose nearly 3,000 people per year due to fire and nearly 80% of those deaths occur where we should feel safest, our homes. In 1999, Kent Mezaros founded Quick Response Fire Protection, Inc. here in New Jersey. It was the aspiration of Kent and his partners to provide their customers with turn-key systems and confidence that when it came to taking care of all of their fire protection needs all they needed to do was make a single phone call. Specializing in residential fire sprinkler systems, Quick Response Fire Protection provides design-build services, highly trained and competent installers, and a complete package of services for after install. Through our sister company, Q.R.F.P. Special Services, Inc. we offer NFPA #25 compliant sprinkler systems testing and inspections and fire alarm install, maintenance and monitoring services that will make sure your systems are always ready to perform if called upon during a fire emergency. Quick Response Fire Protection provides service 24-hours a day, so you can be confident that if you have an emergency that occurs “after-hours” someone will be on hand to take your call and dispatch a service person to address your needs. Quick Response Fire Protection CEO Kent Mezaros has long helped promote the benefits of installing fire sprinkler systems. Kent was elected to and sits on the Board of Directors of the National Fire Sprinkler Association representing contractors from the Mid-Atlantic Region, and currently serves as Chairman of the Board of the NFSA. Kent was also elected to and has sat on the New Jersey Fire Sprinkler Advisory Board for more than a decade. All of us at Quick Response Fire Protection are proud to not only work in the fire protection industry, but also to give back to the industry that does so much to help all of the citizens in New Jersey be protected from the devastation of fire.
RCP MANAGEMENT DOES IT ALL: From The Beginning Through Transition

We Start With The Public Offering Statement: RCP Management, founded in 1974, has worked with developers and builders over the years. It is our job to make sure your community association is set up for the smoothest operation possible. We begin with the Public Offering Statement, the foundation of the Association. RCP will assist the initial developer team in acquiring budget numbers and securing vendors for the initial POS. We will review the “bones” of the developing Association: The Master Deed or Declaration of Covenants and Restriction, the By-Laws and the rules and regulations that will bind homeowners for years to come.

We Understand What You Want: During the initial set up of the Association, RCP is available to consult on all issues. We want to develop a lasting, trusting relationship for years to come and will put our hearts and souls into making your development a success. We will meet with your future sales team, attorney, and reserve specialist and give our valuable input every step of the way.

We Are Ready For Your First Sale: When your first sale comes, we are ready! Maintenance fees and all other closing fees will be collected and a welcome package is sent to the new owner. We can even organize “New Member” sessions to discuss the current stages of construction, future of the Association and any other issues brought up by the new homeowners. We will be hands-on from day #1.

Continued Management As You Sell Out: Working with RCP Management Company assures continuation of quality services through the building, selling and transition phases of your development. We have all the systems in place to make this entire process run smoothly. Our infrastructure, personnel and tools have been developed over many years. It will be easy to see how RCP makes a difference through our extensive experience.

RCP Management Company – Real One Stop Shopping: RCP Management has worked with most attorneys and engineers involved in the building and management part of this industry. We have won many awards from CAI (Community Association Institute) and IREM (Institute of Real Estate Management) as well as other local organizations. We keep our fingers on the pulse of the changing community association arena and are proud to offer our comprehensive services to builders. We truly are a One Stop Shopping Experience!

Mary Faith Nugiel, President
RCP Management Company
2 Commerce Drive . Suite 101 • Cranbury, NJ 08512
rcpmanagement.com

Contact:
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Director of Business Development
609-356-1958
pclemente@rcpmanagement.com
Residential Warranty Company, LLC (RWC) is a leading provider of third-party, insured home warranties to builders, remodelers & manufacturers throughout the U.S. In business for 38 years, RWC has warranted over 3 million homes. RWC's insurer has maintained a rating of “A- (Excellent)” by A.M. Best continuously since 2001 and currently posts a surplus equity in excess of $111 million.

Available programs include warranties for:
- New homes,
- Remodeling projects,
- Building Systems homes,
- Manufactured homes,
- Detached garages,
- Conversion projects,
- Commercial projects, and
- Extended warranties for appliances & systems.

Home enrollment, membership renewal and ordering of marketing materials are all simple through our online Warranty Express system. New online application procedures have made membership easier than ever.

Ten Year New Home Warranties provided by RWC are 3rd-party insured warranties, providing a specific set of written standards to spell out coverage and are an effective way to deal with a variety of issues including customer service, marketing, and mandated new home legislation. RWC's 10 year new home warranty option is approved by the New Jersey DCA, as well as FHA/VA. Options for Day 1 Structural Coverage provided by RWC's Insurer are also available.

Coverage provided by an RWC Ten Year New Home Warranty includes:
- One Year of Coverage on Workmanship & Materials;
- Two Years of Coverage on Selected Portions of Mechanical Systems;
- Ten Years of Coverage on Major Structural Components;
- Limit on Builder liability of two years;
- Effective warranty resolution process which includes free mediation; and
- If needed, a formal binding arbitration process.

Through the RWC Insurance Advantage, RWC Members have access to various lines of commercial insurance including General Liability, Workman's Comp, Builder's Risk and Contractor's Equipment, etc. Because the RIA program is offered exclusively to our members, we are able to avoid the high risks associated with other commercial operations. Thus, we keep the cost of claims low and pass the savings on to you.

Key Estates Warranty is a new affiliate of RWC and is now offering extended warranties for homes involved in real estate transactions across the country. Offered exclusively through a network of approved Real Estate Professionals, the Key Estates Warranty program provides extended warranty protection on a variety of appliances, systems and even structural components in existing homes.

RWC is the “Innovative Leader” in the warranty industry and builders who want complete risk management solutions choose RWC and its Menu of Choices.
ReVireo is an energy efficiency and green building services company. We provide analysis, consulting, and verification services to help clients determine and achieve target levels of energy efficiency and sustainability for building projects throughout the Northeast and Mid-Atlantic.

We were founded in 2009 by two lifelong friends and outdoor enthusiasts who sought to reduce the impact of the built environment on the natural environment. Their mission, to enable clients to generate a return on investment in the energy efficiency and sustainability of buildings, remains our mission today.

Our services help clients reduce the cost, difficulty, and risk involved with compliance with building energy codes (IECC, ASHRAE 90.1) as well as energy efficiency and green building certification programs, including: ENERGY STAR, DOE Zero Energy Ready, Passive House, LEED, National Green Building Standard, Enterprise Green Communities, and more. This enables our clients to successfully achieve the following objectives:

- **COMPLY WITH CODE/REGULATIONS**: Satisfy the energy and green building requirements of evolving building codes, zoning ordinances, and financing sources;
- **QUALIFY FOR INCENTIVES/FINANCING**: Qualify for utility company rebates, state/federal tax credits, and preferential loan pricing;
- **BUILD A BETTER BUILDING**: Reduce operating costs and maintenance issues while increasing occupant health/comfort and property value.

Our friendly, attentive, and reliable team of building experts includes HERS Raters, DOE ZERH Verifiers, PHIUS+ Raters & Verifiers, NGBS Green Verifiers, LEED Accredited Professionals & Green Raters, Certified Energy Managers, Existing Building Commissioning Professionals, and Professional Engineers.

After a decade of service, we have fostered strong and trusting relationships with our clients. We work primarily with builders, developers, architects, engineers, and various types of contractors. Some of our valued clients include PulteGroup, Toll Brothers, D.R. Horton, K. Hovnanian, Woodmont Properties, BNE Real Estate Group, Deluca Homes, Hallmark Homes, Garden Homes, American Properties, Bruce Paparone, Bob Meyer Communities, Schaeffer Family Homes, Chiusano Homes, Russo Homes, and Boraie Development.

We have experience with buildings of all types and sizes, including single-family homes, townhomes, apartment buildings, commercial/institutional buildings, and mixed-use developments. Please reach out to us to discuss your next project.

Matthew Kaplan, LEED AP
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Mixed-use projects are rising on redevelopment sites:
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Successful redevelopment requires a team of experienced attorneys to lead you through the unique costs and challenges of these projects.

That’s why more and more real estate professionals are turning to Sills Cummis & Gross to provide creative solutions and a real time understanding of emerging laws, regulations and public incentives.

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- Bridge

When Banks Say No, Summit Says Yes.

Established in 2011, Summit Capital Partners, L.P. is a direct, non-bank, private real estate lender specializing in construction and bridge financing. Summit was created to provide timely and innovative solutions for commercial real estate transactions that do not fall within the boundaries of today’s conventional financing. The founding members of Summit share 150 years of experience developing, acquiring, and investing in residential and commercial real estate throughout New Jersey and the Metropolitan area. This experience provides borrowers with the insight and flexibility not offered by traditional lending institutions. Since its founding, Summit has originated in excess of $300 million.

Most often, Summit’s value is derived from helping the region’s single-family home builders realize their project’s potential by jump starting the development process. Through acquisition, site development, spec, and model home financing, builders have the capital necessary to initiate sales and reduce the risk profile in effort to attract conventional lenders.

As NJBA’s newest Master Sponsor, Summit is committed to providing the state’s builders with the alternative financing necessary to complete their residential and commercial projects. Summit extends that commitment by providing NJBA builder members with a closing credit up to $5,000 on qualifying loans. To learn more about Summit and its financing programs, we encourage you to visit our website, www.SummitCapLP.com or call 732-854-9028.
Let’s put more buyers into your homes

With your buyers’ financing in place from an experienced new construction lender, you can focus on what matters to you — building and selling homes.

Building with confidence
With reliable preapprovals, you can feel confident your buyers are ready to purchase their newly built home.

Reaching more buyers
With home financing options that meet the unique needs of your buyers.

Meeting expectations
With start-to-finish support, we’ll take care of your buyers, helping them make well-informed decisions.

Staying on track
With ongoing communications, we’ll keep everything moving along smoothly toward closing.

We’re proud to support the New Jersey Builders Association

To learn more contact
Sean Loomis
Regional Builder
Sales Consultant
(614) 496-0139 or sean.loomis@wellsfargo.com
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