July, 2012

Mr. Michael J. Rohal
Glen Ridge Municipal Clerk
825 Bloomfield Avenue,
Glen Ridge, NJ 07028
Phone: 973-748-8400
Fax: 973-748-3926

Subject: NJDEP Public Notice
Oakes Pond Redevelopment - Residential
Block 544, Lots 40 & 61
221-225 Belleville Avenue
Township of Bloomfield, Essex County, New Jersey

Dear Mr Rohal:

On behalf of our client, Bloomfield Belleville Associates (The Applicant), Vanasse Hangen Brustlin, Inc. (VHB) is submitting notification of an Application for Flood Hazard Area Verification and Flood Hazard Area Individual Permit for the above referenced location within Bloomfield Township.

The Individual Permit is being submitted to the NJDEP for review. Three copies of public notice consisting of a completed LURP application form and public notice letter are attached for your reference in accordance with the public notice requirements of Flood Hazard Area Control Act Rules, N.J.A.C. 7:13. Please keep one copy for public inspection, and distribute one copy of the public notice to the planning board and one copy to the environmental commission if any.

If you have comments or objections to the application, please provide them in writing to the New Jersey Department of Environmental Protection in accordance with the enclosed public notice.

If you have any questions or require any further information, please contact me at 973.986.0181 or at mwjunghans@vhb.com.

Very truly yours,

VANASSE HANGEN BRUSTLIN, INC.

Michael W. Junghans, P.E., P.P.
Director of Land Engineering - NJ
Subject: Public Notice Letter

To whom it may concern:

This letter is to notify you that an application for a flood hazard area verification will be submitted to the State of New Jersey Department of Environmental Protection (Department) for the property described on the attached application form. The Department regulates construction within flood hazard areas and riparian zones adjacent to certain waters. This application is a request for the Department to verify the extend of these areas on the subject property. In addition, an application for a flood hazard area permit will also be submitted to the Department for the project described on the attached application form. A flood hazard area permit is required for this project because some or all of the work is proposed in a flood hazard area or in a riparian zone. If you have any comments or questions regarding this application, please write to the Department at the following address and include a copy of the first page of the attached application form.

Attn: Engineering Supervisor for Essex County
State of New Jersey Department of Environmental Protection
Division of Land Use Regulation
P.O. Box 439
Trenton, New Jersey 08625-0439

Your comments must be sent within 15 calendar days of your receipt of this letter to ensure that the Department will be able to consider your concerns during its review of this application. You can submit comments after this date but the Department may not be able to address your concerns. You can also contact the Department by telephone at (609) 292-0060 and can obtain general information about the flood hazard area program at the following website: www.nj.gov/dep/landuse.
1. Applicant Name: Bloomfield Belleville Assoc.- Anthony DiGiovanny   Email: TonyD@gardenhomes.com
   Address: 820 Morris Turnpike   City: Short Hills
   State: NJ Zip: 07078   Daytime Phone: 973-467-5000   Ext.: 193   Cell Phone:

2. Agent Name: Michael Junghans   Firm: Vannasse Hangen Brustlin, Inc   Email: MWJunghans@VHB.com
   Address: One Gateway Center, 15th Floor   City: Newark
   State: NJ Zip: 07102   Daytime Phone: 973.693.4488   Ext.:   Cell Phone: 732-233-5255

3. Property Owner Name: See Attached Property Owners List   Email:
   Address:   City:
   State: Zip: Daytime Phone:

4. Project Name: Oakes Pond Redevelopment   Residential   Site Location (street Address): 221-225 Bellville Avenue
   Zip: 07003   Municipality: Township of Bloomfield   County: Essex
   Block(s): 544   Lot(s): 40 & 61
   N.A.D. 1983 State Plane Coordinates (feet) 6 digits only:
   E (x): 578369   N (y): 716980
   Nearest Waterway: Third River   Watershed: Passaic River Lower Subwatershed: Third River

5. Fees: Total Fee: $17,500   Project Cost: 60 Million   Check No: 5213

6. Project Description: Proposed 331-units Residential Development with Pool Area.

7. Application(s) for: Check all that apply (Please follow directions on page 5)

<table>
<thead>
<tr>
<th>Application Type</th>
<th>Fee Amt</th>
<th>Amt Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flood Hazard Area</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FHA Verification</td>
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<td>500</td>
</tr>
<tr>
<td>FHA Individual Permit</td>
<td>13,000</td>
<td>13,000</td>
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<td>FHAGP1 / Chan Clean w/o Sed Removal</td>
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<td>No Fee</td>
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<td>FHAGP1 / Chan Clean w/Sed Removal</td>
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<td>FHAGP2A / Ag - Bank Restoration</td>
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<td>FHAGP2B / Ag - Channel Cleaning</td>
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<tr>
<td>FHAGP2C / Ag - Road Crossing</td>
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<tr>
<td>FHAGP2D / Ag - Wetlands Restoration</td>
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<td>FHAGP2E / Ag - Livestock Ford</td>
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<td>FHAGP2F / Ag - Livestock Fence</td>
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<td>FHAGP2G / Ag - Livestock Water Intake</td>
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<tr>
<td>FHAGP3 / Bridge/Culvert Scour Protection</td>
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<tbody>
<tr>
<td>Flood Hazard Area</td>
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<td>FHAGP4 / Stormwater Maintenance</td>
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<tr>
<td>FHAGP5 / Building Relocation</td>
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<tr>
<td>FHAGP6 / Rebuild Damaged Home</td>
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<td>No Fee</td>
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<td>FHAGP7 / Residential in Tidal FHA</td>
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<tr>
<td>FHAGP8 / Utility Crossing &lt;50 acres</td>
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<tr>
<td>FHAGP9 / Road Crossing &lt;50 acres</td>
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<tr>
<td>FHAGP10 / Stormwater Outfall &lt;50 acres</td>
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<td>Revision of a GP, IP or Verification</td>
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<td>Transfer of an Approval</td>
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<td>FHA Ind Permit Equivalency/CERCLA</td>
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<td>Stormwater Review Fees</td>
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<tr>
<td>Fee for all Stormwater Reviews</td>
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Revised 10/4/2010
Letter of Agreement

Target: Rumble Strips on Osborne Avenue

In an effort to slow the speed on Osborne Avenue & prevent accidents at the corner of Essex & Osborne Avenue, the Glen Ridge Borough has agreed to install rumble strips on Osborne Avenue. There will be a slight noise factor when vehicles roll on the rumble strips. This installation is projected to begin this summer 2012.

If you are in agreement to move forward with this project, please write your name, signature & address below.

1. Name: Norma O'Brien
   Signature: [Signature]
   Address: 68 Osborne St., Glen Ridge, NJ

2. Name: Kathleen McWilliams
   Signature: [Signature]
   Address: 58 Essex Ave, Glen Ridge, NJ 07028

3. Name: Ruth Cohen
   Signature: [Signature]
   Address: 65 Osborne St., Glen Ridge

4. Name: Dorita Amoroso
   Signature: [Signature]
   Address: 72 Osborne St., Glen Ridge

5. Name: Andrew Wallace
   Signature: [Signature]
   Address: 70 Osborne St., Glen Ridge

6. Name: Robert Selby
   Signature: [Signature]
   Address: 67 Osborne St., Glen Ridge

7. Name: [Unreadable]
   Signature: [Signature]
   Address: 9 Clinton Rd

8. Name: Kimberly Ryan
   Signature: Kimberly Ryan
   Address: 50 Essex Ave

9. Name: [Unreadable]
   Signature: [Signature]
   Address: 57 Osborne

10. Name: Grace Laloa
    Signature: [Signature]
    Address: 60 Essex Avenue
NOTE TO PUBLIC SERVICE ELECTRIC AND GAS COMPANY ELECTRIC AND GAS CUSTOMERS


Notice of a Filing And Notice of Public Hearings

Docket No. ER12666665

Public Service Electric and Gas Company ("Public Service", "the Company") made an Annual Compliance Filing and provided supporting documentation for changes in the Universal Service Fund ("USF") and Lifeline components of the electric and gas Societal Benefits Charges ("SBC"). The requested changes result in decreases to the electric USF and Lifeline components, an increase to the gas USF and a decrease to the gas Lifeline components. The requested change in the USF and Lifeline components is made pursuant to New Jersey Board of Public Utilities ("BPU") Orders and includes the recovery of funding for the USF Program through uniform statewide rates. The USF Program was established by the Board, pursuant to the Electric Discount and Energy Competition Act, N.J.S.A. 48:3-49, et seq., to provide funds to assist qualifying low-income individuals in paying their energy bills. The State of New Jersey’s Department of Community Affairs ("DCA") is the administrator of the USF Program and the New Jersey Department of Health and Senior Services ("DHSSS") is the administrator of the Lifeline programs. DCA and DHSSS authorize the disbursement of benefits to eligible customers in the respective programs.

Based upon the results and available estimates known to date for the 2011/2012 USF program year and the available estimates for the 2012/2013 USF program year, it is anticipated that the USF rates should be set to collect $228.4 million, on a statewide basis and that the Lifeline rates should be set to collect $65.7 million on a statewide basis. Of the total estimated statewide USF cost of $226.4 million, $108.9 million would be recovered through electric rates with the remaining $57.5 million recovered through gas rates. An anticipated $45.3 million of the statewide Lifeline program would be recovered through electric rates with the remaining $20.4 million recovered through gas rates.

In its June 22, 2005 Universal Service Fund Order, the Board directed that filing requirements for rate setting, including notice, public hearings and tariffs should be made by July 1, 2006, and each year thereafter. In accordance with that Order, the Company made a filing with the Board on June 22, 2012, requesting to change its current USF and Lifeline program charges, as described, to become effective on October 1, 2012.

The proposed statewide electric and gas charges for customers, if approved by the Board, are shown in Table #1. The requests will not result in any profit to Public Service. The revenues received under the proposed USF and Lifeline program factors are designed to permit Public Service to recover its costs associated with these programs. Actual program costs will be reconciled with the revenues received through the USF and Lifeline program charges in the next scheduled annual USF and Lifeline filing to be made on or before July 1, 2013.

The effect of the proposed changes in the electric and gas USF and Lifeline program charges on typical electric and gas residential monthly bills, if approved by the Board, is illustrated in Tables #2 and #3.

Based on the filing, a typical residential electric customer using 780 kilowathours per summer month and 7,260 kilowathours on an annual basis would see a decrease in the annual bill from $1,358.60 to $1,304.92 or $0.68 or approximately 0.13%. The statewide average residential electric customers using 7,800 kilowathours on an annual basis would see a decrease in the annual bill from $1,419.93 to $1,414.13 or $1.80 or approximately 0.13%. The percentage change applicable to specific customers will vary according to the applicable rate schedule and the level of the customer’s usage.

Under the Company’s proposal, a residential gas heating customer using 100 therms per month during the winter months and 650 therms on an annual basis would see a decrease in the annual bill from $745.91 to $745.85, or $0.06 or approximately 0.01%. Moreover, under the Company’s proposal, a typical residential gas heating customer using 150 therms per month during the winter months and 1,050 therms on an annual basis would see a decrease in the annual bill from $1,144.92 to $1,144.42 or $0.50 or approximately 0.01%. The statewide average residential gas customers using 1,000 therms on an annual basis would see a decrease in the annual bill from $1,097.68 to $1,097.01 or $0.67 or approximately 0.01%

The Board has the statutory authority to establish the USF and Lifeline charges at levels it finds just and reasonable. Therefore, the Board may establish the USF and Lifeline charges at levels other than that proposed by Public Service. Therefore, the described charges may increase or decrease based upon the Board’s decision.

Table #1

<table>
<thead>
<tr>
<th>Universal Service and Lifeline Fund Components of Societal Benefits Charge</th>
<th>Present</th>
<th>Present (incl. SUT)</th>
<th>Proposed</th>
<th>Proposed (incl. SUT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>USF-Electric per kWh</td>
<td>$0.002399</td>
<td>$0.002567</td>
<td>$0.002218</td>
<td>$0.002373</td>
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<tr>
<td>USF-Gas per therm</td>
<td>0.0125</td>
<td>0.0134</td>
<td>0.0127</td>
<td>0.0136</td>
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<tr>
<td>Lifeline-Electric per kWh</td>
<td>0.005633</td>
<td>0.006077</td>
<td>0.005596</td>
<td>0.006538</td>
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<tr>
<td>Lifeline-Gas per therm</td>
<td>0.0048</td>
<td>0.0051</td>
<td>0.0045</td>
<td>0.0048</td>
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Table #2

<table>
<thead>
<tr>
<th>Residential Electric Service</th>
<th>If Your Annual kWh Use Is</th>
<th>And Your Monthly Summer kWh Use Is</th>
<th>Than Your Present Monthly Summer Bill (1) Would Be</th>
<th>And Your Proposed Monthly Summer Bill (2) Would Be</th>
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</thead>
<tbody>
<tr>
<td>1,600</td>
<td>170</td>
<td>$31.93</td>
<td>$31.89</td>
<td>$0.04</td>
</tr>
<tr>
<td>3,600</td>
<td>415</td>
<td>74.32</td>
<td>74.22</td>
<td>0.10</td>
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<tr>
<td>7,360</td>
<td>790</td>
<td>138.97</td>
<td>139.69</td>
<td>0.18</td>
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<tr>
<td>7,600</td>
<td>803</td>
<td>144.17</td>
<td>143.98</td>
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<td>12,400</td>
<td>1,320</td>
<td>240.57</td>
<td>240.28</td>
<td>0.31</td>
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(1) Based upon current Delivery Rates and Basic Generation Service Fuel Prices (BGS-FF) charges in effect June 7, 2012 and assumes that the customer receives BGS-FF service from Public Service.

Table #3

<table>
<thead>
<tr>
<th>Residential Gas Service</th>
<th>If Your Annual Therms Use Is</th>
<th>And Your Monthly Winter Therms Use Is</th>
<th>Than Your Present Monthly Winter Bill (1) Would Be</th>
<th>And Your Proposed Monthly Winter Bill (2) Would Be</th>
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<tr>
<td>212</td>
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<td>$31.45</td>
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<td>424</td>
<td>50</td>
<td>56.91</td>
<td>56.90</td>
<td>0.01</td>
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<tr>
<td>580</td>
<td>100</td>
<td>110.32</td>
<td>110.31</td>
<td>0.01</td>
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<tr>
<td>1,250</td>
<td>150</td>
<td>172.96</td>
<td>172.94</td>
<td>0.02</td>
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<td>1,312</td>
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<td>214.72</td>
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<td>1,972</td>
<td>300</td>
<td>319.05</td>
<td>319.01</td>
<td>0.04</td>
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</tbody>
</table>

(1) Based upon current Delivery Rates and Basic Gas Supply Service (BGS-SSG) charges in effect June 7, 2012 and assumes that the customer receives BGS-SSG service from Public Service.

In order to encourage full participation in this opportunity for public comment, please submit any requests for needed accommodations, including interpreters, facilitating devices or mobility assistance, no less than 48 hours prior to the above hearings. Customers may file written comments with the Secretary of the Board of Public Utilities at 44 South Clinton Avenue, Ninth Floor, Trenton, New Jersey 08625-0350. ATTN: Secretary Kristi Izzo whether or not they attend the public hearing or if they may send comments by e-mail to the BPU at usf.rates@bpu.state.nj.us.

Mally Becker, Esq.
Assistant General Regulatory Counsel
NOTICE TO PROPERTY OWNERS
THE TOWNSHIP OF BLOOMFIELD - PLANNING BOARD

PLEASE TAKE NOTICE that an application requesting development approval has been
filed by S&S At Park Street, LLC (the “Applicant”) with the Planning Board of the Township of
Bloomfield (the “Planning Board”) regarding the property commonly known and designated as
44-58 Park Street, in the Township of Bloomfield, County of Essex County and State of New
Jersey, 07003, which property is also designated as Block 244, Lot 19 on the official tax maps of
the Township of Bloomfield (the “Property”).

The Applicant seeks Preliminary Site Plan Approval and Final Site Plan Approval together
with any and all other approvals, waivers, variances and/or exceptions that the Planning Board may
deam necessary and/or appropriate, to develop the Property and to establish a mixed use project of
residential uses and commercial uses as permitted by the applicable zoning and land use laws
including the Central Business District (CBD) Zone and/or the applicable Redevelopment Plan and
laws including, but not limited to, the Bloomfield Center Redevelopment District – Phase II and
including, but not limited to, any and all other approvals, variances, waivers, and/or exceptions as
may be set forth or delineated in the application, certain maps, plans and documents on file with the
Planning Board which may include, if and as applicable, a variance or waiver or exception as to the
maximum height of the proposed building and improvements pursuant to N.J.S.A. 40:55D-70 et
seq. or any other applicable law. The Applicant proposes that the ground floor of the building is to
include parking areas and commercial uses and the building is include 56 residential unit situated in
the four floors above the ground floor.

The Planning Board has scheduled a meeting for a Public Hearing on this application to be
held by the Planning Board on August 21, 2012 at 7:00 p.m. or as soon thereafter as the said matter
may reached by the Planning Board, in the Township Hall, 1 Municipal Plaza, Bloomfield, Essex
County, New Jersey 07003. At the Public Hearing at the aforementioned time and place, all
interested persons will be given the opportunity to be heard.

The aforementioned application with all plans, maps and related papers may be reviewed
and inspected at the Planning Board’s Secretary’s office in the Township Hall, 1 Municipal Plaza,
Bloomfield, Essex County, New Jersey 07003 during the ten (10) calendar days prior to the
aforementioned Public Hearing or meeting during regular office hours, Monday through Friday.

This Notice is being published in accordance with the requirements of applicable laws and
at the direction of the Planning Board. Interested persons may appear at the Public Hearing and be
heard.

S&S At Park Street, LLC, Applicant
By: Paul G. Jemas, Esq., Attorney for Applicant
9 Brookside Avenue, Caldwell, New Jersey 07006
August 8, 2012