

JANET L. GOLD, ESQUIRE  
Attorney ID. 000861983  
Eisenberg, Gold & Agrawal P.C.  
1040 North Kings Highway - Suite 200  
Cherry Hill, New Jersey 08034  
(856) 330-6200  
Attorney for Plaintiff  
File No. MF-433-G

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**First Priority Bank a division of Mid Penn  
Bank and Mid Penn Bank**

**Plaintiff(s),**

vs.

**GILMACO, Inc.; Jay A. Gillian; Michele  
Brennen Gillian; State of New Jersey**

**Defendant(s).**

**SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION  
CAPE MAY COUNTY**

**Docket No. F-008231-20**

**Civil Action**

**NOTICE OF MOTION FOR FINAL  
JUDGMENT**

TO:

**GILMACO, Inc.,**  
c/o Jay A. Gillian (President)  
30 E Aberdeen Road,  
Ocean City NJ 08226

**Jay A. Gillian**  
30 E Aberdeen Road,  
Ocean City NJ 08226

**Michael J. Bohrer, Esquire**  
820 S. Shore Road,  
PO Box 885  
Marmora, NJ 08223

**Michelle B. Gillian**  
30 E Aberdeen Road,  
Ocean City NJ 08226

**State of New Jersey**  
c/o Office of Attorney General  
PO Box 112  
Trenton NJ 08625-0112

**TAKE NOTICE**, the undersigned attorneys for Plaintiff will apply before the Superior Court of New Jersey, Chancery Division, Foreclosure Unit, Fourth Floor, Richard J. Hughes Justice Complex, Trenton, New Jersey 08625, for entry of Judgment in the amount of \$6,988,960.11 as to Note 1 and in the amount of \$411,452.39 as to Note 2 for Plaintiff First Priority Bank a division of Mid Penn Bank and in the amount of \$542,889.88 as to Note 3 for Plaintiff Mid Penn Bank in this action.

Final Judgment will be entered based upon the Certification of Amount Due annexed hereto at the discretion of the Court unless the attorney for the defendant or the *pro se* defendant on whom it has been served notifies in writing the Office of Foreclosure and the attorney for the moving party or the *pro se party* within 10 days after the date of service of this Motion that the responding party objects to the entry of the Final Judgment. *You may file an objection stating with specificity the basis of the dispute and ask the Court to fix the amount due.*

IF YOU WANT TO OBJECT TO THE CALCULATION OF AMOUNT DUE, YOU MUST DO SO IN WRITING WITHIN 10 DAYS AFTER THE DAY YOU RECEIVED THIS MOTION. ANY OBJECTION TO THE CALCULATION OF THE AMOUNT DUE MUST ADDRESS IN DETAIL WITH SPECIFICITY THE BASIS OF THE OBJECTION TO THE AMOUNT DUE. YOU MUST FILE YOUR OBJECTION WITH THE OFFICE OF FORECLOSURE, P.O. BOX 971, 25 MARKET STREET, TRENTON, NEW JERSEY 08625, AND SERVE A COPY ON THE MOVING PARTY. THE OFFICE OF FORECLOSURE DOES NOT CONDUCT HEARINGS. YOUR PERSONAL APPEARANCE AT THE OFFICE WILL NOT QUALIFY AS AN OBJECTION. IF YOU FILE A SPECIFIC OBJECTION TO THE CALCULATION OF THE AMOUNT DUE, ON RECEIPT OF A SPECIFIC OBJECTION TO THE CALCULATION OF THE AMOUNT DUE PURSUANT TO R. 4:64-1(d)(1)(A), THE OFFICE OF FORECLOSURE SHALL REFER THE MATTER TO THE JUDGE IN THE COUNTY OF VENUE, WHO SHALL SCHEDULE SUCH FURTHER PROCEEDINGS AND NOTIFY THE PARTIES OR THEIR ATTORNEYS OF THE TIME AND PLACE THEREOF.

**EISENBERG, GOLD & AGRAWAL, P.C.**  
Attorneys for Plaintiff

By:   
\_\_\_\_\_  
JANET L. GOLD, ESQUIRE

DATED: 12/24/2020

JANET L. GOLD, ESQUIRE  
Attorney ID. 000861983  
Eisenberg, Gold & Agrawal P.C.  
1040 North Kings Highway - Suite 200  
Cherry Hill, New Jersey 08034  
(856) 330-6200  
Attorney for Plaintiff  
File No. MF-433-G

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First Priority Bank a division of Mid Penn  
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Plaintiff(s),

vs.

GILMACO, Inc.; Jay A. Gillian; Michele  
Brennen Gillian; State of New Jersey

Defendant(s).

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SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION  
CAPE MAY COUNTY

Docket No. F-008231-20

Civil Action

CERTIFICATION OF MAILING  
NOTICE OF MOTION FOR FINAL  
JUDGMENT

I, the undersigned, an attorney in the office of Eisenberg, Gold & Agrawal, P.C., did on the 26<sup>th</sup> day of December 2020, mail Plaintiff's Notice of Motion for Final Judgment and Affidavit of Proof of Amount Due to the names and addresses as shown below by regular and certified mail:

GILMACO, Inc.,  
c/o Jay A. Gillian (President)  
30 E Aberdeen Road,  
Ocean City NJ 08226

Michelle B. Gillian  
30 E Aberdeen Road,  
Ocean City NJ 08226

Jay A. Gillian  
30 E Aberdeen Road,  
Ocean City NJ 08226

State of New Jersey  
c/o Office of Attorney General  
PO Box 112  
Trenton NJ 08625-0112

Michael J. Bohrer, Esquire  
820 S. Shore Road,  
PO Box 885  
Marmora, NJ 08223

I hereby certify that the within statements made by me are true. I am aware that if any of the within statements made by me are willfully false, I am subject to punishment.

EISENBERG, GOLD & AGRAWAL, P.C.  
Attorneys for Plaintiff

By: \_\_\_\_\_

JANET L. GOLD, ESQUIRE

DATED: 12/28/2020

JANET L. GOLD, ESQUIRE  
Attorney ID. 000861983  
Eisenberg, Gold & Agrawal P.C.  
1040 North Kings Highway - Suite 200  
Cherry Hill, New Jersey 08034  
(856) 330-6200  
Attorney for Plaintiff  
File No. MF-433-G

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First Priority Bank a division of Mid Penn  
Bank and Mid Penn Bank  
Plaintiff(s),

vs.

GILMACO, Inc.; Jay A. Gillian; Michele  
Brennen Gillian; State of New Jersey  
Defendant(s).

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION  
CAPE MAY COUNTY

Docket No. F-008231-20

Civil Action

PROOF OF AMOUNT DUE  
Affidavit and Schedule

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Bonnie Berkoski, of full age, being duly sworn according to law depose and say:

1. I, Bonnie Berkoski, am an authorized representative of First Priority Bank a division of Mid Penn Bank and Mid Penn Bank, at 2407 Park Drive, Harrisburg PA 17110. My responsibilities in this position are among other duties, reviewing pleadings, loan documents and accounting on loans in foreclosure and other litigation matters on behalf of First Priority Bank a division of Mid Penn Bank and Mid Penn Bank. I am authorized to make this affidavit on behalf of Plaintiff.
2. I have thoroughly reviewed the books and records of First Priority Bank a division of Mid Penn Bank and Mid Penn Bank concerning the notes and mortgage loans described in Plaintiff's complaint.
3. Said books and business records indicate that the default of the defendants-borrower(s), GILMACO, Inc. remains uncured and there is due to the Plaintiff First Priority Bank a division of Mid Penn Bank in this action the sum of \$6,988,960.11 as to Note 1 and the sum of \$411,452.39 as to Note 2 as set forth in the Proof of Amount Schedule annexed hereto. The

defendants-borrower(s), GILMACO, Inc. remains uncured and there is due to the Mid Penn Bank in this action the sum of \$542,889.88 as to Note 3, as set forth in the Proof of Amount Schedule annexed hereto. I have reviewed all entries and calculations, and they are correct. Per diem interest, as set forth in the annexed schedule, will accrue on the principal from December 16, 2020.

4. The property described in the Complaint cannot be divided and should be sold as a single tract.

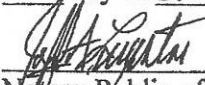
5. There are no just debts, setoffs, credits or allowances due or to become due from Plaintiff to the mortgagors or their assigns, other than those set forth herein.

6. Plaintiffs are still the owner/holder and owner of said Notes and Mortgages.

7. I understand that the court will reply upon this affidavit in support of the Plaintiff's application for a foreclosure judgment in the within action.

  
\_\_\_\_\_  
Bonnie Berkoski, Vice President

Sworn to and subscribed before me, this  
18 day of DECEMBER, 2020.

  
\_\_\_\_\_  
Notary Public of the State of PA  
My Commission Expires: 9-18-2022

Commonwealth of Pennsylvania - Notary Seal  
Jeffrey A. Livingston, Notary Public  
Dauphin County  
My commission expires September 18, 2022  
Commission number 1285766  
Member, Pennsylvania Association of Notaries

**SCHEDULE 1**

NOTE 1 AND MORTGAGE 1 DATED: May 25, 2017 (First Count)  
Recorded in Office of the Clerk of Cape May County on June 2, 2017, in Mortgage Book  
M5871 at page 931  
Property Address: 600-640 Boardwalk, Ocean City NJ 08226 and 641 Wayne Avenue,  
Ocean City NJ 08226  
Mortgage Holder: First Priority Bank, a Division of Mid Penn Bank

**STATEMENT OF AMOUNT DUE**

Unpaid Principal Balance as of December 16, 2020		\$6,495,000.00
Interest from August 12, 2019 to December 16, 2020 (5.25% = \$947.19 p.d. x 493 = \$466,964.97) -(\$860.91 credit)		\$466,104.05
Late Charges from August 25, 2019 to September 17, 2020 9/10/2019 = \$5,000.00; 10/10/2019 = \$6,377.79; 11/12/2019 = \$1,420.78; 12/10/2019 = \$1,562.85; 1/10/2020 = \$1,326.06; 2/10/2020 = \$1,468.14; 4/10/2020 = \$2,841.56		\$19,997.18
Deferred Late Charge [if applicable]		\$
<b>ADVANCES through _____ for:</b>		
Real Estate Taxes	\$	
Flood Insurance Premiums	\$7,858.88	
Inspections	\$	
Winterizing/Securing	\$	
Sub Total of Advances	\$	
Less Escrow Advances	(\$)	
<b>NET ADVANCES</b>	<b>\$7,858.88</b>	<b>\$7,858.88</b>
Interest on advances from to		\$
Interest on Insurance advanced to		\$
<b>TOTAL DUE AS OF December 16, 2020</b>		<b>\$6,988,960.11</b>

*Surplus Money: If after the sale and satisfaction of the mortgage debt including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus or any part thereof may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an Order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding any surplus, if any.*

Dated: 12/18/2020

  
Bonnie Berkoski

**Note** - **GILAMCO INC**

	Relationship	Date of Birth	Phone Number	Tax Identification
⊕ GILAMCO INC 📍 6TH AND THE BOARDWALK BOX 365 OCEAN CITY NJ 08226	📄 Owner/Signer		*****	EIN **-*****

Additional Relationships  
 Tax Name: GILAMCO INC

**Escrow**

Date	Description	Payments	Disbursements	Escrow Balance
Jun 23, 2020	FP FLOOD 3/20-3/21 GILAMCO BUILD#7		\$168.54	(\$168.54)
Jun 23, 2020	FP FLOOD 3/20-3/21 GILAMCO BULD#6		\$204.42	(\$372.96)
Jun 23, 2020	FP FLOOD 3/20-3/21 GILAMCO BULD#5		\$264.22	(\$637.18)
Jun 23, 2020	FP FLOOD 3/20-3/21 GILAMCO BULD#3		\$1,125.42	(\$1,762.60)
Jun 23, 2020	FP FLOOD 3/20-3/21 GILAMCO #2		\$2,429.16	(\$4,191.76)
Jun 23, 2020	FP FLOOD 3/20-3/21 GILAMCO BULD#4		\$3,667.12	(\$7,858.88)

VAN WAGENEN FINANCIAL SERVICES, INC

6/29/2020

110,663.07

ONE HUNDRED TEN THOUSAND SIX HUNDRED SIXTY-THREE and 07/100\*\*\*\*\*

VAN WAGENEN FINANCIAL SERVICES, INC  
ATTN: ACCOUNTING DEPARTMENT  
PO BOX 390831  
MINNEAPOLIS, MN 55439-0831



Memo: Cust # [REDACTED]

<u>Date</u>	<u>Invoice Number</u>	<u>Description</u>	<u>Amount</u>
5/29/2020	[REDACTED]	Hazard Billing	2,898.00
5/31/2020	[REDACTED]	Flood Billing Report	17,467.07
5/31/2020	[REDACTED]	Hazard Billing Report	90,298.00

Amount Due: 110,663.07

W/H Amount: 0.00

Net Amount: 110,663.07

Office Copy - AP Check#: 85938

Paid To - VAN WAGENEN FINANCIAL SERV Date: 6/29/2020

<u>Date</u>	<u>Invoice Number</u>	<u>Description</u>	<u>Amount</u>
5/29/2020	[REDACTED]	Hazard Billing	2,898.00
5/31/2020	[REDACTED]	Flood Billing Report	17,467.07
5/31/2020	[REDACTED]	Hazard Billing Report	90,298.00

Amount Due: 110,663.07

W/H Amount: 0.00

Net Amount: 110,663.07



SCHEDULE 2

NOTE 2 AND MORTGAGE 2 DATED: May 25, 2017 (Second Count)  
Recorded in the Office of the Clerk of Cape May County on June 2, 2017, in Mortgage Book M5871 at page 944  
Property Address: 600-640 Boardwalk, Ocean City NJ 08226 and 641 Wayne Avenue, Ocean City NJ 08226  
Mortgage Holder: First Priority Bank, a division of Mid Penn Bank

STATEMENT OF AMOUNT DUE

Unpaid Principal Balance as of December 16, 2020		\$390,352.95
Interest from March 20, 2020 to December 16, 2020 (4.25%= \$46.08p.d. x 271 days =\$12,487.68) -(\$16.31 credit)		\$12,471.37
Late Charges from April 25, 2020 to September 17, 2020 5/11/2020= \$535.97; 6/10/2020=\$71.42; 7/10/2020=\$69.12; 8/10/2020=\$69.12; 9/10/2020=71.42		\$817.05
Deferred Late Charge 10/10/2019-2/10/2020 10/10/2019= \$98.26; 11/12/2019=\$98.53; 12/10/2019=\$105.44 1/10/2020=\$87.28; 2/10/2020 =\$96.63; 4/10/2020= \$184.86		\$671.02
<b>ADVANCES through _____ for:</b>		
Flood and Fire Insurance	\$7,140.00	
Inspections	\$	
Winterizing/Securing	\$	
Sub Total of Advances	\$	
Less Escrow Advances	(\$)	
<b>NET ADVANCES</b>	<b>\$7,140.00</b>	<b>\$7,140.00</b>
Interest on advances from to		\$
Interest on Insurance advanced to (See Schedule attached)		\$
<b>TOTAL DUE AS OF December 16, 2020</b>		<b>\$411,452.39</b>

*Surplus Money: If after the sale and satisfaction of the mortgage debt including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus or any part thereof may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an Order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding any surplus, if any.*

Dated: 12/18/2020

  
\_\_\_\_\_  
Bonnie Berkoski

8/28/2020

VAN WAGENEN FINANCIAL SERVICES, INC

28,705.96

TWENTY-EIGHT THOUSAND SEVEN HUNDRED FIVE and 96/100\*\*\*\*\*

VAN WAGENEN FINANCIAL SERVICES, INC  
ATTN: ACCOUNTING DEPARTMENT  
PO BOX 390831  
MINNEAPOLIS, MN 55439-0831



Memo: Customer [REDACTED]

<u>Date</u>	<u>Invoice Number</u>	<u>Description</u>	<u>Amount</u>
7/31/2020	[REDACTED]	Flood Billing	28,705.96

Amount Due: 28,705.96

W/H Amount: 0.00

Net Amount: 28,705.96

Office Copy - AP Check#: 86696

Paid To - VAN WAGENEN FINANCIAL SERV Date: 8/28/2020

<u>Date</u>	<u>Invoice Number</u>	<u>Description</u>	<u>Amount</u>
7/31/2020	[REDACTED]	Flood Billing	28,705.96

Amount Due: 28,705.96

W/H Amount: 0.00

Net Amount: 28,705.96

**SCHEDULE 3**

NOTE 3 AND MORTGAGE 3 DATED: May 7, 2019 (Third Count)  
Recorded in the Office of the Clerk of Cape May County on May 13, 2019, in Mortgage Book M6065 at page 226  
Property Address: 600-640 Boardwalk, Ocean City NJ 08226 and 641 Wayne Avenue, Ocean City NJ 08226  
Mortgage Holder: Mid Penn Bank

**STATEMENT OF AMOUNT DUE**

Unpaid Principal Balance as of December 16, 2020	\$500,000.00
Interest from March 22, 2020 to December 16, 2020 (4.25% = \$59.03 x 282 days = \$16,646.46) -(\$49.23credit)	\$16,302.08
Late Charges from April 25, 2020 to September 17, 2020 5/11/2020=\$94.96; 6/10/2020=\$94.49; 7/10/2020=\$88.54; 8/10/2020 = \$88.54	\$366.53
Deferred Late Charge 8/12/2019-4/10/2020 8/12/2019=\$134.87; 9/10/2019=\$134.87; 10/10/2019=\$125.86; 11/12/2019=\$126.21; 12/10/2019=\$135.06; 1/10/2020=\$111.80; 2/10/2020=\$123.78; 3/10/2020=\$123.78; 4/10/2020 = \$113.02	\$1,129.25
Late charge on final payment upon maturity per paragraph 4 of Non-revolving Line of Credit Note at 5%	\$25,092.02
<b>ADVANCES through _____ for:</b>	
Real Estate Taxes	\$
Winterizing/Securing	\$
Sub Total of Advances	\$
Less Escrow Advances	(\$)
<b>NET ADVANCES</b>	\$
Interest on advances from to	\$
Interest on Insurance advanced to (See Schedule attached)	\$
<b>TOTAL DUE AS OF December 16, 2020</b>	<b>\$542,889.88</b>

*Surplus Money: If after the sale and satisfaction of the mortgage debt including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus or any part thereof may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an Order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding any surplus, if any.*

Dated: 12/18/2020

  
Bonnie Berkoski