

DB3028-P270

075545

CROSS EASEMENT

THIS EASEMENT by and between THE BANK OF GLOUCESTER COUNTY, a New Jersey banking corporation having its principal place of business at 100 Park Avenue, Woodbury, New Jersey 08096, sometimes hereinafter referred to as "The Bank" and HDC REALTY, L.L.C., sometimes hereinafter referred to as "HCD."

WHEREAS, The Bank is owner of premises located in Woodbury Heights, Gloucester County, New Jersey, known and described on the municipal tax map as lots 3 and 11.01, block 40, and

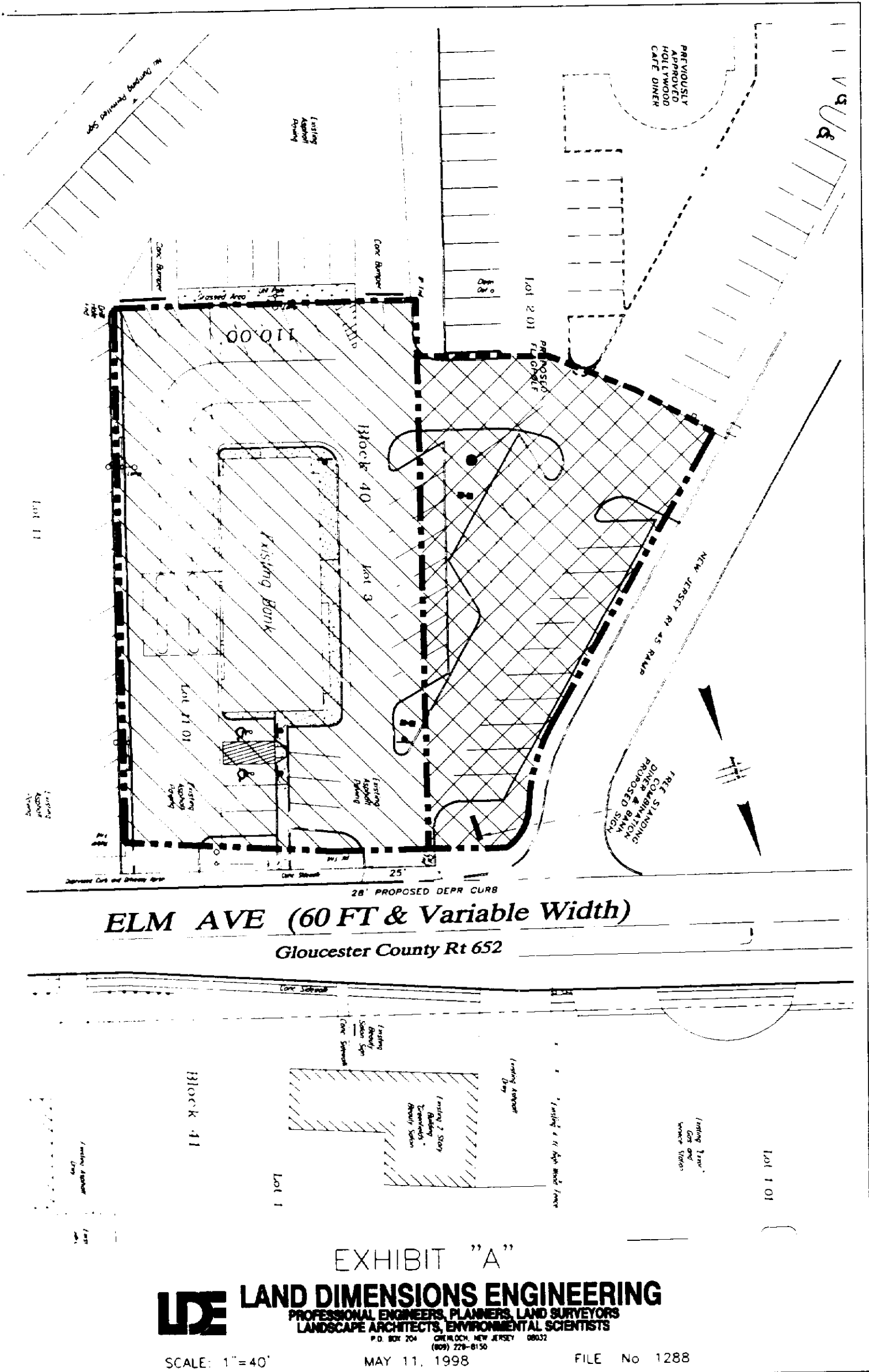
WHEREAS, HCD is the owner of premises located in Woodbury Heights, Gloucester County, New Jersey, known and described on the municipal tax map as lot 2.01, block 40, and

WHEREAS, the parties hereto desire to enter into a cross easement upon each other's parcel of land for the purposes more fully herein described.

NOW, THEREFORE, in consideration of \$1.00 and other good and valuable consideration each party hereto grants upon and over premises described in the preamble hereof rights to the other and its assigns easements of ingress and egress, at the locations set forth in the plan attached hereto as Schedule A, said easements to be a covenant to run with the land and shall inure to the benefit of each parcel of land and to any successors and assigns of each declarant. The easements shall be a non-exclusive easement, license, right and privilege of passage and use, both pedestrian and vehicular, for the purpose of ingress and egress to and from each of said lots. Said easements are more fully described in and upon Schedule A attached hereto and made a part hereof.

FURTHER, The parties further grant each other a right to use the parking spaces located in each party's property by the invitees of the other party; provided that each party shall retain the right to reconfigure, increase or decrease its parking spaces without the consent of the other party.

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ELM AVE (60 FT & Variable Width)
 Gloucester County Rt 652

EXHIBIT "A"

LDE LAND DIMENSIONS ENGINEERING
 PROFESSIONAL ENGINEERS, PLANNERS, LAND SURVEYORS
 LANDSCAPE ARCHITECTS, ENVIRONMENTAL SCIENTISTS

SCALE: 1"=40'

MAY 11, 1998

FILE No 1288

P.O. BOX 704 GRENLOCH, NEW JERSEY 08032
 (809) 228-8150

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IN WITNESS WHEREOF, the declarant has hereunto set its hand and seal this 31st
day of July, 1994

ATTEST:

THE BANK OF GLOUCESTER COUNTY
BY:

Anne M. Moriarty
~~KAREN MOORE, ASSISTANT SECRETARY~~
ANNE M. MORIARTY, ASSISTANT
CORPORATE SECRETARY

Warner A. Knode
WARNER A. KNOBE
CHAIRMAN OF THE BOARD

ATTEST:

HCD REALTY, L.L.C.
BY:

[Signature]

[Signature]

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STATE OF NEW JERSEY

SS.

COUNTY OF GLOUCESTER

On this, the 31st day of July, 1999, before me personally appeared JOHN BALIS who acknowledged himself to be the Managing Member of HCD REALTY, LLC, a New Jersey limited liability company, and that he as such he has executed the foregoing instrument for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Attorney at Law
Anastasius Efstratiades, Attorney-at-Law
State of New Jersey

STATE OF NEW JERSEY

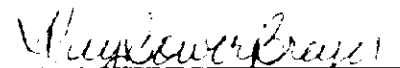
SS:

COUNTY OF GLOUCESTER

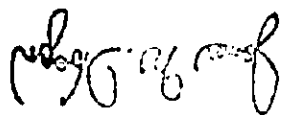
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On this, the 2nd day of August, 1999, before me personally appeared WARNER A. KNOBE who acknowledged himself to be the Chairman of the Board and Chief Executive Officer of The Bank of Gloucester County, and that he, as such, has executed the foregoing instrument for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



KAY BOWER BREYER
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 5/21/2002



RECORDED
GLOUCESTER COUNTY
99 AUG 25 AM 10:51

99 30108 66

ALBERTSON WARD
36 Euclid ST
woodbury, NJ
08096