Case 15-19194-ABA Doc 1 Filed 05/15/15 Entered 05/15/15 16:11:36 Desc Main Document Page 1 of 14

B1 (Official I	Form 1)(04	/13)			D00	Junioni	ı aş	gc I oi				
		1	United S		Bankr of New		Court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Ricca Realty Associates, L.L.C.					Name	of Joint De	btor (Spouse)) (Last, First,	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) 22-3414462						(if more	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
Street Addre 425 N. T Hammoi	hird Stre	*	Street, City, a	nd State):		ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
					Г	08037						
County of R Atlantic	esidence or	of the Princ	ipal Place of	Business	l.		Count	y of Reside	nce or of the	Principal Pla	ace of Business:	
Mailing Add	iress of Deb	otor (if differ	ent from stre	et addres	s):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):	
Training race		(11 21111			,							
						ZIP Code						ZIP Code
Location of (if different	Principal A from street	ssets of Bus address abo	iness Debtor ve):									
		f Debtor				of Business					otcy Code Under Which (Check one box)	ch
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If dobtor is not one of the above entities, check this box and state type of entity below.)			(Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defir in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other		defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	□ C of □ C of	hapter 15 Petition for R a Foreign Main Procee hapter 15 Petition for R a Foreign Nonmain Pr	eding Lecognition		
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: □ Debtor is a tax-exempt organizat under Title 26 of the United Stat Code (the Internal Revenue Code)				e) ation ates	defined	are primarily co l in 11 U.S.C. § ed by an indivi nal, family, or	onsumer debts 3 101(8) as dual primarily	busin	s are primarily ess debts.			
attach sig debtor is Form 3A.	g Fee attache e to be paid in ned application unable to pay . e waiver requ	d in installments on for the cou fee except in	(applicable to rt's considerati installments. I able to chapter rt's considerati	individuals on certifyi Rule 1006(7 individus	ng that the (b). See Offic als only). Mu	Check: a Check: BB.	Debtor is not if: Debtor's agg re less than all applicabl A plan is bei Acceptances	a small busing regate nonco \$2,490,925 (a) to boxes: any filed with of the plan was a small busing the small	debtor as definess debtor as on the debtor as on the debtor as on the debt debt debt debt debt debt debt deb	defined in 11 to ated debts (exc to adjustment	ors C. § 101(51D). U.S.C. § 101(51D). cluding debts owed to inside the arrow of the	ee years thereafter).
□ Debtor e	estimates the	at funds will at after any	ation be available exempt prop for distributi	ertv is ex	cluded and	nsecured cre administrat	editors.		S.C. § 1120(0).	THIS	S SPACE IS FOR COURT	USE ONLY
Estimated N	lumber of C 50- 99	Creditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated L	iabilities	\$100,001 to \$500,000	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

Case 15-19194-ABA Doc 1 Filed 05/15/15 Entered 05/15/15 16:11:36 Desc Main Document Page 2 of 14

Page 2 **B1** (Official Form 1)(04/13) Name of Debtor(s): **Voluntary Petition** Ricca Realty Associates, L.L.C. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Case Number: Location Where Filed: - None -Case Number: Date Filed: Location Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Case Number: Name of Debtor: - None -Judge: Relationship: District: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) ☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Date

Page 3

Voluntary Petition	Name of Debtor(s): Ricca Realty Associates, L.L.C.
This page must be completed and filed in every case)	,,
	Signatures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts an has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relia available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Co specified in this petition.	(Check only one box.) ☐ I request relief in accordance with chapter 15 of title 11. United States Cod Certified copies of the documents required by 11 U.S.C. §1515 are attached Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X	X Signature of Foreign Representative
Signature of Debtor	organical of Folerigh Representative
X	Printed Name of Foreign Representative
Signature of Joint Debtor	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney* Signature of Attorney for Debtor(s) Michael J. Viscount, Jr. Printed Name of Attorney for Debtor(s) Fox Rothschild LLP Firm Name Midtown Building, Suite 400 1301 Atlantic Avenue Atlantic City, NJ 08401-7212 Address Email: mviscount@foxrothschild.com (609) 348-4515 Fax: (609) 348-6834	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Telephone Number	
Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	a X
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Unite States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition preparer is
Signature of Authorized Individual Michael Ricca Printed Name of Authorized Individual Authorized Representative Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

RICCA REALTY ASSOCIATES, L.L.C.

UNANIMOUS CONSENT IN LIEU OF SPECIAL MEETING

The undersigned, being the sole stakeholders representing all of the members of Ricca Realty Associates, L.L.C. (the "Company"), a New Jersey limited liability corporation, do hereby certify that the following resolutions are duly adopted and approved by the undersigned, and they have not been modified or rescinded and are still in full force and effect:

RESOLVED, that in the judgment of the undersigned it is desirable and in the best interests of the Company, its creditors and other interested parties to file a voluntary petition for relief under the provisions of chapter 11 of title 11 of the United States Code (the "Bankruptcy Code") in the United States Bankruptcy Court for the District of new Jersey (the "Bankruptcy Court"); and

FURTHER RESOLVED, that Michael Ricca, be and hereby is duly appointed as the officer of the Company (together with any duly approved replacement therefore, herein called the "Authorized Officer") who is authorized and empowered, as and when he deems appropriate, to execute on behalf, and in the name of, the Company, a voluntary petition for relief under chapter 11 of the Bankruptcy Code, and to cause such petition and any affidavits, forms, schedules, lists, applications or any other pleadings or documents which are necessary or appropriate to commence a voluntary bankruptcy case to be filed in the Bankruptcy Court; and

FURTHER RESOLVED, that the Authorized Officer be, and hereby is, authorized and empowered to execute on behalf of, and in the name of, the Company any and all plans of reorganization under chapter 11 of the Bankruptcy Code, including any and all modifications, supplements, and amendments thereto, and to cause the same to be filed in the Bankruptcy Court at such time as said Authorized Officer executing the same shall determine; and

FURTHER RESOLVED, that in connection with the commencement of the chapter 11 case by the Company, the Authorized Officer be and hereby is, authorized and empowered on behalf of, and in the name of, the Company to execute and file all pleadings and related documents on such terms and conditions as such officer or officers executing the same may consider necessary, proper or desirable, such determination to be conclusively evidence by such execution or the taking of such action, and to consummate the transaction contemplated by such agreements or instruments on behalf of the Company; and

FURTHER RESOLVED, that the law firm of Fox Rothschild LLP is hereby employed as reorganization counsel for the Company upon such terms and conditions as the Authorized Officer shall approve, to render legal services to, and to represent, the Company in connection with the chapter 11 case, subject to Bankruptcy Court approval; and

FURTHER RESOLVED, that the Authorized Officer is hereby authorized to employ and retain on behalf of the Company such other professionals as he deems necessary or appropriate, to provide services to the Company in connection with the chapter 11 case and with respect to other related matters, with a view to the successful resolution of such case; and

FURTHER RESOLVED, that the Authorized Officers is hereby authorized and directed to take any and all further action, and to execute and deliver in the name of and on behalf of the Company any and all such other and further instruments and documents and to pay all such expenses (subject to bankruptcy Court approval), where necessary or appropriate in order to carry out fully the intent and accomplish the purposes of the resolutions adopted herein; and

FURTHER RESOLVED, that all acts lawfully done or actions lawfully taken by the officers of the Company in connection with the filing of the voluntary petition for relief under chapter 11 of the Bankruptcy Code or any matter related thereto, or by virtue of these resolutions be, and hereby are, in all respects ratified, confirmed and approved.

IN WITNESS THEREOF, we have each hereto set our hand as of May 14,

2015.

Michael Ricca

Dolores Ricca

Maria Ricca

Cosimo Ricca

Case 15-19194-ABA Doc 1 Filed 05/15/15 Entered 05/15/15 16:11:36 Desc Main Document Page 6 of 14

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of New Jersey

In re	Ricca Realty Associates, L.L.C.		Case No.	
	-	Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Central Properties, LLC	Central Properties, LLC		Disputed	248,000.00
842 Central Avenue Hammonton, NJ 08037	842 Central Avenue Hammonton, NJ 08037			(0.00 secured)
Cornerstone Realty Group LLC 425 N. 3rd Street Hammonton, NJ 08037	Cornerstone Realty Group LLC 425 N. 3rd Street Hammonton, NJ 08037			Unknown
FNA Jersey BOL, LLC c/o Anthony Velasquez, Esq. 575 Route 70, 2nd Floor PO Box 1030 Brick, NJ 08723	FNA Jersey BOL, LLC c/o Anthony Velasquez, Esq. 575 Route 70, 2nd Floor Brick, NJ 08723		Disputed	19,251.96 (0.00 secured)
Maria Ricca 842 Central Avenue Hammonton, NJ 08037	Maria Ricca 842 Central Avenue Hammonton, NJ 08037			Unknown
Town of Hammonton Tax Collector 100 Central Avenue Hammonton, NJ 08037	Town of Hammonton Tax Collector 100 Central Avenue Hammonton, NJ 08037		Disputed	7,806.75 (0.00 secured)

Case 15-19194-ABA Doc 1 Filed 05/15/15 Entered 05/15/15 16:11:36 Desc Main Document Page 7 of 14

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of New Jersey

	District	DI TACAA DEI	sey	·
n re	Ricca Realty Associates, L.L.C.		Case N	0.
		Debtor(s)	Chapter	· <u>11</u>
	LIST OF CREDITORS HOLDING	20 LARO	GEST UNSECURE	CD CLAIMS
	DECLARATION UNDE			
	ON BEHALF OF A CORPO	JKATIOI	I UK PAKTNEKS	ПІГ
	I, the Authorized Representative of the corporat	tion named	as the debtor in this cas	e, declare under penalty
	of perjury that I have read the foregoing list and that it is	s true and co	orrect to the best of my	information and belief.
ate	5-15-15 Signature		ickall /	
-		Michael F	Ricca	
		Authorize	ed Representative	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-19194-ABA Doc 1 Filed 05/15/15 Entered 05/15/15 16:11:36 Desc Main Document Page 8 of 14

United States Bankruptcy Court District of New Jersey

In re Ricca Realty Associates, L.L.C.		Case No.	Case No.		
	Debtor(s)	Chapter	11		
CORPORATE O	WATERCHIE CTATEMENT (DI	II IF 7007 1\			
CORPORATE O	WNERSHIP STATEMENT (RU	LE /00/.1)			
Pursuant to Federal Rule of Bankruptcy Proced					
or recusal, the undersigned counsel for <u>Ricca</u> following is a (are) corporation(s), other than the					
more of any class of the corporation's (s') equity					
more of any class of the corporations (s) equity	merests, or states that there are h				
■ None [<i>Check if applicable</i>]					
	4				
		· ·			
	//st				
Date	Michael J. Viscount, Jr.				
	Signature of Attorney or Litigant	otoo IIC			
	Counsel for Ricca Realty Association Rothschild LLP	ates, L.L.C.			
	Midtown Building, Suite 400				
	1301 Atlantic Avenue				
	Atlantic City, NJ 08401-7212 (609) 348-4515 Fax:(609) 348-6834				
	mviscount@foxrothschild.com				

Case 15-19194-ABA Doc 1 Filed 05/15/15 Entered 05/15/15 16:11:36 Desc Main Document Page 9 of 14

United States Bankruptcy Court District of New Jersey

In re	Ricca Realty Associates, L.L.C.	Debtor(s)	Case No. Chapter	11
	VERIFICAT	ΓΙΟΝ OF CREDITOR		
	uthorized Representative of the corporation relation to the best of my knowledge.	named as the debtor in this case, h	nereby verify that	the attached list of creditors is
Date:	5-15-15	Michael Ricca/Authorized Resigner/Title	presentative	

Central Properties, LLC 842 Central Avenue Hammonton, NJ 08037

Cornerstone Realty Group LLC 425 N. 3rd Street Hammonton, NJ 08037

FNA Jersey BOL, LLC c/o Anthony Velasquez, Esq. 575 Route 70, 2nd Floor PO Box 1030 Brick, NJ 08723

Rose Marie Jacobs, Tax Collector Town of Hammonton Town Hall 100 Central Avenue Hammonton, NJ 08037

United States Attorney
Peter Rodino Federal Building
950 Broad Street, Suite 700
Newark, NJ 07102

New Jersey Attorney General Office Richard J. Hughes Justice Complex 25 Market Street, PO Box 112 Trenton, NJ 08625-0112

Atlantic County Board of Taxation 5909 Main Street, 2nd Floor Mays Landing, NJ 08330

New Jersey Division of Taxation Bankruptcy Unit 50 Barrack Street, 9th Floor PO Box 245 Trenton, NJ 08695-0267

Internal Revenue Service One State St. Square 50 West State St. Trenton, NJ 08608 Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

New Jersey Dept of Labor Division of Employer Accounts PO Box 379 Trenton, NJ 08625-0379

NJ Department of Environmental Protection Office of Record Management Attn: Bankruptcy Coordinator Mail Code 401-06Q, PO Box 402 Trenton, NJ 08625-0402

Michael Ricca 11 Chillemi Court Berlin, NJ 08009

Delores N. Ricca 402 Walnut Street Hammonton, NJ 08037

Maria Ricca 842 Central Avenue Hammonton, NJ 08037

Cosimo Ricca 402 Walnut Street Hammonton, NJ 08037

Joseph Ricca Trust 425 N. Third Street Hammonton, NJ 08037

Cosimo Ricca, Jr. Trust 425 N. Third Street Hammonton, NJ 08037

Michael Ricca Trust 425 N. Third Street Hammonton, NJ 08037

Maria Ricca Trust 425 N. Third Street Hammonton, NJ 08037

Robert Ricca Trust 425 N. Third Street Hammonton, NJ 08037

Thomas Ricca Trust 425 N. Third Street Hammonton, NJ 08037

Ricca Brothers Bread Factory & Brick Oven Pizzeria LLC 425 N. 3rd Street Hammonton, NJ 08037

Royal Tax Lien Services, L.L.C. 179 Washington Lane Jenkintown, PA 19046

Royal Tax Lien Services, L.L.C. Attn: Registered Agent 732 Montgomery Avenue Narberth, PA 19072

Royal Tax Lien Services, L.L.C. Attn: Robert W. Keyser, Esq. Taylor and Keyser 76 E. Euclid Ave., Suite 102 Haddonfield, NJ 08033

Central Properties, L.L.C. 824 Central Avenue Hammonton, NJ 08037

Luz Diaz 239 Peach Street Hammonton, NJ 08037

Kathie L. Renner, Esquire Brown & Connery 6 North Broad Street Woodbury, NJ 08096

Susan E. Ricca a/k/a Susan E. Cuthbert 216 First Avenue Winslow Township, NJ 08081 Puratos Bakery Supply 945 Sherman Avenue Pennsauken, NJ 08110

Pramco IV L.L.C. Attn: CT Corporation, Registered Agent 111 8th Avenue New York, NY 10011

Kellie A. Ricca 94 Brick Road Marlton, NJ 08053

Susquehanna Bank 600 N. Delsea Drive Glassboro, NJ 08028

Robert Wozniak, Jr. 333 Tansboro Road, Apt 1 Berlin, NJ 08029

Virtua West Jersey Health System Attn: Mary P. Hughes, Registered Agent 401 Route 73 N. 50 Lake Center Drive, Suite 403 Marlton, NJ 08053

Capital One Bank USA NA 4851 Cox Road Glen Allen, VA 23060

Ford Motor Credit Company L.L.C. Attn Corporation Trust Company, Reg Agnt 820 Bear Tavern Road West Trenton, NJ 08628

Comcast 102-106 Fairview Avenue Hammonton, NJ 08037

Guiseppe Pizza 102-106 Fairview Avenue Hammonton, NJ 08037 State of New Jersey Office of the Governor PO Box 001 Trenton, NJ 08625

Charles E. Woolson, Jr., Esquire Charles E. Woolson, Jr., L.L.C. 206 Fairview Avenue Hammonton, NJ 08307

Michael Scarpato PO Box 882 Hammonton, NJ 08037

Estate of Michael Scarpato 771 Fairview Avenue Hammonton, NJ 08037

Town of Hammonton Municipal Utilities Attn: Anthony DeCicco 100 Central Avenue Hammonton, NJ 08037

TJD Architects 135 American Avenue Bridgeton, NJ 08302

A1 Excavating 62 Jordan Avenue Jersey City, NJ 07305