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The New Jersey State Troopers Non Commissioned Officers Association Foundation, Inc. [hereinafter the Foundation] has been established to foster a relationship between public and private entities and the Association.

Inherent in the Foundation's mission is the formation of a partnership between the general public and the NCO Association which supports humanitarian needs and law enforcement concerns. Through the generosity of you, our public supporters, the Foundation is able to continue our benevolent contributions to individuals and families in need.

Dear Friends and Colleagues,

I would like to take a few moments to thank all of you for your generous support of the NCO's Foundation. Being that this is the first year of me serving as Chairman of the Foundation, I look forward to meeting all of you at our new venue this year.

As a result of all your generous support, we will be able to continue growing this instrumental foundation in its efforts to support those in need of financial assistance during times of illness or misfortune. Thank you again for your continued support and we hope you enjoy our 11th Annual Outing.

Sincerely,

James P. Regan, Chairman

Dear Friends,

Thank you for your generous support of the Foundation. It is only through your individual charity that we are able to continue with our mission. We are humbled by your generosity.

Over the past year we have been able to assist those in need as a result of personal tragedy, illness, injury and natural disaster. Your generous donations from past years and continuing into the future will enable us to assist those in Law Enforcement as well as our communities. All of us can be proud of the relief we bring to those in need. So, at our 11th Annual Golf Outing, let's pledge to continue to work together for those who need our help the most.

Thank you to the Staff of Trump National Golf Club for making today successful and memorable.

James Kiernan, President

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The nicest phone call that I get is when a Trooper is simply looking for advice. If you are already working with another lender, I am happy to help you understand the loan terms and provide reassurance. I pride myself on the fact that there has never been any pressure to do business with Prime Time Mortgage Corp. Please keep us in mind for any mortgage related needs.

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Sincerely,

Louis G. Schornstein
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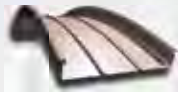
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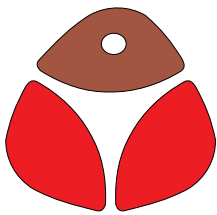
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