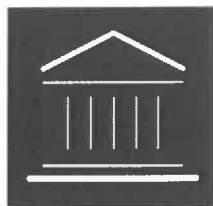


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Craig J. Coughlin*
David L. Minchello
Ronald H. Gordon
Carol A. Berlen
Brian P. Trelease*
Matthew R. Tavares*
Michael R. Burns †
Christopher D. Zingaro
John P. Harrington
Harlynn A. Lack*
Donna J. Dorgan

Marguerite Schaffer
Of Counsel



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Please Respond to Iselin Office

Frank J. Dycvoich*
Lonnie J. Hinton, Jr.,
Aaron L. Rainone
Michael M. Wuest*
Scott A. Aitken, Jr.
Alexander M. Avellan
Sarah E. Fitzpatrick
Raymond J. Stine
Douglas M. Angoff
Vincent M. Coughlin
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Palmer J. Richardson

* Also admitted in New York
Δ Also admitted in DC
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DMinchello@NJRCMLAW.com

January 8, 2026

One (1) Original Via Overnight Federal Express

Morris County Municipal Utilities Authority
370 Richard Mine Road
Wharton, New Jersey 07885
Attn: Larry Gindoff

**RE: Response to Request for Proposals – 2026 Professional Services
#04 Legal Counsel – Labor & Personnel**

Dear Sir/Madam:

In accordance with the terms of the Morris County Municipal Utilities Authority's Request for Proposals for the above referenced Counsel Services, Rainone Coughlin Minchello, LLC hereby submits the attached response.

The attorneys at Rainone Coughlin Minchello LLC have decades of experience representing public entities at every level of government. David L. Minchello, Esq., who is an accomplished municipal attorney representing public entities for over twenty (20) years, will be designated as lead counsel. David Minchello will have the assistance of all of the partners and associates of the firm, whose practices focus on representing various public entities in different capacities. Each attorney employed by Rainone Coughlin Minchello has unique qualifications which can be applied to meet the needs of the Authority.

In the Firm's attachments, you will find an Executive Summary, the applicable practice area experience, and the resumes of our attorneys along with all other required submission documents.

Thank you for the opportunity to submit this firm's Qualifications. If any additional information is needed, or if you would like to meet with us to further discuss our qualifications, please feel free to call me.

Respectfully submitted,

Rainone Coughlin Minchello LLC

By: 

David L. Minchello, Esq.

DLM/arg
Enclosure

QUALIFICATIONS STATEMENT

Rainone Coughlin Minchello is a Limited Liability Corporation which began serving municipalities in January of 2017. The firm has been operating under the same name and management for nine (9) years. If selected to provide legal services, David Minchello, Esq., who is an accomplished municipal attorney representing public entities for over twenty (20) years, will be designated as lead counsel. David Minchello will have the assistance of all of the partners and associates of the firm, whose practices focus on representing various public entities in different capacities. Each attorney employed by Rainone Coughlin Minchello has unique qualifications which can be applied to meet and meet all of the Authority's legal needs. All of these attorneys licensed in New Jersey have substantial legal experience in local government law and have no record of disciplinary sanctions or legal malpractice judgments.

No attorney of Rainone Coughlin Minchello has been adjudicated liable for professional malpractice in the last three years. Further, Rainone Coughlin Minchello LLC is not now, nor has it been, involved in any bankruptcy or reorganization proceedings within the last ten years. The firm is also in compliance with all Affirmative Action requirements with regard to its business activities and has attached a Certificate of Employee Information Report as evidence of such compliance.

All of our attorneys have extensive experience in Superior Court, Appellate Division and Workers Compensation Court. David Minchello, Louis Rainone, Ronald Gordon, Carol Berlen and Brian Trelease are all licensed to practice in the Federal Court for the District of New Jersey. Neither the firm nor any of the attorneys of Rainone Coughlin Minchello have been disbarred, suspended or otherwise prohibited from professional practice by any federal, state or local agency. None of our attorneys have ever been investigated by any law enforcement agency.

The firm has no existing or potential legal or other policy conflicts of interest in representing the Morris County Municipal Utilities Authority. The Firm also has no involvement in any pending litigation that would affect the ability to represent the Authority.

The firm operates in full compliance with all applicable civil rights and non-discrimination statutes, executive orders, rules and regulations.

The firm's name and contact information are as follows:

Rainone Coughlin Minchello, LLC
555 U.S. Highway One South
Suite 440
Iselin, New Jersey 08830
(732) 709-4182 (Phone)
(732) 791-1555 (Facsimile)
DMinchello@njrcmlaw.com

David L. Minchello is a partner of Rainone Coughlin Minchello, LLC and has extensive experience representing municipalities, counties and authorities throughout the State of New Jersey. He is currently the Corporation Counsel for the City of Plainfield, Township Attorney for the Township of Scotch Plains and General Counsel to the Union County Improvement Authority and the New Brunswick Parking Authority. In addition to acting as general counsel, he has been litigating matters for public entities for over twenty (20) years.

His representation includes defense of employment actions, §1983 civil rights complaints and Title 59 matters. He has appeared in both the State and Federal Court, the Office of Administrative Law and the Appellate Division. Mr. Minchello also acts as labor counsel to municipalities throughout the State. He advises public entities on personnel matters, civil service regulations, collective bargaining negotiations, internal investigations and disciplinary actions. He was previously the City Attorney for the City of Trenton and the City Solicitor (primary litigator) for the City of Plainfield. His experience includes the representation of the City of Plainfield, City of East Orange, City of Trenton, Burlington City, Mount Holly Township, City of Bayonne, Borough of Tinton Falls, City of Rahway, City of Paterson and the Town of Dover as Special Counsel.

Louis N. Rainone is the managing partner of Rainone Coughlin Minchello LLC and focuses his practice on municipal law, public sector labor and employment law, land use and civil litigation. He has served as counsel for many of the state's largest municipalities, which include Newark, Edison, Trenton, Franklin, Marlboro, Long Branch, Perth Amboy, Clifton, Brick, Piscataway, Rahway, Sayreville, Bound Brook and Green Brook. He has also served as special counsel to the County of Essex, The Essex County Improvement Authority, The Bergen County Sheriff, and the North Jersey District Water Supply Commission. Mr. Rainone currently serves as the Director of Law for the City of Rahway, City Attorney for the City of Long Branch, Township Attorney for the Township of Franklin, Somerset County, the Director of Law for the Township of Marlboro and Counsel to the Middlesex County Improvement Authority. He is also Special Labor Counsel to the Township of Piscataway, Borough of Somerville, and Woodbridge Township. He, along with the firm's other members, counsels its municipal clients on significant redevelopment projects in Newark, East Brunswick, and Burlington City.

Marguerite M. "Peg" Schaffer who specializes in commercial litigation, banking, land use and real estate law, is Of Counsel to Rainone Coughlin Minchello. Ms. Schaffer currently serves as Counsel to the Boroughs of Lake Como and Atlantic Highlands, and Special Counsel to the Township of South Brunswick and the Borough of Roselle. She previously served as the Assistant Counsel and Municipal Prosecutor to the City of East Orange and Counsel to the Planning Board, City of East Orange.

Ronald H. Gordon is a senior partner with Rainone Coughlin Minchello, LLC who has an extensive background in municipal law, all aspects of land use, affordable housing and redevelopment law and matters involving the valuation, acquisition, and sales of real property. Mr. Gordon has represented numerous municipalities in the State of New Jersey, including serving as Attorney for the Township of North Brunswick, Borough of Emerson, Township of Aberdeen, City of Rahway, Town of Morristown, Township of Hazlet, and the Township of Marlboro.

Mr. Gordon has served as Special Counsel for Affordable Housing matters across New Jersey. He has been Affordable Housing Special Counsel in Woodbridge, Edgewater, Freehold Borough, Marlboro, Aberdeen, Matawan, Emerson, and North Brunswick.

Mr. Gordon also has expertise in Local Redevelopment and Housing Law and represents the East Brunswick Redevelopment Agency and the Red Bank Redevelopment Agency. In addition, he has served as the Planning Board Attorney for the Borough of Spotswood, Borough of Carteret, and Township of East Brunswick. He has also served as the Municipal Prosecutor for the Borough of Keyport.

Carol A. Berlen is a partner with Rainone Coughlin Minchello, LLC, who brings with her a distinctive background in municipal government law, providing services to municipalities for 30 years. Ms. Berlen's practice currently centers on representing public entities and performing all legal services required by the various Improvement Authorities and municipalities. She is currently the General Counsel to the Township of Ocean Sewerage Authority and Special Counsel to the Borough of Roselle Cannabis Committee. She was previously the Borough Attorney for Roselle Park, Neptune City, Atlantic Highlands and the Woodbridge Board of Fire Commissioners, District #9. Prior to joining the firm, she worked as the Assistant Township Attorney for the Township of Old Bridge from May 2003 to February 2012. While serving as the Assistant Township Attorney, Ms. Berlen became Certified as a Registered Municipal Clerk. Ms. Berlen has also provided legal services to the Township of Howell and City of Asbury Park.

Brian P. Trelease is a partner with Rainone Coughlin Minchello, LLC, who also serves as the leader of the firm's litigation department. Mr. Trelease's practice is devoted to representing municipalities, public entities, and employers, as well as individual officers, directors, and elected officials before state and federal trial/appellate courts throughout New Jersey. He has defended municipalities and public entities in matters involving Constitutional violations, New Jersey Law Against Discrimination, whistleblower claims, prerogative writ actions, hostile work environment claims, contract disputes, and claims under New Jersey's Tort Claims Act. Mr. Trelease handles all aspects of a municipality's litigation defense, ensuring that clients are defended with a vigorous and unwavering strategy. Clients appreciate Mr. Trelease's extensive knowledge of local government and value his responsiveness as he extends sound legal guidance and practical advice. As a seasoned litigator, Mr. Trelease has successfully represented clients in a variety of matters in the Civil, Special Civil, Chancery, Appellate, Offices of Administrative Law, and Federal courts of New Jersey. Additionally, he has significant experience defending employers in claims of wrongful termination, unlawful employment practices, discrimination, and claims of harassment. Mr. Trelease also provides counsel to municipalities by way of training seminars open to all employees, management, and human resource professionals alike. When the occasions arise, he also performs comprehensive investigations of employee misconduct claims. By working closely with upper-level management, Mr. Trelease confirms clients are compliant with employment practices that conform to federal and state laws to minimize the risk of costly employment litigation.

In addition to his impressive litigation capabilities, Mr. Trelease is also the firm's lead for reviewing and legally advising municipalities with respect to their productions in response to Open Public Records Act requests. Further, Mr. Trelease serves as the Alcoholic Beverage Control attorney for the City of Rahway and Town of Morristown.

Prior to entering private practice with Rainone Coughlin Minchello, Mr. Trelease had a lengthy history of representing public entities in Union County while he served in the County Counsel's Office.

Matthew Tavares is a partner with Rainone Coughlin Minchello, LLC whose practice focuses on litigation defense. Mr. Tavares' experience includes representing municipal entities in Title 59, 42 U.S.C. §1983, and civil rights litigation in the United States District Court and New Jersey Superior Court and defending workers compensation matters for public entities. Mr. Tavares also has experience regarding employment law matters including retaliation, CEPA, LAD, New Jersey Civil Rights Act in the United States District Court, Superior Court of New Jersey, and the EEOC.

Michael R. Burns is a partner with Rainone Coughlin Minchello who brings over a decade of governmental experience to the firm, with concentrations on labor, litigation and redevelopment. Prior to joining the firm Mr. Burns served several municipalities in the role of Municipal Prosecutor, Labor Counsel, Defense Attorney and Special Counsel.

Christopher Zingaro is a partner at Rainone Coughlin Minchello, LLC who focuses on the representation of public entities in municipal and litigation matters. Mr. Zingaro has appeared on behalf of clients before the U.S. District Court for the District of New Jersey, the New Jersey Superior Court in both the Civil and Criminal Parts of the Law Division, and the New Jersey Office of Administrative Law.

John P. Harrington is a partner of the firm's Municipal Labor and Employment and Litigation Practice who has over 27 years of experience advising and representing employers in all aspects of employment law, including discrimination, retaliation, disability accommodation, leaves of absence and wrongful termination cases. He assists employers in reducing exposure to employment liability through timely advice, training and policy creation and implementation. He has worked with a wide variety of employers, from small local businesses to large corporations, public entities, and educational institutions.

Harlynn Lack is a partner with the Firm's municipal section. Ms. Lack brings an abundance of experience acquired from notable appointments including the City of Paterson Law Department, where she shared her legal expertise involving focuses such as public records disclosure information, preparation of Ordinances and Resolutions, drafting and reviewing contracts for HUD Projects throughout the City and providing responses to subpoenas on behalf of the City. Ms. Lack was also the Affirmative Action/Equal Employment Opportunity Officer and made appearances in Municipal Court as the Assistant Municipal Prosecutor. Harlynn Lack was also a Staff Manager with the Government Records Council, where her work included in-depth OPRA analysis.

Frank Dyevoich, Jr. is an associate in Rainone Coughlin Minchello's litigation department. Prior to joining the firm Mr. Dyevoich gained experience with matters involving labor and employment issues.

Lonnie Hinton is an associate who focuses on matters concerning governmental entities with regard to labor, litigation, redevelopment and general practices.

Aaron L. Rainone is an associate who practices in both Rainone Coughlin Minchello's municipal department and litigation department. His practice focuses on all public entity matters performed by the firm for its clients.

Michael Wuest is an associate with Rainone Coughlin Minchello. Prior to joining the firm Mr. Wuest gained experience involving the administration of the Fair Housing Act as a legal intern with the United States Department of Housing and Urban Development (HUD). His practice focuses on the firm's litigation section.

Scott Aitken, Jr., is an associate with Rainone Coughlin Minchello. Prior to joining the firm Mr. Aitken served as a judicial Law Clerk for the Honorable Mitzy Galois-Menendez, P.J.C.R. His practice focuses on the firm's government entity representation involving labor, redevelopment and general practices.

Alexander Avellan is an associate with Rainone Coughlin Minchello. Mr. Avellan's background includes extensive experience in strategic legal advice and client representation in various areas, including contracts, commercial litigation, and labor law. He has experience representing a variety of municipal entity clients in general litigation matters in connection with Title 59. Mr. Avellan also serves as General Counsel to the Hudson County Latino Chamber of Commerce.

Sarah Fitzpatrick is an associate with Rainone Coughlin Minchello and possesses broad-based experience as a general practitioner representing individuals, businesses, and public agencies in civil matters. Ms. Fitzpatrick currently serves as Deputy County Counsel for Somerset County, representing the Somerset County Open Space Advisory Committee and the Somerset County Agricultural Retention Board. She has worked with the County to preserve thousands of acres of public open space, recently closing on approximately 400 acres of pristine land to be added to Somerset County's open space inventory.

Raymond Stine is an associate with Rainone Coughlin Minchello. Mr. Stine has represented public entities for over 20 years. He serves as municipal counsel in Labor and municipal court proceedings and has also represented municipalities in a variety of matters, including complex environmental matters, tort claims, personal injury, and construction defect claims. who has experience as a general litigator and regulatory counsel.

Resumes detailing the educational qualifications, experience, and training are attached under Exhibit 1.

INDEPENDENT AUTHORITIES AND AGENCIES

The law firm Rainone Coughlin Minchello excels in the representation of independent authorities and agencies on both the county and local level. They include improvement authorities, housing authorities, utility authorities and redevelopment agencies. These independent entities require a full range of legal services including contract review, public procurement, labor and employment issues, and land use. Due to our extensive experience and expertise, Rainone Coughlin Minchello is uniquely qualified to represent independent authorities and agencies in all their legal needs.

MUNICIPAL LAW

Rainone Coughlin Minchello is one of the State's preeminent Municipal law firms. RCM's partners have served as general counsel and special counsel to the largest and most diverse Cities, Townships, Boroughs and Towns in New Jersey for more than three decades. They bring a wealth of not only legal experience, but hands-on government experience, to all of their municipal clients. The firm advises clients on all aspects of municipal governance including The Local Public Contracts Law, The Open Public Records Act, The Open Public Meetings Act, The Local Lands and Building Law, the Municipal Land Use Law, the Local Budget Law and the Local Fiscal Affairs Law. In addition to their considerable experience in attending and representing municipal governing bodies at their public meeting, the firm has assisted our clients in the preparation of resolutions, ordinances, policies, procedures, rules and procurement documents. Our attorneys have negotiated the acquisition of hundreds of acres of property through Open Space, Green Acres and Farmland preservation programs.

GENERAL LITIGATION

Our litigation practice is well versed in developing an early litigation strategy and aggressively defending our clients in all aspects of a claim from pre-suit negotiations through trial and appeals. Our litigators are engaged in varied civil litigation in both Federal and State courts, as well as before Federal and State administrative agencies. We have extensive experience representing governmental entities in cases involving alleged constitutional and civil rights violations brought pursuant to 42 U.S.C. §1981, §1983 and the New Jersey Civil Rights Act, as well as allegations of police or government official misconduct. We defend claims of unlawful search and seizure, excessive force, due process violations, false arrest and imprisonment, assault and battery, failure to provide medical care, wrongful death, malicious prosecution, failure to train and Monell policy claims, to name a few. We also have decades of experience successfully defending municipalities in tort claims brought under Title 59.

Our litigators are also involved in contract disputes, insurance litigation, dispute resolution, including mediation and arbitration, premises liability, indemnification and insurance coverage disputes and personal injury defense including automobile and negligence litigation.

Below are just a few examples of our previous engagements:

- Capizzi v. Berkeley Township,
2013 WL 6389134 (N.J. Super. App Div. December 9, 2013)
- Dunbar Homes, Inc. v. Zoning Board of Adjustment of the Township of Franklin
Supreme Court of New Jersey, 233 NJ 546 (2018)
- County of Essex v. Rubin
2011 WL 2496222 (N.J. Super. App Div. June 24, 2011)
- K. Hovnanian Companies Northeast, Inc. v. County of Essex
2009 WL 2391971 (N.J. Super., App. Div. August 6, 2009)
- Hoffman v. Union County Prosecutor
Superior Court of New Jersey, N.J. Super. 206 (1990)
- In re Township of Edison, Intern. Ass'n of Firefighters, Local 1197,
2014 WL 7261765 (N.J. Super. App. Div., December 23, 2014)
- Urbanski v. Township of Edison,
2014 WL 183966 (N.J. Super. App. Div. Jan. 17, 2014)
- Jersey City Public Employees, Inc., Local 245 v. City of Jersey City
2021 WL 2156440 (N.J. Super., App. Div., May 27, 2021)
- Lamb v. Global Landfill Reclaiming
Superior Court of New Jersey, N.J. Super 446, 530 (1987) A2d 803
- Linden Democratic Committee v. City of Linden
Superior Court, App. Div., 469 N.J. Super. 149, Cert. Granted.
- Lucia v. Carroll
2014 WL 2446113 (D.N.J. May 2, 2014).
- Lopez v. City of Plainfield
2015 WL 7737339 (D.N.J. Dec. 1, 2015)
- In Re Marlboro Township
2015 WL 4681168 (N.J. Super., App. Div., August 7, 2015)
- New Jersey Turnpike Authority v. Milford Realty Associates, LLC
2017 WL 3623148 (N.J. Super. App. Div., August 24, 2011)
- New Jersey Turnpike Authority v. Township of Monroe
2016 WL 741487 (N.J. Tax 55, February 22, 2016)
- Riverdale Development Partners, LLC v. Township of River Vale
2007 WL 413905 (N.J. Super. App. Div., February 8, 2007)
- Borough of Somerville v. Pathmark Stores, Inc.
2008 WL 2492252 (N.J. Super., App. Div., June 24, 2008)
- New York SMSA Ltd Partnership v. Township Council of Tp. Of Edison
Superior Court, App. Div., 382 N.J. Super., 541 (2006)
- Vaticano v. Township of Edison,
2013 WL 617016 (U.S. Court of Appeals, Third Circuit, 514 Fed.App.218,
February 20, 2013)

- Esposito v. Township of Edison,
Superior Court, App. Div., 306 N.J. Super. 280, 703 A.2d 674 (1997)
- Monroe Tp. Council v. Garibaldi,
Superior Court, App. Div., 216 N.J. Super. 19, 522 A.2d 1011 (1987)
- In Re Nugent,
2015 WL 7738723 (N.J. Super., App. Div. December 2, 2015)
- In Re Ordinance 2354-12 of Tp. Of West Orange, Essex County v. Township of West Orange
Superior Court, App. Div. 223 N.J. 589 (December 21, 2015)
- Tempe v. Twp. Of Edison,
2012WL 385416 (N.J. Super. App. Div. February 8, 2012)
- Brick Twp. PBA Local 230 v. Township of Brick,
Superior Court, App. Div. 446, N.J. Super. 61 (2016)
- In re Township of Edison, Intern. Ass'n of Firefightrs, Local 1197,
(2013) WL 396152 (N.J. Super., App. Div. January 31, 2013)
- Polkowitz v. Township of Edison,
2014WL 4109019 (NJ Super., App. Div. August 22, 2014)
- Township of Franklin v Franklin Tp. PBA Local 154, S
Superior Court, App. Div., 424 N.J. Super. 369 (2012)
- Cancro v. Township of Edison,
2012 WL 3030187 (N.J. Super. App. Div., July 25, 2012)
- Vallejo v. Rahway Police Dept.,
292 N.J. Super. 333
- Spadoro v. Whitman,
150 NJ 2 (1997)
- HC Equities v County of Union,
Supreme Court of New Jersey, 247 NJ 366 (2021)
- Quick v. Board of Educ. Of Twp of Old Bridge,
Superior Court, App. Div., 305-N.J. Super. 338

LABOR AND EMPLOYMENT LAW

Rainone Coughlin Minchello has considerable experience as labor counsel for Local and County governments and agencies. Our experience includes the negotiation and settlement of Civilian, Police and Fire Collective Bargaining agreements in some of the largest and most contested public settings. We routinely handle grievance and disciplinary matters, hostile work environment and harassment claims, as well as arbitrations before PERC and Board of Mediation appointed Arbitrators and contested matters before the New Jersey Civil Service Commission. The Firm has considerable experience in handling scope of negotiation and arbitration petitions, and the defense of representation petitions and unfair practice charges before the Public Employment Relations Commission and in the courts.

On a day-to-day basis we counsel our public-sector clients on all aspects of labor employment practices including the Employer- Employee Relations Act, Civil Service Regulations, the Family Medical Leave Act, NJLAD, CEPA, ADA, and all other state and federal laws and regulations affecting public employment. We have assisted in the drafting of employment and personnel policies.

Public Employees Relation Commission (PERC)

Interest Arbitration: We have extensive experience representing dozens of public entity clients during interest arbitrations before PERC.

Grievance arbitration before PERC: The attorneys who provide the requested services have extensive experience representing public entity clients during hundreds of grievance arbitrations before PERC.

PERC directed mediation and/or fact finding: The attorneys who will provide the requested services have extensive experience representing public entity clients during PERC directed mediation and fact finding.

Collective Bargaining Agreements

Some examples of our collective negotiations include:

Edison:

PBA Local # 75, Inc.

PBA Superior Officers Association

A.F.S.C.M.E. Local # 3269

International Association of Fire Fighters AFL-CIO and its Local 3997

International Association of Fire Fighters Local No IAFF Local 1197

International Association of Fire Fighters Local No 2883

New Jersey Regional Council of Carpenters and its Local Union 821

Office and Professional Employees AFL-CIO Local 32 (Crossing Guards)

Office and Professional Employees AFL-CIO Local 32 (Supervisors and Foremen)

UAW Local 2326 AFL-CIO (Water and Sewer Departments)

Franklin Township:

PBA Local # 154

PBA Supervisory Officers Association

Local 2426 American Federation of State County and Municipal Employees (AFSCME)

Communication Workers of America Local 1034

AFSCME Local 2859, White Collar Clerical Unit

AFSCME Local 2426, Blue Collar Supervisors

AFSCME Local 2426, Managers and Supervisors

Marlboro:

Communications Workers of America (Blue Collar Unit)

Communications Workers of America (White Collar Unit)

Communications Workers of America (Dispatcher/Police Clerical Unit)

Marlboro Public Works Supervisors Association

PBA Local No. 196

Fraternal Order of Police # 15 Senior Officers (Sergeant and Lieutenants)

Morristown:

PBA Local No. 43 (Superior Officers)

Piscataway:

Agreement between Piscataway PBA Local No. 93A and Township of Piscataway

Rahway

Local 32 OPEIU (Rahway City Hall Workers and Communications Operators)

PBA Local # 31

Firemen's Mutual Benevolent Association Local #33

Rahway Fire Officers Association, Local # 233

Rahway Local #32 OPEIU - Rahway Public Library

International Brotherhood of Teamsters, Local Union No. 469

South Amboy:

Municipal Employees Union of South Amboy

PBA Local 63

PBA/Superior Officers Association

EMPLOYMENT LITIGATION DEFENSE

Employment litigation is a highly specialized field requiring a unique skillset and experience to deliver positive results. Our lawyers have decades of experience representing and counseling management and we understand the complexities of defending a claim brought by an employee. We represent employers in all aspects of an employment claim, from the counseling phase to the pre-suit negotiations and finally through the course of a lawsuit, if necessary. We work together with our clients to achieve the best possible outcome.

This office has successfully defended employers against allegations brought under New Jersey's Law Against Discrimination ("LAD"), the Conscientious Employee Protection Act ("CEPA"), the Americans with Disabilities Act ("ADA"), Title VII of the Civil Rights Act, as well as allegations of employment discrimination, wrongful termination, sexual harassment, hostile work environment, retaliation, restrictive covenant enforcement, unfair competition proceedings, wage and hour matters, safety and health matters, employee benefits litigation and litigation of workers' compensation claims. Our attorneys also handle Equal Employment Opportunity investigations.

REDEVELOPMENT, LAND USE AND AFFORDABLE HOUSING LITIGATION

Rainone Coughlin Minchello has served as redevelopment counsel to municipalities and county agencies on a wide variety of significant, Industrial, Commercial, Residential and Mixed-Use redevelopments authorized by the New Jersey Local Redevelopment and Housing Law. We have counseled our clients through the process of the investigation and designation of redevelopment areas, the drafting and adoption of redevelopment plans, the designation of redevelopment counsel, COAH rules and compliance matters and the negotiation of redevelopment and financing (PILOT) agreements as well as related litigation.

The Firm currently serves as General Counsel to the East Brunswick, South Amboy, and Rahway Redevelopment Agencies. Additionally, the firm is engaged as special counsel in significant redevelopment projects for its municipal clients in Newark, Burlington City, Long Branch, Bloomfield, Franklin, and Marlboro. The firm and its attorneys have also provided counsel to the Union County, Middlesex County and Essex County Improvement Authorities as the designated redevelopment entities in those counties.

Our Land Use experience includes counseling our municipal, county, and private clients regarding the drafting, adoption, and defense of land use regulation, including the presentations of application before zoning and planning agencies. The firm's attorneys have argued significant Land Use cases in both the Appellate Division and Supreme Court, including important precedent setting cases concerning the constitutionality of regulations involving eminent domain, digital billboards, adult entertainment regulations and land use procedures.

The firm's attorneys have extensive and decades long experience in the representation of municipalities in affordable housing, builders remedy and declaratory judgement actions across the state at the trial and appellate level. The Firm's attorneys have argued cases in the Superior Court, Appellate and Supreme Court on land use and redevelopment matters including the following reported decisions:

- Borough of Somerville v. Pathmark Stores, Inc.
2008 WL 2492252 (N.J. Super., App. Div. June 24, 2008)
- Rivervale Development Partners, LLC v. Township of River Vale
2007 WL 413905 (N.J. Super., App. Div. February 08, 2007)
- County of Essex v. Rubin
2011 WL 2496222 (N.J. Super., App. Div. June 24, 2011)
- Township of North Bergen v. City of Jersey City
Superior Court of New Jersey, Appellate Division. April 13, 1989 232 N.J. Super. 219 556 A.2d 1255
- Do-Wop Corp. v. City of Rahway
Supreme Court of New Jersey. June 29, 2001 168 N.J. 191 773 A.2d 706
- New York SMSA Ltd. Partnership v. Township Council of Tp. of Edison
Superior Court of New Jersey, Appellate Division. February 02, 2006 382 N.J. Super. 541 889 A.2d 1129
- K. Hovnanian Companies Northeast, Inc. v. County of Essex
2009 WL 2391971 Superior Court of New Jersey, Appellate Division. August 06, 2009
- E & J Equities, LLC v. Board of Adjustment of the Township of Franklin
Supreme Court of New Jersey. September 15, 2016 226 N.J. 549 146, A.3d 623 (2016)
- Dunbar Homes, Inc. v. Zoning Board of Adjustment of the Township of Franklin
Superior Court of New Jersey, 233 NJ 104 (1997)\
- Township of North Bergen v. Borough of Teterboro
Superior Court of New Jersey, Law Division, Hudson County. May 01, 1991 254 N.J. Super. 704 604 A.2d 216
- Lamb v. Global Landfill Reclaiming
Supreme Court of New Jersey. July 19, 1988 111 N.J. 134 543 A.2d 443
- New Jersey Turnpike Authority v. Township of Monroe
Tax Court of New Jersey. February 22, 2016 29 N.J. Tax 55 2016 WL 741487

- In re Ordinance 2354-12 of Tp. of West Orange, Essex County v. Township of West Orange
Supreme Court of New Jersey. December 21, 2015 223 N.J. 589 127 A.3d 1277
- In re Declaratory Judgment Actions Filed by Various Municipalities,
County of Ocean Superior Court of New Jersey, Appellate Division. July 11, 2016
446 N.J. Super. 259 141 A.3d 359

MUNICIPAL GOVERNMENT EXPERIENCE

The Firm and its attorneys have extensive experience of providing the services requested. The list of municipalities currently under contract with the firm is as follows:

Brookdale Community College
Suburban Metro Joint Insurance Fund
Garden State JIF
Central Jersey Joint Insurance Fund
Middlesex County Municipal Joint Insurance Fund
Monmouth Municipal Joint Insurance Fund
Ocean County Municipal Joint Insurance Fund
Township of Brick
City of Burlington
Township of Dover
Township of East Brunswick
City of East Orange
Township of Englewood Cliffs
Township of Franklin
City of Long Branch
Township of Marlboro
Township of Matawan
Township of Monroe
City of Newark
Township of Mount Holly
Township of Piscataway
City of Plainfield
City of Rahway
Township of Scotch Plains
Borough of Somerville
City of Trenton
Township of Woodbridge
East Brunswick Redevelopment Authority
South Amboy Redevelopment Authority
Rahway Redevelopment Authority
County of Union
County of Middlesex
Middlesex County Improvement Authority
Union County Improvement Authority
New Brunswick Housing Authority
Township of Morristown

None of these public entities should create a conflict of interest.

REFERENCES

Hon. Adrian O. Mapp, Mayor
City of Plainfield
City Hall
515 Watchung Avenue
Plainfield, New Jersey 07061
(908) 753-3310

Hon. Timothy P. Dougherty, Mayor
Town of Morristown
200 South Street
2nd Floor, Room 239
Morristown, New Jersey 07960
(973) 292-6629

Kevin McTernan, Chairman
New Brunswick Parking Authority
106 Somerset Street
6th Floor
New Brunswick, New Jersey 08901
(732) 545-3118

ABILITY TO PROVIDE SERVICES IN A TIMELY MANNER

Rainone Coughlin Minchello LLC's office is based in Iselin, New Jersey, providing our attorneys with convenient access to the Morris County Municipal Utilities Authority. The Firm's close locale gives the attorneys the ability to attend the regular public meetings of the Authority.

Rainone Coughlin and Minchello LLC are equipped with the latest equipment and software to facilitate the performance of tasks undertaken on behalf of the Authority.

This office is staffed by several skilled and experienced staff members, which include administrative assistants and paralegals with several years of experience with regard to issues specifically pertaining to Authority government.

PAYMENT CONDITIONS AND RATE SCHEDULES

During the calendar year 2026 Rainone Coughlin Minchello proposes to provide legal services at a blended hourly rate of One Hundred Ninety-Five Dollars (\$195.00) per hour for all services required.

While this rate represents a significant discount to the Authority on our standard rates, we are cognizant of the financial constraints placed upon public entities, and we are amenable to negotiating our fee, if requested.

If the fees billed are to be paid by Developers Escrow, the Firm proposes to provide services at a rate of Three Hundred Fifty Dollars (\$350.00) per hour for all attorneys. These services include, but are not limited to, any and all activities performed on litigated matters (i.e., cases filed in State, Federal or Administrative Law Courts); any and all activities performed with regard to duties as Redevelopment Counsel and any and all activities performed at the request of the Authority.

We further propose the following fees for expenses:

Reimbursable Expenses:

Photocopies	\$.30 per page;	Faxes	\$.25 per page
Printing	\$.10 per page;	Color Copies	\$.65 per page
CD Copy	\$5.00;	DVD Copy	\$10.00

Any additional reimbursable expenses will be subject to the approval of the Authority.

Invoices and Payment: Invoices are sent on a monthly basis, and payment is due within 30 days thereafter.

CONCLUSION

Thank you again for the opportunity to submit our Firm's qualifications to the Morris County Municipal Utilities Authority. Given our extensive experience representing the Authority and numerous other public entities we are confident that we will be able to meet the Authority's legal requirements.

If any additional information is needed, or if you would like us to meet with you to discuss our qualifications, please feel free to contact our office.

Respectfully submitted,

RAINONE COUGHLIN MINCHELLO, LLC

By: 
David L. Minchello, Esq.

DLM/arg



RAINONE
COUGHLIN
MINCHELLO
ATTORNEYS AT LAW



DAVID L. MINCHELLO

PARTNER

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✉ dminchello@njrcmlaw.com

Representative Cases

Halsey v. Pffiefer, et al.

Santiago v. City of Plainfield, et al.

In Re Lashonn Durant

Rivera v. City of Plainfield

Guerra v. City of Plainfield, et al.

Mercedes v. City of Plainfield, et al.

Bar Admissions

New Jersey (2003)

New Jersey Federal Court (2004)

Education

Bachelor of Arts, Political Science,
Vassar College

Juris Doctor, Seton Hall University
Law School

BIOGRAPHY

David L. Minchello is a partner of Rainone Coughlin Minchello, LLC and has extensive experience representing municipalities, counties and authorities throughout the State of New Jersey. He is currently the Corporation Counsel for the City of Plainfield, Township Solicitor of Westampton, Township Attorney for the Township of Scotch Plains and General Counsel to the Union County Improvement Authority and the New Brunswick Parking Authority. In addition to acting as general counsel, he has been litigating matters for public entities for over fifteen (15) years.

His representation includes defense of employment actions, §1983 civil rights complaints and Title 59 matters. He has appeared in both State and Federal Court, the Office of Administrative Law and the Appellate Division. Mr. Minchello also acts as labor counsel to municipalities throughout the State. He advises public entities on personnel matters, civil service regulations, collective bargaining negotiations, internal investigations and disciplinary actions. His experience also includes the representation of the City of East Orange, City of Trenton, Burlington City, Mount Holly Township, Scotch Plains Township, and the Town of Dover as Special Counsel. Additionally, Mr. Minchello was Municipal Prosecutor for the Borough of North Plainfield for five (5) years but now defends individuals charged with DWI and other related offenses.

Mr. Minchello received his B.A. in Political Science from Vassar College in 2000. He graduated from Seton Hall University School of Law in 2003.



RAINONE
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ATTORNEYS AT LAW



LOUIS N. RAINONE

MANAGING PARTNER

☎ 732.709.4182

✉ lrainone@njrcmlaw.com

Bar Admissions

New Jersey (1980)

United States District Court for
the District of New Jersey (1980)

United States Court of Appeals,
3rd Circuit (1995)

United States Supreme Court
(1996)

Professional Memberships, Associations & Activities

New Jersey State Bar Association

BIOGRAPHY

Louis N. Rainone is one of the most well known and accomplished municipal attorneys in New Jersey. He has served as counsel for many of the state's largest municipalities, including: Newark, Edison, Trenton, Franklin, Marlboro, Long Branch, Perth Amboy, Clifton, Brick, Piscataway, Rahway, Sayreville, Bound Brook and Green Brook. He has also served as special counsel to the County of Essex, The Essex County Improvement Authority, The Bergen County Sheriff and the North Jersey District Water Supply Commission. Mr. Rainone currently serves as the Director of Law for the City of Rahway, City Attorney for the City of Long Branch, Township Attorney for the Township of Franklin, Somerset County, the Director of Law for the Township of Marlboro and Counsel to the Middlesex County Improvement Authority. He is also Special Labor Counsel to the Township of Brick, Township of Piscataway, Borough of Somerville, and City of Trenton. He along with the firm's other members counsel's its municipal client's on significant redevelopment projects in Newark, East Brunswick and Burlington City.

In addition to his legal career, Mr. Rainone has had an extensive and varied career in public service. He served as Legislative Assistant to the Chairman of the New Jersey General Assembly Committee on Taxation and in the same capacity to the Vice Chairman of the Senate Appropriations Committee.



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LOUIS N. RAINONE

Mr. Rainone was named a Super Lawyer by New Jersey Magazine. He was both a member and Secretary of the Matawan Borough Zoning Board of Adjustment. In January of 1987, as a result of his representation of public entities, he was selected as one of the "50 People to Watch in New Jersey Business" by the Business Journal of New Jersey. He has also received an AV Peer Rating from Martindale-Hubble.

Louis N. Rainone serves as the firm's managing partner. Mr. Rainone practiced law for 17 years in Middlesex County as the Partner of former Assembly Speaker Alan J. Karcher. Prior to forming the firm Mr. Rainone was the Co Chairman of the Municipal Law Section at DeCotiis FitzPatrick and Cole.

Mr. Rainone received his B.A. in Political Science from Rutgers University in 1977. He graduated from Seton Hall Law School in 1980, where he was a member of the Legislative Journal. Following law school, he served as a clerk in the Monmouth County Prosecutor's Office, as a legislative aide to State Senator Richard Van Wagner, Middletown, New Jersey and on the staff of Assembly Speaker Alan J. Karcher. He has been a New Jersey resident for over 50 years.



RAINONE
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MINCHELLO
ATTORNEYS AT LAW



MARGUERITE M. "PEG" SCHAFFER

OF COUNSEL

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Education

Juris Doctor, Seton Hall University
Bachelor of Arts, University of
Dayton

Bar Admissions

New Jersey

Professional Associations and Memberships

Somerset County Bar Association
New Jersey State Bar Association,
Banking Law, Director Emeritus
American Bar Association, Land Use
Committee on the Judiciary Budget
and the Supreme Court Ethics
Committees of Essex and Morris
Districts
Essex County Women Lawyers
Association, Founding Member
Executive Women of New Jersey,
Board of Directors
Advisory Committee of the Institute
for Women's Leadership at Rutgers

BIOGRAPHY

Marguerite M. "Peg" Schaffer, who specializes in commercial litigation, banking, land use and real estate law, is Of Counsel to Rainone Coughlin Minchello. Ms. Schaffer, who currently serves as Chair of the Somerset County Democratic Committee, was elected as a Delegate to the 2008, 2012, 2016, 2020 and 2024 Democratic National Conventions. She was appointed Vice-Chair of the New Jersey Democratic State Committee in 2019. In 2023 she was appointed as a Board Member to the New Jersey Sports and Exposition Authority

Ms. Schaffer received her law degree, *cum laude*, from Seton Hall University and was Editor of its Legislative Journal. She also earned her Bachelor of Arts degree in English and Philosophy at the University of Dayton. She holds a Teacher's Certification in Secondary English from the State of New Jersey and prior to law school taught in an inner city high school.

Ms. Schaffer served as an Adjunct Professor at Seton Hall Law School where she taught legal writing, and at Fairleigh Dickinson University where she taught commercial law. She was the Assistant Counsel and Municipal Prosecutor, City of East Orange, NJ; Counsel and Secretary to the Board of Adjustment, City of East Orange, NJ; Counsel to the Planning Board, City of East Orange; and Counsel to and Member of the Board of Directors of Mountain Ridge State Bank. She currently serves as Counsel to the Boroughs of Lake Como and Atlantic Highlands, and Special Counsel to the Township of South Brunswick and the Borough of Roselle.



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ATTORNEYS AT LAW

MARGUERITE M. "PEG" SCHAFFER

Ms. Schaffer acts as Special Counsel to a number of domestic and foreign commercial banks. She is an expert in the burgeoning field of Cannabis Law and represents a number of out-of-state entities anxious to do business in New Jersey when legislation permits.

Ms. Schaffer is a past President of Executive Women of New Jersey, the State's premier organization for Professional Women, and a member of its Board of Directors. She serves on the Advisory Committee of the Institute for Women's Leadership at Rutgers. She holds memberships in the Somerset County, New Jersey State and American Bar Associations. For ten years Ms. Schaffer was on the Board of Directors of the New Jersey State Bar Association, Banking Law Section, served as its Chair, and is presently a Director Emeritus.

Professional memberships held by Ms. Schaffer include: Committee on the Judiciary Budget and the Supreme Court Ethics Committees of both Essex and Morris Districts; Land Use Section of the American Bar Association. She was a Founding Member and Secretary of the Essex County Women Lawyers Association.

Ms. Schaffer was honored as a "Woman of Distinction" by Somerset Hills Girls Scouts and named to Business New Jersey's Top 500 Leaders List. In 2006, she received the Eleanor Roosevelt Distinguished Service Award from the Somerset County Federation of Democratic Women. Ms. Schaffer, who currently serves as Chair of the Somerset County Democratic Committee, was elected as a Delegate to the 2008, 2012, 2016, 2020 and 2024 Democratic National Conventions. She was appointed Vice Chair of the New Jersey State Democratic Committee in 2019 and continues to serve in that capacity. She has been named a Super Lawyer by New Jersey Monthly Magazine since 2014.



RAINONE
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ATTORNEYS AT LAW



RONALD H. GORDON

SENIOR PARTNER

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Reported Cases

Ferraro v. Zoning Board -
New Jersey Supreme Court case
establishing guidelines for property
crossing municipal boundaries with
two different zones.

Bar Admissions

New Jersey (1979)

U.S. District Court for the District of
New Jersey (1979)

Education

Bachelor of Arts,
Montclair State College, (1975)

Juris Doctor,
New York Law School, (1978)

BIOGRAPHY

Ronald H. Gordon is a senior partner with Rainone Coughlin Minchello, LLC who has an extensive background in municipal law, all aspects of land use, affordable housing and redevelopment law and matters involving the valuation, acquisition, and sales of real property. Mr. Gordon has represented numerous municipalities in the State of New Jersey, including serving as Attorney for the Township of North Brunswick, Borough of Emerson, Township of Aberdeen, City of Rahway, Town of Morristown, Township of Hazlet, and the Township of Marlboro.

Mr. Gordon has served as Special Counsel for Affordable Housing matters across New Jersey. He has been Affordable Housing Special Counsel in Woodbridge, Edgewater, Freehold Borough, Marlboro, Aberdeen, Matawan, Emerson, and North Brunswick.

Mr. Gordon also has an expertise in the Local Redevelopment and Housing Law and represents the East Brunswick Redevelopment Agency and the Red Bank Redevelopment Agency. In addition, he has served as the Planning Board Attorney for the Borough of Spotswood, Borough of Carteret, and Township of East Brunswick. He has also served as the Municipal Prosecutor for the Borough of Keyport.

Mr. Gordon has achieved an AV Preeminent Rating from Martindale-Hubbell for his strong legal abilities and high ethical standards.



RAINONE
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ATTORNEYS AT LAW



CAROL A. BERLEN

PARTNER

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Bar Admissions

New Jersey (1987)

Education

Bachelor of Arts, Clark University,
Worcester, MA

Juris Doctor, New England School
of Law

Certifications

Registered Municipal Clerk,
October 2007

BIOGRAPHY

Carol A. Berlen is a partner with Rainone Coughlin Minchello, LLC who brings with her a distinctive background in municipal law, providing services to municipalities for more than 25 years. Ms. Berlen returned to the private practice of law after working in-house for the Township of Old Bridge and the New Jersey Office of Administrative Law. Ms. Berlen's practice currently centers on representing public entities and performing all legal services required by the various Improvement Authorities and municipalities that the firm represents.



RAINONE
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ATTORNEYS AT LAW



BRIAN P. TRELEASE

PARTNER

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BIOGRAPHY

Brian P. Trelease is a partner with Rainone Coughlin Minchello whose practice focuses on litigation, labor, and employment involving public entities and businesses. Mr. Trelease entered private practice with Rainone Coughlin Minchello after a lengthy history of representing public entities in Union County.

Mr. Trelease's prior legal experience includes Assistant County Counsel with the Office of County Counsel for the County of Union where he defended the County and its employees against allegations of constitutional violations under Section 1983 and the New Jersey Civil Rights Act. He also represented the County of Union with respect to Title 59 claims. He has extensive knowledge of the Open Public Records Act, defending Union County before the Superior Court and the Government Records Council, as well as, being responsible for the County's day-to-day legal compliance of all OPRA requests. In addition, Mr. Trelease also represented the Union County Adjustor's Office at involuntary commitment proceedings.

Prior to his term at Union County Counsel's Office, Mr. Trelease worked for the Union County Division of Social Services where he was responsible for prosecuting child support obligations on behalf of the agency. In addition, Mr. Trelease represented the agency in the Office of Administrative Law with respect to Medicaid eligibility fair hearings. He was also responsible for the collection of all public assistance overpayments on behalf of the agency.

Mr. Trelease is a member of the Zoning Board of Adjustment. Mr. Trelease is also a member of the Sidney Reitman Employment Law American Inn of Court.

Representative Matters

In the Matter of Fernando Sanchez,
City of Plainfield Police Department,
2018 WL 828063
(N.J. Super. App. Div., Feb. 13 2018)

Bar Admissions

New Jersey (2009)

United States District Court for
the District of New Jersey (2009)

New York (2012)

U.S. Court of Appeals for the
Third Circuit (2018)

Education

Bachelor of Arts, Drew University

Juris Doctor, Pennsylvania State
University, Dickinson School of Law

Professional Memberships

The Sidney Reitman Employment
Law American Inn of Court



RAINONE
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MINCHELLO
ATTORNEYS AT LAW



MATTHEW R. TAVARES

PARTNER

732.709.4182

mtavares@njrcmlaw.com

Representative Cases

Woodmont Properties, LLC v. Township of Westampton, et al., 2022 WL 350820 (N.J. Super. App. Div. February 7, 2022).

Bar Admissions

New Jersey (2013)

New York (2016)

U.S. District Court, New Jersey (2017)

Education

Bachelor of Arts,
University of Delaware (2010)

Juris Doctor,
Western New England
University School of Law (2013)

BIOGRAPHY

Matthew R. Tavares is a partner with Rainone Coughlin Minchello whose practice focuses on litigation, labor, and employment law matters involving public entities.

Primarily, Mr. Tavares represents municipal entities in matters involving the New Jersey Law Against Discrimination, CEPA, constitutional rights violations under Section 1983 and the New Jersey Civil Rights Act, and Title 59 matters. He also represents and counsel's clients on prerogative writ litigation matters which involve challenges to municipal actions

Mr. Tavares has previously served as the attorney for a local Zoning Board and has experience with zoning applications and the drafting of municipal board resolutions. Mr. Tavares has also represented various public entities with respect to compliance with Municipal Land Use Law, the Open Public Meetings Act, and the Open Public Records Act.

In addition to his work at Rainone Coughlin Minchello, Mr. Tavares previously worked with the Small Business Development Center in Bridgewater, New Jersey where he provided counsel to entrepreneurs looking to start their own businesses.

Mr. Tavares is a graduate of the University of Delaware where he received his B.A. in United States History and Criminal Justice. Mr. Tavares attended Western New England University, School of Law in Springfield, Massachusetts, where he graduated in 2013.



RAINONE
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ATTORNEYS AT LAW



MICHAEL R. BURNS

PARTNER

732.709.4182

mburns@njrcmlaw.com

Bar Admissions

New Jersey (2009)

Pennsylvania (2009)

Education

Bachelor of Arts, University of Pennsylvania, School of Arts and Sciences (2005)

Juris Doctor, University of California, Hastings College of the Law (2009)

Professional Associations and Memberships

New Jersey State Bar Association

Ocean County Bar Association

Published Decisions

Garden State Investment v. Township of Brick, 465 N.J. Super 469 (App. Div. 2020)

BIOGRAPHY

Michael R. Burns is a partner with Rainone Coughlin Minchello who brings a over a decade of governmental entity experience to the firm. Mr. Burns' practice has an emphasis in matters concerning governmental entities with regard to labor, litigation, redevelopment and general practices.

Prior to joining Rainone Coughlin Minchello, Mr. Burns' practice focused on providing services to various public entities in the role of Municipal Prosecutor, Labor Counsel, Defense Attorney and Special Counsel. Specifically, Mr. Burns has received appointments as Municipal Prosecutor in Brick Township and as Alternate Prosecutor in Lakewood Township, Township of Red Bank and Asbury Park. He has also provided services as Labor Counsel for Neptune, Long Branch, Township of Neptune Sewerage Authority, Neptune Fire District #1 and Matawan Borough. Additionally, Mr. Burns has been appointed tax appeal counsel for Keyport Borough, Freehold Borough, and Lake Como. Mr. Burns has represented entities with regard to In Rem Foreclosure matters, Condemnation issues, COAH, and as Redevelopment Counsel.

Mr. Burns is a graduate of the University of Pennsylvania where he received his B.A. in European History. Mr. Burns received his Juris Doctor from the University of California, Hastings College of the Law in 2009.



RAINONE
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ATTORNEYS AT LAW



CHRISTOPHER D. ZINGARO

PARTNER

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Professional Admissions/ Associations

New Jersey State Bar

U.S. District Court, District of
New Jersey

Hellenic American Bar
Association of New Jersey

Education

DePauw University, B.A. (2010)

Rutgers School of Law, J.D. (2016)

Professional Activities

Hellenic American Leadership
Council, Chicago, IL / Fellow:
2019 – Present

Hudson County CASA, Jersey
City, NJ / Court Appointed Special
Advocate: 2019 – Present

BIOGRAPHY

Christopher D. Zingaro is a partner at Rainone Coughlin Minchello, LLC. Prior to joining the firm, Mr. Zingaro was an associate at Murphy Orlando LLC, where he participated in all aspects of the firm's litigation practice, including in the representation of public entities, prominent corporate actors, and criminal defendants in state and federal matters. Mr. Zingaro has appeared on behalf of clients before the U.S. District Court for the District of New Jersey, the New Jersey Superior Court in both the Civil and Criminal Parts of the Law Division, and the New Jersey Office of Administrative Law.

Mr. Zingaro received his J.D. from Rutgers School of Law, where he was a member of the Civil Justice Clinic. During law school, his interest in redevelopment law, regional planning matters, and questions concerning metropolitan equity led him to work alongside real estate developers, local government actors, and nonprofit community development groups.

Following law school, Mr. Zingaro served as a Judicial Clerk to the Honorable Benjamin S. Bucca, Jr., J.S.C in the New Jersey Superior Court, Middlesex Vicinage, Law Division, Criminal Part.

Mr. Zingaro is a member of the Hellenic American Bar Association of New Jersey. In February 2019, Mr. Zingaro was selected to join the Hellenic American Leadership Council's Leadership 2030 Fellowship program, where he assists in the advocacy of Hellenic American interests both in the New York Metropolitan Region and in Washington, D.C. Additionally, Mr. Zingaro volunteers as a Court Appointed Special Advocate for children placed in foster care and other out-of-home placements.



RAINONE
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ATTORNEYS AT LAW



JOHN P. HARRINGTON

Partner

732.709.4182

jharrington@njrcmlaw.com

Professional Activities

Member, New Jersey State Bar Association, Labor and Employment Section

Instructor, Legal Research and Writing, Rutgers Law School

Sidney M. Reitman Employment Inn of Court, Pupil

Contributing Author for Employment Law Reference Manual published by the New Jersey State Chamber of Commerce

Regional Final Judge, Apruzzese Mock Trial Competition

Author of Numerous Client Alerts on Developments in Employment Law

Representative Publications

Author: Perception Is Reality: New Jersey Prohibits Hostile Work Environment Based Upon Perceived Membership in a Protected Class (Legal Alert)

BIOGRAPHY

John P. Harrington is a Partner at Rainone, Coughlin, Minchello, LLC. As part of the firm's Municipal Labor and Employment and Litigation Practice, John Harrington has over 27 years of experience advising and representing employers in all aspects of employment law, including discrimination, retaliation, disability accommodation, leaves of absence and wrongful termination cases. He assists employers in reducing exposure to employment liability through timely advice, training and policy creation and implementation. Where litigation cannot be avoided, he uses his extensive experience to advocate for the client's best interests at every stage of litigation. He has worked with a wide variety of employers, from small local businesses to large corporations, public entities and educational institutions. He helps clients navigate the complex and ever-changing landscape of employment law through a common sense approach and thorough preparation.



RAINONE
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ATTORNEYS AT LAW

JOHN P. HARRINGTON

Representative Publications continued

Author: THE SUPREME COURT'S NEW JURY SELECTION STANDARDS, Labor and Employment Law Quarterly

Author: NEW JERSEY SUPREME COURT CLARIFIES THE ROLE AND CONSEQUENCES OF LIGHT DUTY AS A REASONABLE ACCOMMODATION.
(Raspa Jr. v. Gloucester County Sheriff's Office)

Author: TALES FROM THE FRONT LINES: THE JOYS AND INJUSTICES OF LITIGATING AGAINST PRO SE PLAINTIFFS.

Practice Areas

Municipal Law

Labor and Employment Law and Litigation

Commercial Litigation

Education

Rutgers School of Law - Newark, JD, cum laude

Trinity College, B.A., Economics

Bar Admissions

New Jersey

U.S. District Court for the District of New Jersey

U.S. Court of Appeals for the Third Circuit



RAINONE
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ATTORNEYS AT LAW



HARLYNNE A. LACK

ASSOCIATE

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Bar Admissions

New Jersey (2008)

New York (2012)

United States District Court,
District of New Jersey (2008)

Education

Bachelor of Arts,
College of Saint Elizabeth

Juris Doctor,
Thomas Cooley Law School

BIOGRAPHY

Harlynn A. Lack is an associate with Rainone Coughlin Minchello whose practice focuses on matters concerning all facets of governmental entity representation.

Ms. Lack brings an abundance of experience acquired from notable appointments including the City of Paterson Law Department, where she shared her legal knowledge and expertise involving focuses such as public records disclosure information and any additional legal questions that would arise with all City Departments. Amongst numerous other responsibilities, she prepared Ordinances and Resolutions, drafted and reviewed contracts for HUD Projects throughout the City and reviewed and provided responses to subpoenas on behalf of the City. Ms. Lack was the Affirmative Action/Equal Employment Opportunity Officer and made appearances in Municipal Court as the Assistant Municipal Prosecutor.

Harlynn Lack was also a Staff Manager with the Government Records Council. Her work included in depth OPRA analyses for the Executive Director, Council Members, and government records custodians. She also collaborated with In-House Counsel, the Executive Director, and Deputy Attorney Generals on various additional matters.

Following law school Ms. Lack began her legal career with the Essex County Prosecutor's Office. She went on to work as the Special Advisor to the Commissioner at the Department of Community Affairs as the Ethics Liaison Officer for over 1,000 employees and advised multiple divisions in the DCA concerning ethical issues.

Ms. Lack is a graduate of the College of Saint Elizabeth where she obtained a B.A. in American Studies and Justice Studies. She then received her J.D. from Thomas Cooley Law School where she was involved with the Intra School Mock Trial Competition and served as the Secretary of the Delta Theta Phi Law Fraternity.



RAINONE
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ATTORNEYS AT LAW



FRANK J. DYEVOICH

ASSOCIATE

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Bar Admissions

New York

New Jersey

U.S. District Court, New Jersey

Education

Bachelor of Arts, Seton Hall
University (2010)

Juris Doctor, Roger Williams
University School of Law,
(2015)

BIOGRAPHY

Frank J. Dyevoich, Jr., is an associate at Rainone Coughlin Minchello, LLC whose practice focuses on litigation involving the firm's governmental entity clients.

Prior to joining the firm, Mr. Dyevoich gained experience involving representing municipal clients with regard to all aspects of litigation matters. He also handled matters concerning labor and employment issues such as the Fair Labor Standards Act, Americans with Disabilities Act, Family Medical Leave Act, Age Discrimination in Employment Act, Section 1983, New Jersey Civil Rights Act, New Jersey Law Against Discrimination, New Jersey Family Leave Act, New Jersey Conscientious Employee Protection Act and OSHA. Mr. Dyevoich has litigated disputes involving Open Public Records Act as well.

Mr. Dyevoich is a graduate of Seton Hall University where he graduated magna cum laude with a Bachelor of Arts in Political Science. He received his J.D. from Roger Williams University School of Law in Bristol Rhode Island where he graduated in 2015.



RAINONE
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ATTORNEYS AT LAW



LONNIE HINTON, JR.

ASSOCIATE

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Bar Admissions

New Jersey (2021)

Education

Bachelor of Arts, Elon
University

Juris Doctor, Howard
University School of Law

BIOGRAPHY

Lonnie Hinton, Jr., Esq. is an associate with Rainone Coughlin Minchello whose practice focuses on matters concerning governmental entities with regard to labor, litigation, redevelopment and general practices.

Prior to joining firm, Mr. Hinton gained valuable experience with numerous internships in Washington D.C. at prestigious locations such as the House Committee on Oversight and Government Reform, the Office of the People's Counsel and the Intellectual Property-Patent Clinic.

Following law school Mr. Hinton served as a Judicial Clerk to the Honorable Morris G. Smith, J.A.D., in the New Jersey Appellate Division in Haddon, New Jersey.

Mr. Hinton is a graduate Elon University where he obtained a B.S. in Business Administration with a focus on Finance. He received his J.D. from Howard University School of Law where he was the recipient of the CALI award for the highest grade in Torts and Alternative Dispute Resolution.



RAINONE
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ATTORNEYS AT LAW



AARON L. RAINONE

ASSOCIATE

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Bar Admission

New Jersey (2022)

Education

Bachelor of Science, Johnson
and Wales

Juris Doctor, Rutgers Law
School (2022)

BIOGRAPHY

Aaron L. Rainone is an associate with Rainone Coughlin Minchello. Mr. Rainone's practice is focused on all areas of public entity engagement, including but not limited to labor, litigation, redevelopment, and general practice.

Prior to pursuing a profession in legal practice, Mr. Rainone had a career in hospitality management. While attending law school Mr. Rainone served as a law clerk at Rainone Coughlin Minchello, gaining knowledge of all aspects of the firm's public entity representation.

Mr. Rainone is a graduate of Johnson and Wales University where he obtained his bachelor's degree in Sports, Entertainment and Event Management. He received his Juris Doctor from Rutgers school of law where he graduated in 2022.



RAINONE
COUGHLIN
MINCHELLO
ATTORNEYS AT LAW



MICHAEL M. WUEST

Associate

732.709.4182

mwuest@njrcmlaw.com

Education

Bachelor of Arts, *cum laude*,
Binghamton University

Juris Doctor,
Seton Hall University School of Law

Bar Admissions

New Jersey (2022)

U.S. District Court,
District of New Jersey (2023)

Professional Associations and Memberships

Middlesex County Bar Association
– Member

Binghamton University Harper
Law Council – Steering Committee
Member

BIOGRAPHY

Michael Wuest is an Associate with Rainone Coughlin Minchello, whose practice focuses on the firm's litigation section.

Before joining RCM, Michael served as a Judicial Law Clerk for the Honorable Mitchell I. Steinhart, J.S.C., and as a Judicial Extern with the Honorable James B. Clark, III, U.S.M.J.

Mr. Wuest is a *cum laude* graduate of Binghamton University. He received his J.D. from Seton Hall University School of Law where he was President and Trustee of the Student Bar Association and awarded Best Oralist on the Mock Trial Interscholastic Board. Mr. Wuest was also a Public Interest Law Fellow.

Mr. Wuest also worked as a Student Attorney with the Seton Hall Center for Social Justice Civil Litigation Clinic advocating for pro bono clients in matters relating to fair housing, eviction, consumer advocacy and class action settlement administration.

Mr. Wuest previously gained experience involving the administration of the Fair Housing Act as a legal intern with the United States Department of Housing and Urban Development (HUD).



RAINONE
COUGHLIN
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ATTORNEYS AT LAW



SCOTT A. AITKEN, JR.

Associate

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Education

Bachelor of Arts,
SUNY Geneseo

Juris Doctor,
Syracuse University College of Law

BIOGRAPHY

Scott Aitken is an associate with Rainone Coughlin Minchello, whose practice focuses on the firm's government entity representation involving labor, redevelopment and general practices.

Before joining RCM, Scott served as a Judicial Law Clerk for the Honorable Mitzy Galois-Menendez, P.J.C.R.. Mr. Aitken also interned with the Honorable Rosann Orlando.

Mr. Aitken is a graduate of the State University of New York, Geneseo campus where he obtained a B.A. in English. He received his J.D. from Syracuse University where he was the Administrative Editor of the Journal for International Law and Commerce. While attending Syracuse University College of Law Mr. Aitken was a Student Attorney who gained litigation experience assisting in the representation of defendants in the Syracuse City Courts.



RAINONE
COUGHLIN
MINCHELLO
ATTORNEYS AT LAW



ALEXANDER AVELLAN

ASSOCIATE

☎ 732.709.4182

✉ aavellan@njrcmlaw.com

Education

Juris Doctor, Benjamin N. Cardozo
School of Law (2015)

Bachelor of Arts, Swarthmore
College (2009)

Bar Admissions

New Jersey (2018)

Professional Associations and Memberships

New Jersey Bar Association

Hispanic Bar Association

Venezuelan-American Bar
Association

Knights of Columbus

BIOGRAPHY

Alexander Avellan has joined Rainone Coughlin Minchello's Iselin office as an associate in the firm's Litigation practice group representing numerous public entities and municipalities.

Mr. Avellan's background includes extensive experience in strategic legal advice and client representation in various areas, including contracts, commercial litigation, and labor law. He has experience representing a variety of municipal entity clients in general litigation matters in connection to Title 59 and has served as general counsel for a non-profit focused on reentry services for court involved individuals.

Alexander serves as General Counsel to the Hudson County Latino Chamber of Commerce. Additionally, he volunteers with the non-profit organization New Jersey Coalition of Latino Pastors and Ministers and Habitat for Humanity.

Mr. Avellan, who is fluent in Spanish, is a graduate of Swarthmore College and the Benjamin N. Cardozo School of Law, where he served on the executive committee of the Latin American Law Student Association and the Student Bar Association.



RAINONE
COUGHLIN
MINCHELLO
ATTORNEYS AT LAW



SARAH E. FITZPATRICK

ASSOCIATE

☎ 732.709.4182

✉ sfitzpatrick@njrcmlaw.com

Education

Juris Doctor, Seton Hall University
School of Law
Rutgers College

Bar Admissions

New Jersey

BIOGRAPHY

Sarah E. Fitzpatrick, an Associate at Rainone Coughlin Minchello, possesses broad-based experience as a general practitioner representing individuals, businesses, and public agencies in civil matters.

Ms. Fitzpatrick represents local governing bodies and agencies throughout New Jersey, as well as nonprofits such as the Associated Humane Societies. She has served as zoning board and planning board attorney for New Jersey municipalities and has represented public clients in numerous appellate matters of statewide significance. She currently serves as Deputy County Counsel for Somerset County, representing the Somerset County Open Space Advisory Committee and the Somerset County Agricultural Retention Board. She has worked with the County to preserve thousands of acres of public open space, recently closing on approximately 400 acres of pristine land to be added to Somerset County's open space inventory. She has also successfully brought legal action to enforce deed restrictions ensuring the preservation of precious farmland in Somerset County.

Ms. Fitzpatrick received her undergraduate degree from Rutgers College before graduating magna cum laude from Seton Hall University School of Law. She clerked for Supreme Court Justice Alan B. Handler before becoming a Special Assistant Deputy Attorney General in the Office of the Attorney General.



RAINONE
COUGHLIN
MINCHELLO
ATTORNEYS AT LAW



RAYMOND J. STINE

ASSOCIATE

☎ 732.709.4182

✉ rstine@njrcmlaw.com

Education

Juris Doctor, Ohio Northern
University College of Law
University of Scranton

Bar Admissions

New Jersey

BIOGRAPHY

Raymond J. Stine, an Associate at Rainone Coughlin Minchello, has broad-based experience as a general litigator and regulatory counsel representing individuals, business and healthcare agencies in civil and criminal matters.

Mr. Stine has represented public entities for over twenty years. Mr. Stine serves as municipal counsel in Labor and municipal court proceedings and has also represented municipalities in a variety of matters, including complex environmental matters, tort claims, personal injury, and construction defect claims.

As part of his work with seniors, assisted living facilities and long term care facilities, Mr. Stine is a Certified Assisted Living Administrator and certified to teach Continuing Education classes to healthcare professionals.

Mr. Stine received his undergraduate degree from the University of Scranton before graduating from Ohio Northern University College of Law.

MORRIS COUNTY MUA

Administrative Documents

A. Please submit the following documents with your response to the RFP

Owner's Checkmarks		Bidder's Initials
X	Statement of Ownership Disclosure	DLM
X	Non-Collusion Affidavit	DLM
X	Disclosure of Investment Activities In Iran	DLM
X	Certification of Non-Involvement in Prohibited Activities in Russia or Belarus	DLM
X	Affidavit of Non-Debarred Status	DLM
X	Affirmative Action Compliance Notice	DLM
X	Mandatory EEO Language	DLM
X	Americans with Disability Act of 1990 Form	DLM
X	Anti-Discrimination Requirements	DLM
X	Pay to Play Advisory Notice	DLM
X	Certificate of Employee Information Report/AA-302	DLM
X	W-9	DLM
X	New Jersey Business Registration Certificate	DLM
X	Proposal (document not provided)	DLM

MORRIS COUNTY MUA

Mandatory EEO Language

EXHIBIT A

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE

N.J.S.A. 10:5-31 et seq. (P.L.1975, c.127)

N.J.A.C. 17:27 et seq.

GOODS, GENERAL SERVICES, AND PROFESSIONAL SERVICES CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.

The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it

MORRIS COUNTY MUA

Mandatory EEO Language

will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions. The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval;

Certificate of Employee Information Report; or

Employee Information Report Form AA-302 (electronically provided by the Division and distributed to the public agency through the Division's website at: http://www.state.nj.us/treasury/contract_compliance.

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Purchase & Property, CCAU, EEO Monitoring Program as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Purchase & Property, CCAU, EEO Monitoring Program for conducting a compliance investigation pursuant to N.J.A.C. 17:27-1.1 et seq

Business Name: Rainone Coughlin Minchello LLC

Representative's Name (print): David L. Minchello, Esq.

Representative's Signature:



Date: January 8, 2026

MORRIS COUNTY MUA

Affirmative Action Compliance Notice

EXHIBIT A

GOODS, GENERAL SERVICES, AND PROFESSIONAL SERVICES CONTRACTS

This form is a summary of the successful vendor's requirement to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.

The respondent shall submit to the public agency, one of the following three documents as forms of evidence:

1. Letter of Federal Affirmative Action Plan Approval
2. Certificate of Employee Information Report
3. A photocopy of an Employee Information Report (AA302) provided by the Division and distributed to the public agency to be completed by the vendor in accordance with N.J.A.C. 17:27-4.

The vendor must submit the copies of the AA302 Report to the Division of Contract Compliance and Equal Employment Opportunity in Public Contracts (Division). The Public Agency copy is submitted to the public agency, and the vendor copy is retained by the vendor.

The undersigned vendor further understands that his/her proposal shall be rejected as non-responsive if said vendor fails to comply with the requirements of N.J.S.A. 10:5-31 et seq. and N.J.A.C. 17:27.

Business Name: Rainone Coughlin Minchello LLC

Representative's Name (print): David L. Minchello, Esq.

Representative's Signature:



Date: January 8, 2026

CERTIFICATE OF EMPLOYEE INFORMATION REPORT RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of **15-Feb-2024** to **15-Feb-2031**

RAINONE COUGHLIN MINCHELLO, LLC
555 U.S. HIGHWAY 1 SOUTH
ISELIN NJ 10924




ELIZABETH MAHER MUOIO
State Treasurer

MORRIS COUNTY MUA

Americans with Disabilities Act of 1990

The CONTRACTOR and the OWNER do hereby agree that the provisions of Title 11 of the Americans With Disabilities Act of 1990 (the "ACT") (42 U.S.C. §12101 et seq.), which prohibits discrimination on the basis of disability by public entities in all services, programs, and activities provided or made available by public entities, and the rules and regulations promulgated pursuant thereto, are made a part of this contract. In providing any act benefit, or service on behalf of the OWNER pursuant to this contract, the CONTRACTOR agrees that the performance shall be in strict compliance with the Act. In the event that the Contractor, its agents, servants, employees, or subcontractors violate or are alleged to have violated the Act during the performance of this contract, the CONTRACTOR shall defend the OWNER in any action or administrative proceeding commenced pursuant to this Act. The Contractor shall indemnify, protect, and save harmless the OWNER, its agents, servants, and employees from and against any and all suits, claims, losses, demands, or damages, of whatever kind or nature arising out of or claimed to arise out of the alleged violation. The CONTRACTOR shall, at its own expense, appear, defend, and pay any and all charges for legal services and any and all costs and other expenses arising from such action or administrative proceeding or incurred in connection therewith. In any and all complaints brought pursuant to the OWNER grievance procedure, the CONTRACTOR agrees to abide by any decision of the OWNER which is rendered pursuant to said grievance procedure. If any action or administrative proceeding results in an award of damages against the OWNER or if the OWNER must any expense to cure a violation of the ADA which has been brought pursuant to its grievance procedure, the CONTRACTOR shall satisfy and discharge the same at its OWN expense.

The OWNER shall, as soon as practicable after a claim has been made against it, give written notice thereof to the CONTRACTOR along with full and complete particulars of the claim. If any action or administrative proceedings is brought against the OWNER or any of its agents, servants, and employees, the OWNER shall expeditiously forward or have forwarded to the CONTRACTOR every demand, complaint, notice, summons, pleading, or other process received by the OWNER or its representatives.

It is expressly agreed and understood that any approval by the OWNER of the services provided by the CONTRACTOR pursuant to this contract will not relieve the CONTRACTOR of the obligation to comply with the Act and to defend, indemnify, protect, and save harmless the OWNER pursuant to this paragraph.

It is further agreed and understood that the OWNER assumes no obligation to indemnify or save harmless the CONTRACTOR, its agents, servants, employees and subcontractors for any claim which may arise out of their performance of this Agreement. Furthermore, the CONTRACTOR expressly understands and agrees that the provisions of this indemnification clause shall in no way limit the CONTRACTOR'S obligations assumed in this Agreement, nor shall they be construed to relieve the CONTRACTOR from any liability, nor preclude the OWNER from taking any other actions available to it under any other provisions of the Agreement or otherwise at law.

MORRIS COUNTY MUA

Americans with Disabilities Act of 1990

Furthermore, the contractor expressly understands and agrees that the provisions of this indemnification clause shall in no way limit the contractor's obligations assumed in this Agreement, nor shall they be construed to relieve the contractor from any liability, nor preclude the owner from taking any other actions available to it under any other provisions of the Agreement or otherwise at law.

Business Name (Print): Rainone Coughlin Minchello LLC

Representative's Name (Print): David L. Minchello, Esq.

Representative's Title: Partner

Representative's Signature: 

Phone: 732-709-4182

Date: January 8, 2025

MORRIS COUNTY MUA

New Jersey Anti-Discrimination

Pursuant to N.J.S.A. 10:2-1:

- a. In the hiring of persons for the performance of work under this contract or any subcontract hereunder, or for the procurement, manufacture, assembling or furnishing of any such materials, equipment, supplies or services to be acquired under this contract, no contractor, nor any person acting on behalf of such contractor or subcontractor, shall, by reason of race, creed, color, national origin, ancestry, marital status, gender identity or expression, affectional or sexual orientation or sex, discriminate against any person who is qualified and available to perform the work to which the employment relates;
- b. No contractor, subcontractor, nor any person on his behalf shall, in any manner, discriminate against or intimidate any employee engaged in the performance of work under this contract or any subcontract hereunder, or engaged in the procurement, manufacture, assembling or furnishing of any such materials, equipment, supplies or services to be acquired under such contract, on account of race, creed, color, national origin, ancestry, marital status, gender identity or expression, affectional or sexual orientation or sex;
- c. There may be deducted from the amount payable to the contractor by the contracting public agency, under this contract, a penalty of \$ 50.00 for each person for each calendar day during which such person is discriminated against or intimidated in violation of the provisions of the contract; and
- d. This contract may be canceled or terminated by the contracting public agency, and all money due or to become due hereunder may be forfeited, for any violation of this section of the contract occurring after notice to the contractor from the contracting public agency of any prior violation of this section of the contract.

Business Name (Print): Rainone Coughlin Minchello LLC

Representative's Name (Print): David L. Minchello, Esq.

Representative's Title: Partner

Representative's Signature: 

Phone: 732-709-4182

Date: January 8, 2025

STATEMENT OF OWNERSHIP DISCLOSURE

N.J.S.A. 52:25-24.2 (P.L. 1977, c.33, as amended by P.L. 2016, c.43)

This statement shall be completed, certified to, and included with all bid and proposal submissions. Failure to submit the required information is cause for automatic rejection of the bid or proposal.

Name of Organization: Rainone Coughlin Minchello LLC

Organization Address: 555 US Highway One South, Suite 440, Iselin, NJ

Part I Check the box that represents the type of business organization:

- ☐ Sole Proprietorship (skip Parts II and III, execute certification in Part IV)
- ☐ Non-Profit Corporation (skip Parts II and III, execute certification in Part IV)
- ☐ For-Profit Corporation (any type) ☒ Limited Liability Company (LLC)
- ☐ Partnership ☐ Limited Partnership ☐ Limited Liability Partnership (LLP)
- ☐ Other (be specific): _____

Part II

- ☒ The list below contains the names and addresses of all stockholders in the corporation who own 10 percent or more of its stock, of any class, or of all individual partners in the partnership who own a 10 percent or greater interest therein, or of all members in the limited liability company who own a 10 percent or greater interest therein, as the case may be. **(COMPLETE THE LIST BELOW IN THIS SECTION)**

OR

- ☐ No one stockholder in the corporation owns 10 percent or more of its stock, of any class, or no individual partner in the partnership owns a 10 percent or greater interest therein, or no member in the limited liability company owns a 10 percent or greater interest therein, as the case may be. **(SKIP TO PART IV)**

(Please attach additional sheets if more space is needed):

Name of Individual or Business Entity	Address
Louis N. Rainone, Esq.	2 Garryford Drive, Middletown, NJ
Craig J. Coughlin, Esq.	1 Stern Place, Fords, NJ
David L. Minchello, Esq.	13 Schoolhouse Lane, Morristown, NJ

Part III DISCLOSURE OF 10% OR GREATER OWNERSHIP IN THE STOCKHOLDERS, PARTNERS OR LLC MEMBERS LISTED IN PART II

If a bidder has a direct or indirect parent entity which is publicly traded, and any person holds a 10 percent or greater beneficial interest in the publicly traded parent entity as of the last annual federal Security and Exchange Commission (SEC) or foreign equivalent filing, ownership disclosure can be met by providing links to the website(s) containing the last annual filing(s) with the federal Securities and Exchange Commission (or foreign equivalent) that contain the name and address of each person holding a 10% or greater beneficial interest in the publicly traded parent entity, along with the relevant page numbers of the filing(s) that contain the information on each such person. **Attach additional sheets if more space is needed.**

Website (URL) containing the last annual SEC (or foreign equivalent) filing	Page #'s

Please list the names and addresses of each stockholder, partner or member owning a 10 percent or greater interest in any corresponding corporation, partnership and/or limited liability company (LLC) listed in Part II **other than for any publicly traded parent entities referenced above**. The disclosure shall be continued until names and addresses of every noncorporate stockholder, and individual partner, and member exceeding the 10 percent ownership criteria established pursuant to N.J.S.A. 52:25-24.2 has been listed. **Attach additional sheets if more space is needed.**

Stockholder/Partner/Member and Corresponding Entity Listed in Part II	Address

Part IV Certification

I, being duly sworn upon my oath, hereby represent that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I acknowledge: that I am authorized to execute this certification on behalf of the bidder/proposer; that the **Morris County Municipal Utilities Authority** is relying on the information contained herein and that I am under a continuing obligation from the date of this certification through the completion of any contracts with **Morris County Municipal Utilities Authority** to notify the **Morris County Municipal Utilities Authority** in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I am subject to criminal prosecution under the law and that it will constitute a material breach of my agreement(s) with the, permitting the **Morris County Municipal Utilities Authority** to declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print):	David L. Minchello, Esq.	Title:	Partner
Signature:		Date:	January 8, 2026

MORRIS COUNTY MUA

New Jersey Business Registration Certification

Pursuant to N.J.S.A. 52:32-44, the Morris County Municipal Utilities Authority is prohibited from entering into a contract with an entity unless the bidder/proposer/contractor, and each subcontractor that is required by law to be named in a bid/proposal/contract has a valid Business Registration Certificate on file with the Division of Revenue and Enterprise Services within the Department of the Treasury.

Prior to contract award or authorization, the contractor shall provide the Morris County Municipal Utilities Authority with its proof of business registration and that of any named subcontractor(s).

Subcontractors named in a bid or other proposal shall provide proof of business registration to the bidder, who in turn, shall provide it to the Morris County Municipal Utilities Authority prior to the time a contract, purchase order, or other contracting document is awarded or authorized.

During the course of contract performance:

- (1) the contractor shall not enter into a contract with a subcontractor unless the subcontractor first provides the contractor with a valid proof of business registration.
- (2) the contractor shall maintain and submit to the Morris County Municipal Utilities Authority a list of subcontractors and their addresses that may be updated from time to time.
- (3) the contractor and any subcontractor providing goods or performing services under the contract, and each of their affiliates, shall collect and remit to the Director of the Division of Taxation in the Department of the Treasury, the use tax due pursuant to the Sales and Use Tax Act, (N.J.S.A. 54:32B-1 et seq.) on all sales of tangible personal property delivered into the State. Any questions in this regard can be directed to the Division of Taxation at (609)292-6400. Form NJ-REG can be filed online at <http://www.state.nj.us/treasury/revenue/busregcert.shtml>.

Before final payment is made under the contract, the contractor shall submit to the Morris County Municipal Utilities Authority a complete and accurate list of all subcontractors used and their addresses.

Pursuant to N.J.S.A. 54:49-4.1, a business organization that fails to provide a copy of a business registration as required, or that provides false business registration information, shall be liable for a penalty of \$25 for each day of violation, not to exceed \$50,000, for each proof of business registration not properly provided under a contract with a contracting agency.



STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name: RAINONE COUGHLIN MINCHELLO LLC

Trade Name:

Address: 555 US HWY 1 S. STE.440
ISELIN, NJ 08830

Certificate Number: 2093302

Effective Date: December 13, 2016

Date of Issuance: February 06, 2018

For Office Use Only:

20180206111237642

MORRIS COUNTY MUA

Pay to Play Advisory

PAY TO PLAY ADVISORY

**Disclosure Requirement
(N.J.S.A. 19:44A – 20.27)**

Any business entity that has received \$50,000 or more in contracts from government entities in a calendar year will be required to file an annual disclosure report with ELEC.

The report will include certain contributions and contract information for the current calendar year.

At a minimum, a list of all business entities that file an annual disclosure report will be listed on ELEC's website at www.elec.state.nj.us.

If you have any questions please contact ELEC at:
1-888-313-ELEC (toll free in NJ) or
609-292-8700

An analyst from ELEC's Special Programs Section will assist you.

Initials DLM

MORRIS COUNTY MUA

Certification of Non-Involvement in Prohibited Activities in Russia or Belarus

Pursuant to N.J.S.A. 52:32-60.1, et seq. and N.J.S.A.40A:11-2.2 (L. 2022, c. 3) any person or entity (hereinafter "Vendor") that seeks to enter into or renew a contract with a local contracting unit subject to the Local Public Contracts Law for the provision of goods or services, or the purchase of bonds or other obligations, must complete the certification below indicating whether or not the Vendor is identified on the Office of Foreign Assets Control (OFAC) Specially Designated Nationals and Blocked Persons list, available here: <https://sanctionssearch.ofac.treas.gov/>. If the Department of the Treasury finds that a Vendor has made a certification in violation of the law, it shall take any action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.

I, the undersigned, certify that I have read the definition of "Vendor" below, and have reviewed the Office of Foreign Assets Control (OFAC) Specially Designated Nationals and Blocked Persons list, and having done so certify

(Check the Appropriate Box)

- ☒ A. That the Vendor is not identified on the OFAC Specially Designated Nationals and Blocked Persons list on account of activity related to Russia and/or Belarus.
- OR
- ☐ B. That I am unable to certify as to "A" above, because the Vendor is identified on the OFAC Specially Designated Nationals and Blocked Persons list on account of activity related to Russia and/or Belarus.
- OR
- ☐ C. That I am unable to certify as to "A" above, because the Vendor is identified on the OFAC Specially Designated Nationals and Blocked Persons list. However, the Vendor is engaged in activity related to Russia and/or Belarus consistent with federal law, regulation, license or exemption. A detailed description of how the Vendor's activity related to Russia and/or Belarus is consistent with federal law is set forth below.

(Attach Additional Sheets If Necessary.)

Signature of Vendor's Authorized Representative

David L. Minchello, Esq., Partner

Print Name and Title of Vendor's Authorized Representative

Rainone Coughlin Minchello LLC

Vendor's Name

555 US Highway One South, Suite 440

Vendor's Address (Street Address)

Iselin, NJ 08830

Vendor's Address (City/State/Zip Code)

January 8, 2025

Date

81-4657921

Vendor's FEIN

732-709-4182

Vendor's Phone Number

732-791-1555

Vendor's Fax Number

DMinchello@njrcmlaw.com

Vendor's Email Address

¹ Vendor means: (1) A natural person, corporation, company, limited partnership, limited liability partnership, limited liability company, business association, sole proprietorship, joint venture, partnership, society, trust, or any other nongovernmental entity, organization, or group; (2) Any governmental entity or instrumentality of a government, including a multilateral development institution, as defined in Section 1701(c)(3) of the International Financial Institutions Act, 22 U.S.C. 262(c)(3); or (3) Any parent, successor, subunit, direct or indirect subsidiary, or any entity under common ownership or control with, ~~any~~ entity described in paragraph (1) or (2).

MORRIS COUNTY MUA

Disclosure of Investment Activities in Iran

Pursuant to Public Law 2012, c. 25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that the person or entity, or one of the person or entity's parents, subsidiaries, or affiliates, is not identified on a list created and maintained by the Department of the Treasury as a person or entity engaging in investment activities in Iran. If the Director finds a person or entity to be in violation of the principles which are the subject of this law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the person or entity.

I certify, pursuant to Public Law 2012, c. 25, that the person or entity listed for which I am authorized to bid/renew:

Bidder/Officer: Rainone Coughlin Minchello LLC

- ☒ is not providing goods or services of \$20,000,000 or more in the energy sector of Iran, including a person or entity that provides oil or liquefied natural gas tankers, or products used to construct or maintain pipelines used to transport oil or liquefied natural gas, for the energy sector of Iran; is not a financial institution that extends \$20,000,000 or more in credit to another person or entity, for 45 days or more, if that person or entity will use the credit to provide goods or services in the energy sector in Iran.

In the event that a person or entity is unable to make the above certification because it or one of its parents, subsidiaries, or affiliates has engaged in the above-referenced activities, a detailed, accurate and precise description of the activities must be provided in part 2 below to the Division of Purchase under penalty of perjury. Failure to provide such will result in the proposal being rendered as non-responsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

PART 2: PLEASE PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN

You must provide, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran outlined above by completing the boxes below.

Name: _____ Relationship to Bidder/Officer: _____

Description of Activities: _____

Duration of Engagement: _____ Anticipated Cessation Date: _____

Bidder/Officer Contact Name: _____ Contact Phone Number: _____

Certification: I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above-referenced person or entity. I acknowledge that Town/ Township/ Borough/Government Agency is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the MCMUA to notify the MCMUA in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with Morris County Municipal Utilities Authority, New Jersey and that the MCMUA at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): David L. Minchello, Esq. Signature: 

Title: Partner Date: January 8, 2025

MORRIS COUNTY MUA

Non-Collusion Affidavit

STATE OF NEW JERSEY

MORRIS COUNTY MUNICIPAL UTILITIES AUTHORITY ss:

I certify that I am Partner

of the firm of Rainone Coughlin Minchello LLC

the Respondent making this Proposal for the bid or proposal for the above named project, that I executed the said proposal with full authority to do so; that said bidder has not, directly or indirectly entered into any agreement, participated in any collusion or otherwise taken any action in restraint of free, competitive bidding in connection with the above named project; and that all statements contained in said proposal and this affidavit are true, correct, and made with full knowledge that the Morris County Municipal Utilities Authority relies upon the truth of the statements contained in said Proposals and in the statements contained in this affidavit in awarding the contract for the said project.

I further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, except bona fide employees or bona fide established commercial or selling agencies.

Signature of Representative: _____

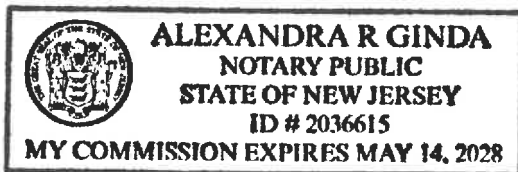
David L. Minchello, Esq.

Subscribed and sworn to before me this 9th day of January, 20 21

Print Name of Affiant: Alexandra R. Ginda

Notary Public of New Jersey

My commission expires 5/14/2028



Affidavit of Non-Debarred Status

**Request for Taxpayer
Identification Number and Certification**

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the
requester. Do not
send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type.
See Specific Instructions on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Rainone Coughlin Minchello LLC	
2 Business name/disregarded entity name, if different from above.	
3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. ☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate ☒ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) P Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. ☐ Other (see instructions)	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ (Applies to accounts maintained outside the United States.)
3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions ☐	
5 Address (number, street, and apt. or suite no.). See instructions. 555 U.S. Highway One South, Suite 440	Requester's name and address (optional)
6 City, state, and ZIP code Iselin, NJ 08830	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

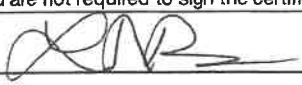
Social security number								
			-					
or								
Employer identification number								
8	1	-	4	6	5	7	9	2 1

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person 	Date 1/06/2025
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they



RAINCOU-02

EBROWN2

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/7/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Beckerman & Company 100 Passaic Avenue Suite 120 Fairfield, NJ 07004	CONTACT Elisa Brown	
	PHONE (A/C, No, Ext): (732) 587-1893	FAX (A/C, No):
INSURED Rainone Coughlin Minchello LLC 555 Us-1 Suite 440 Iselin, NJ 08830	E-MAIL ADDRESS: ebrown@acrisure.com	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Twin City Fire Insurance Company	
	INSURER B: Hartford Casualty Insurance Company	
	INSURER C: The Continental Insurance Company Of New Jersey	
	INSURER D:	
INSURER E:		
INSURER F:		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PROJECT ☐ LOC OTHER:			13SBAIO0406	1/3/2025	1/3/2026	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000
A	☒ AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			13SBAIO0406	1/3/2025	1/3/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10,000			13SBAIO0406	1/3/2025	1/3/2026	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000
B	☒ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NJ) ☐ Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	13WBCAA0HNS	1/3/2025	1/3/2026	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Prof Liability			6052066293	1/1/2025	1/1/2026	Per Claim 2,000,000
C	Prof Liability			6052066293	1/1/2025	1/1/2026	Aggregate 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE