NJ Realty Transfer Fees

State Of New Jersey
Division Of Taxation
Property Administration
May 2007

Realty Transfer Fee (N.J.S.A. 46:15-5 et seq.)

The Realty Transfer Fee is imposed upon the recording of deeds evidencing transfers of title to real property in the State of New Jersey. The Fee is required to be paid upon the recording of deeds conveying title to real property in New Jersey. The Realty Transfer Fee is calculated based on the amount of consideration recited in the deed or, in certain instances, the assessed valuation of the property conveyed divided by the Director's Ratio. Payment of the Fee is a prerequisite for recording the deed. The R.T.F. is usually collected at the real estate closing by the legal representatives or title insurance agents responsible for recording the deed at the county registry offices. The Realty Transfer Fee replaced the expiring Federal Documentary Tax in 1968. The State of New Jersey and New Jersey's twenty-one counties share Realty Transfer Fee proceeds. The County Treasurer's Office remits Realty Transfer Fee revenues to the State Treasurer on the tenth day following the month of collection, using the official form RTF-2 that the Director of the Division of Taxation has prescribed. Property Administration personnel respond to questions on a daily basis that taxpayers, county recording officers, and title agencies ask about the Realty Transfer Fee, and how the Fee applies to individual transfers of real property.

The most current Realty Transfer Fee law enacted is Chapter 33, Laws of 2006, which imposes a 1% fee on buyers in transfers of Class 4A "commercial property" as defined in N.J.A.C. 18:12-2.2 and also on property classes 2 "residential," 3A "farm property (regular)" but only if the property includes a building or structure intended or suited for residential use transferred to the same grantee with the farm property; and cooperative units, that incur the 1% fee for an entire consideration recited in the deed in excess of $1 million. The 1% fee cannot be prorated or arbitrarily allocated in a transfer; if there is one real estate parcel transferred that bears one or more of the aforementioned property classes, the 1% fee is incurred for the entire consideration as stated in the deed, acknowledgement, or Affidavit of Consideration for Use by Buyer. Chapter 33 took effect on August 1, 2006 and applies to transfers of property on or after that date. Chapter 33 mandates that buyers in deeds involving Class 4A "commercial property" sales recorded on or before November 15, 2006 that were transferred pursuant to a contract that was fully executed before July 1, 2006 and who remit the 1% fee shall have it refunded by filing a claim for refund with the Division of Taxation within one year following the recording date of the deed. The Division of Taxation requires documentation including deed photocopy, fully executed contract of sale signed by all parties, HUD-1 or other settlement statement fully executed by grantor and grantee, and any additional proofs that the Director of the Division of Taxation may require in order to process the refund claim.

A revised Affidavit of Consideration for Use by Seller (form RTF-1) and revised Affidavit of Consideration for Use by Buyer (form RTF-1EE) are additionally now required to be annexed to and recorded with deeds transferring Class 4 property of any type (commercial, industrial, or apartment properties) as a prerequisite for recording, whether the real property transfer is taxable or exempt from payment of the 1% fee.
The following are frequently asked questions regarding the Realty Transfer Fee.

Q. 1. What are the Realty Transfer Fee rates on standard transactions and “new construction” transfers? 2. Is the current Realty Transfer Fee Rate Schedule available for viewing and downloading on the Division’s Internet Website?

A. REALTY TRANSFER FEES IMPOSED ON SELLER, TOTAL CONSIDERATION NOT IN EXCESS OF $350,000

1. $2.00/$500 of consideration not in excess of $150,000;
2. $3.35/$500 of consideration in excess of $150,000 but not in excess of $200,000;
3. $3.90/$500 of consideration in excess of $200,000 but not in excess of $350,000.

The current Realty Transfer Fee Rate Schedule for no exemption, partial exemption, and new construction for total consideration not in excess of $350,000 can be found on the Division of Taxation’s Internet Website.

REALTY TRANSFER FEES IMPOSED ON SELLER, TOTAL CONSIDERATION IN EXCESS OF $350,000

Click here

1. $2.90/$500 of consideration not in excess of $150,000;
2. $4.25/$500 of consideration in excess of $150,000 but not in excess of $200,000;
3. $4.80/$500 of consideration in excess of $200,000 but not in excess of $550,000;
4. $5.30/$500 of consideration in excess of $550,000 but not in excess of $850,000;
5. $5.80/$500 of consideration in excess of $850,000 but not in excess of $1,000,000;
6. $6.05/$500 of consideration in excess of $1,000,000.

The current Realty Transfer Fee Rate Schedule for no exemption, partial exemption, and new construction for total consideration in excess of $350,000 can be found on the Division of Taxation’s Internet Website.

Q. What are the partial exemptions from the Realty Transfer fee?

A. The current Realty Transfer Fee rates for qualifying senior citizens aged 62 or older; blind persons; disabled persons; and on property that is low and moderate income housing (also known as the “partial exemptions”) that applies to transfers of real property occurring on or after August 1, 2004 is:

PARTIAL EXEMPTION FROM THE REALTY TRANSFER FEE, SENIOR CITIZEN, BLIND/DISABLED PERSON, AND LOW AND MODERATE INCOME HOUSING, TOTAL CONSIDERATION NOT IN EXCESS OF $350,000

1. $.50/$500 of consideration not in excess of $150,000;
2. $1.25/$500 of consideration in excess of $150,000 but not in excess of $350,000.

PARTIAL EXEMPTION FROM THE REALTY TRANSFER FEE, SENIOR CITIZEN, BLIND/DISABLED PERSON, AND LOW AND MODERATE INCOME HOUSING, TOTAL CONSIDERATION IN EXCESS OF $350,000

1. $1.40/$500 of consideration not in excess of $150,000;
2. $2.15/$500 of consideration in excess of $150,000 but not in excess of $550,000;
3. $2.65/$500 of consideration in excess of $550,000 but not in excess of $850,000;
4. $3.15/$500 of consideration in excess of $850,000 but not in excess of $1,000,000;
5. $3.40/$500 of consideration in excess of $1,000,000.

For the aforementioned “partial exemptions,” a fully completed and notarized “Affidavit of Consideration for Use by Seller” (form RTF-1) must be annexed to and recorded with such deeds, attesting to the facts surrounding the partial exemption claim.

Q. Where can I locate the Realty Transfer Fee regulation on the Division of Taxation's Internet Website?
A. The **county/municipal codes** can be found on the Division of Taxation’s Internet Website.

Q. What is the correct Realty Transfer Fee if the consideration as stated on the deed is $325,000 without any total or partial exemptions?

A. $1,910.00.

Q. What is the correct Realty Transfer Fee if the consideration as stated on the deed is $280,000 with a partial exemption for a seller who is a qualifying senior citizen?

A. $475.00.

Q. What are the total exemptions from the Realty Transfer Fee?

A. Refer to **N.J.S.A. 46:15-10**. The Realty Transfer Fee shall not apply to a deed: a) for a consideration of less than $100; b) by or to the United States of America, this State, or any instrumentality, agency, or subdivision thereof; c) solely in order to provide or release security for a debt or obligation; d) which confirms or corrects a deed previously recorded; e) on a sale for delinquent taxes or assessments; f) on partition; g) by a receiver, trustee in bankruptcy or liquidation, or assignee for the benefit of creditors; h) eligible to be recorded as an "ancient deed" pursuant to R.S. 46:16-7; i) acknowledged or proved on or before July 3, 1968; j) between husband and wife, or parent and child; k) conveying a cemetery lot or plot; l) in specific performance of a final judgment; m) releasing a right of reversion; n) previously recorded in another county and full Realty Transfer Fee paid; o) by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this State; p) recorded within 90 days following the entry of a divorce decree which dissolves the marriage between grantor and grantee; q) issued by a cooperative corporation, as part of a conversion of all of the assets of the cooperative corporation into a condominium, to a shareholder upon the surrender by the shareholder of all of the shareholder's stock in the cooperative corporation and the proprietary lease entitling the shareholder to exclusive occupancy of a portion of the property owned by the corporation.

Q. A father and mother are selling their home to their daughter and son-in-law. Is this transaction exempt from the Realty Transfer Fee?

A. Yes. As a sale between parent to child in accordance with **N.J.S.A. 46:15-10 (j)**, this is an exempt transaction.

Q. A father is selling his residence to his daughter and her live-in boyfriend. Is this exempt from the Realty Transfer Fee?

A. One-half of the consideration is exempt as between parent to child in accordance with **N.J.S.A. 46:15-10(j)**. The remaining one-half is taxable. The entire consideration must be stated on the deed and the attached Affidavit of Consideration for Use by Seller (RTF-1) showing that one-half of the consideration is fully exempt from payment of the Realty Transfer Fee. To determine the Realty Transfer Fee, calculate the Fee on the entire consideration and then divide it by one-half.

Q. A woman is conveying a parcel of land to a child whom she adopted. Upon recording the deed, she claims a total exemption from payment of the Realty Transfer Fee under **N.J.S.A. 46:15-10 j)** between husband and wife, or parent and child. Is she entitled to this exemption?

A. A deed recording of this type is entitled to the total exemption from the Realty Transfer Fee. Such a parent – adopted child relationship satisfies the parent-child relationship requisite, because an adopted child is the legal child of the parent.

Q. A woman is conveying a parcel of land to her stepson. Upon recording the deed, she claims a total exemption from payment of the Realty Transfer Fee under **N.J.S.A. 46:15-10 j)**
A deed recording of this type is not entitled to the total exemption from the Realty Transfer Fee. Such a parent-stepchild relationship does not satisfy the parent-child relationship requisite, because a stepchild is not the legal child of the stepparent.

Q. A woman is conveying a parcel of vacant land to her legally adopted stepson. Upon recording the deed, she claims a total exemption from payment of the Realty Transfer Fee under N.J.S.A. 46:15-10 j) between husband and wife, or parent and child. Is she entitled to this exemption?

A. A deed recording of this kind is not entitled to the total exemption from the Realty Transfer Fee. Such a step-parent-stepchild relationship satisfies the parent-child relationship requisite.

Q. Can I download the Realty Transfer Fee forms from the Division of Taxation's Internet Website?

A. Yes. Click here. On this site, locate the "blue streak." Click on "forms," the fourth item listed from the top. Under the heading "Fill-in Forms," click on Print/Download Tax Forms. Click on "Local Property Tax Forms," then scroll down. Forms are listed alphabetically. Click on the RTF form you require.

Q. Can I state a $1.00 consideration in a deed when conveying real property from one legal entity to another legal entity?

A. There is no exemption conveying from one legal entity to another N.J.A.C. 18:16-6.1 states: "A deed transferring real property from one legal entity to another legal entity that has common ownership is subject to the realty transfer fee. The consideration that the realty transfer fee is calculated on includes the monetary value of stock transferred or contribution to capital by the grantor. When a value is indeterminable, the realty transfer fee is calculated on the assessed value of the property being conveyed on the date of the transfer adjusted to reflect the true value as determined by the Director's Ratio established for that municipality for the current year."

Q. My mother is placing her property in trust for the exclusive benefit of her children. Is this transaction exempt from the Realty Transfer Fee?

A. No. N.J.A.C. 18:16-5.11(b) states: "A transfer of realty to a grantee in trust to hold the property for the benefit of other beneficiaries is subject to a realty transfer fee, since the grantor has divested himself or herself of the benefits of ownership."

Q. We recorded the deed in the wrong county. What can we do?

A. Record the deed in the correct county. The correct county is the one in which the land is located. File an application for a refund with the State (form RTF-3). Also, file an application for a refund of the county portion of the Realty Transfer Fee in the incorrect county (county recording office).

Q. Is there a Realty Transfer Fee on a lease of less than 99 years?

A. No. By definition, a lease of less than 99 years is not a deed for purposes of the Realty Transfer Fee (refer to N.J.A.C. 18:16-1.1, definition of "deed.") However, if there is language contained with either the contract or deed documents that allows either lessor or lessee to "extend" the lease beyond the 99-year period, the transfer is taxable. Leases with the potential to extend its terms beyond the 99-year lease must be treated on the merits of the specific terms, and Realty Transfer Fee Unit personnel would ask to review such documents.

Q. A husband and wife enter into separate contracts for each to purchase 50% interests as tenants-in-common in residential property (Class 2) to be owned jointly between the two of them. Each contract is worth $600,000 or $1,200,000 together. The husband and wife are to be conveyed one deed each THAT incorporates these terms. Is the spouses' acquisition of the real estate subject to the 1% fee in accordance with N.J.S.A. 46:15-7.2?
A. Regardless of whether the spouses are receiving one or two deeds into each spouse's name, the intent of the parties matters. The intent is clearly that the spouses purchase the one property together. The performance of separate contracts resulting in separate deeds is merely a fiction to attempt to circumvent the intention of the law. The total consideration is the combined consideration of each deed together. "Consideration" is defined in part as "the entire compensation paid or to be paid for the transfer of title." If the total consideration or selling price exceeds $1,000,000, the grantees or buyers must remit the 1% fee.

Q. Where can I find the Director's Ratio on the Division's Internet Website?

A. Click here. The Director's Ratio is also known as the "Ave. Ratio Assessed to True Value" in the Certification of the Table of Equalized Valuations promulgated by the Director of the Division of Taxation on or before October 1 in each year, in accordance with N.J.S.A. 54:1-35.1. The Table of Equalized Valuations is also available in booklet form. Use the Director's Ratio for the year prior to transfer. For example, for deed transactions dated in 2007, the Director's Ratio for the municipality in which the property is located would be found in the 2006 certification of the Table of Equalized Valuations. For deed transactions dated in 2008, the Director's Ratio for the municipality in which the property is located would be found in the 2007 certification of the Table of Equalized Valuations.

Q. A mother and daughter have sold a house they have owned as tenants-in-common. The mother is over 62 years of age and resides in the house. Can they receive a partial exemption from the Fee for the mother's interest in the house?

A. Yes, if the ownership is in tenancy-in-common form. The consideration would be divided or split, with the proportionate share that the mother owns qualifying for the senior citizen partial exemption, and with the daughter's share not qualifying for it. In accordance with N.J.S.A. 46:15-10.1, joint tenants must all be age 62 or older in order to qualify for the exemption. Please contact the Realty Transfer Fee Unit in advance to get a breakdown of the Realty Transfer Fees that must be remitted with the deed when it is being submitted for recording. If a county recording office refuses to "split" the fees as outlined here, you must record the deed at the standard rate and submit a Claim for Refund (form RTF-3) and all required documents to receive a refund for the difference between the standard amount and the split fee amount.

Q. Why are the words "NEW CONSTRUCTION" required on the first page of the deed and an affidavit attached to the deed?

A. Chapter 66, Laws of 2004 states that if a real property transfer contains new construction, those words "NEW CONSTRUCTION" shall be printed in upper case lettering and appear at the top of the first page of the deed, or pursuant to that law, any grantor conveying real property upon which there is new construction who fails to subscribe and append to the deed an affidavit to that effect is guilty of a disorderly persons offense.

Q. Why are the words "NEW CONSTRUCTION" required on the first page of the deed and an affidavit attached to the deed?

A. Chapter 66, Laws of 2004 states that if a real property transfer contains new construction, those words "NEW CONSTRUCTION" must be printed in upper case lettering and appear at the top of the first page of the deed, or pursuant to that law, any grantor conveying real property upon which there is new construction who fails to subscribe and append to the deed an affidavit to that effect is guilty of a disorderly persons offense.

Q. Why are the words "NEW CONSTRUCTION" required on the first page of the deed and an affidavit attached to the deed?

A. For purposes of transferring real property, a partnership is a distinct, legal entity than the individuals who comprise the partnership or legal entity. Additionally, exemption statutes are strictly construed. If there is no applicable listed exemption, the Realty Transfer Fee is to be paid. In business transactions, the key to the Realty Transfer Fee calculation is the definition of "consideration." Personal exemptions (senior citizen, blind person, disabled person) are not granted to legal entities. Businesses dissolving or liquidating and transferring real estate must pay a Realty Transfer Fee on the remaining balance of any mortgages. Partnerships
Buying the interest of one partner must pay a Realty Transfer Fee upon the proportionate amount of a mortgage balance, if any.

Q. Why am I required to file an Affidavit of Consideration for Sheriff’s Deeds (form RTF-8) and an Affidavit of Consideration for Use by Seller (form RTF-1) when a federal agency sells property?

A. The Affidavit of Consideration for Sheriff’s Deeds (form RTF-8) is a declaration of other liens or mortgages as required by Chapter 225, Laws of 1979. The Affidavit of Consideration for Use by Seller filing claims the exemption from the Realty Transfer Fee as Chapter 308, Laws of 1991 requires.

Q. My client, the bank, is taking back real estate so that we do not have to go to a sheriff’s sale. We will eventually cancel the mortgage once we sell the property and get our money back. The county recording officer refuses to record the deed without payment of the Realty Transfer Fee.

A. The county recording officer is correct. A Realty Transfer Fee must be paid on the remaining balance of the mortgage if the mortgage is not cancelled. You are seeking to protect your investment by taking the property back and avoiding a sheriff’s sale. You are further protecting yourself by holding the mortgage open to maintain a claim against the borrower. The Realty Transfer Fee laws were not meant to be a guide for business decisions. Unless there is a listed exemption from the Realty Transfer Fee, the fee must be paid.

Q. Is an exempt organization required to remit the 1% fee (“mansion tax”)?

A. No. The 1% fee is not imposed if the real property is transferred to a purchaser that is an organization determined by the federal Internal Revenue Service to be exempt from federal income taxation pursuant to the federal Internal Revenue Code of 1986, or if the transfer meets the requirements of the exempt transactions provided in N.J.S.A. 46:15-10. This exemption was created when Chapter 19, Laws of 2005 was enacted on January 19, 2005.

Q. My father directed in his will that his property be sold and the money divided between his children. Is such a sale exempt?


Q. The family home has been bequeathed to two brothers and a sister. One of the brothers wants to purchase the interest of the other two for $200,000. There is also an open mortgage in the amount of $60,000 on the subject property. How would the Realty Transfer Fee be calculated?

A. The brother who is purchasing the interest of his other brother and sister owns a one-third interest in the property. The consideration upon which the Realty Transfer Fee would be calculated is determined by adding two-thirds of the mortgage ($40,000) to the consideration he pays his brother and sister ($200,000), or $240,000.

Q. My client was divorced many years ago. He is deeding his one-half interest in the property to his former wife for $8,000 and an original mortgage of $200,000. Is this transaction exempt as “In specific performance of a final judgment”?

A. No. The mere incorporation of the terms of a separation agreement into a judgment of divorce does not alter the “essential consensual character” of the agreement (Carlson v. Carlsen, 72 N.J. 363, 371, 1977). Thus, for the purposes of the Realty Transfer fee law, “In specific performance of a final judgment” may not be used as an exemption. This exemption may be used when the judge orders that the transfer be made in accordance with his or her rulings. In this instance, the Realty Transfer Fee would be calculated on $8,000 plus one-half of the remaining balance of the mortgage.

Q. I am changing the name of my existing LLC. Can I file a deed with no Realty Transfer Fee payment?

A. Yes. The Division of Revenue is the agency that handles corporation registrations. When a
Q. Is a Quitclaim Deed exempt from the Realty Transfer Fee?

A. First, be sure that it is a true quitclaim deed. A quitclaim deed conveys only that right, title or interest that the grantor has, or may have, in the property. It does not warrant that the grantor has any particular title or legal interest in the property. The deed must say "Quitclaim Deed" with specific language such as, "This deed is called a Quitclaim Deed. The Grantor makes no promises as to the ownership of title, but simply transfers whatever interest the Grantor has to the Grantee." An attorney or title company cannot imply that a deed is a Quitclaim Deed. Attorneys often transfer freehold interest in Quitclaim Deed format. Those transfers are taxable transactions for Realty Transfer fee purposes.

Q. I have a deed pursuant to a corporate merger. Is there an exemption in the new law from the 1% fee for such transfers?

A. Chapter 33, laws of 2006 mandated that the 1% fee does not apply to a deed if a real property transfer is incidental to a corporate merger or acquisition and the equalized assessed value of the real property transferred is less than 20% of the total value of all assets exchanged in the merger or acquisition. A grantee claiming an exemption from the 1% fee in such instances, when the deed is offered for recording, must file a merger document in addition to an Affidavit of Consideration for Use by Buyer. Therefore, on transfers of real property incidental to a corporate merger or acquisition, the grantee, legal representative, corporate officer or deponent must file a stamped, approved merger document at the county recording office with form RTF-4, "Filing of Protest of Fee Assessment" and remit any other recording fees that are not exempt. Merger documents (Certificates of Merger) are filed in duplicate with the Commercial Recording Unit in the Division of Revenue. The Website for the Records Unit. First, click on "I want to obtain copies of public records," then click on "Corporate & Business Entities" under the "Search & Photocopy" heading. The Division of Revenue can also be reached by mail: NJ Division of Revenue, Records Unit, PO Box 450, Trenton, NJ 08646. The direct Internet Website for the New Jersey Division of Revenue. County recording officers must forward the RTF-4 form, stamped merger document and grantee's Affidavit of Consideration for Use by Buyer to the Division of Taxation. This has the effect of a protest of a deficiency of fee payment filed on the date on which the deed is recorded.

Q. Property is being sold by the executor of an estate of the decedent who was, at the time of his death, age 67. Is this transaction exempt from the Fee as a sale by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with N.J.S.A. 46:15-10(o)?

A. The transfer of property by an executor to the named devisees or legal heir(s) in a will is exempt. The real property transfer by the executor or executrix of an estate to anyone else not named in the will is not exempt. The partial exemption accorded to a qualifying senior citizen, blind person, or disabled person is a personal exemption and cannot be given to decedents or estates.

Q. 1. What exemption would I use in order when transferring property from a senior citizen to a trust? 2. The senior citizen will maintain control over the property. Once his property is in a trust, when he sells, is he going to be entitled to the partial exemption accorded to qualifying senior citizens?

A. 1. N.J.A.C. 18:16-5.8 states that the exemption to use is "solely in order to provide or release security for a debt or obligation." 2. No. A senior citizen's partial exemption is a personal exemption. A trust is a legal entity and is not entitled to the partial exemption.

Q. If I have a question concerning a non-deed transfer, what can I do?

A. You may direct any inquiries regarding non-deed transfers of controlling interests in real
be paid by the purchaser of the controlling interest; provided however that in the case of the sale or transfer of a controlling interest in an entity which possesses, directly or indirectly, an interest in classified real property and an interest in other property, real or personal, the 1% fee shall be paid only if the equalized assessed value of the classified real property exceeds $1,000,000 which shall be paid by the purchaser of the controlling interest and which shall be equal to 1% of the equalized assessed value of the classified real property that is equal to the percentage of the ownership interest transferred. Such purchasers must remit this fee on or before the last day of the month following the month in which the sale of a controlling interest subject to the tax is completed by filing a return with the Director of the Division of Taxation with accompanying payment. The Director may extend this filing time and may examine the books and records of an entity regarding the sale of a controlling interest. Transfers of a controlling interest on or before November 15, 2006 shall not be subject to the tax if the interest was transferred pursuant to a contract or other binding agreement that was fully executed before July 1, 2006.

Q. There are tax exempt liquidations for Federal purposes. If someone claims a total exemption based on a "351 or 332" liquidation, is the transaction exempt?

A. Section 351 and 332 liquidations are exemptions from Federal income tax which allow a company to transfer all assets and liabilities to a parent company without following the usual rules of adding back depreciation on the disposition of assets. This does not have anything to do with the Realty Transfer Fee. N.J.A.C. 18:16-5.9 provides that "(a) In the case of a transfer of real estate to stockholder(s) by a corporation in liquidation, or to partner(s) by a partnership firm in liquidation, no attempt will be made to project value on the basis of consideration passing between grantor and grantee, since such a transaction, in general, represents a return of capital. (b) The transfer is not subject to the transfer fee if there is no other consideration as defined at N.J.A.C. 18:16-1.1. (c) In the event there are no mortgages, liens or other encumbrances on the property, the transfer is not subject to realty transfer fees."

Q. Owners who are senior citizens (age 62 or older) are selling a 100-acre farm. The property being transferred includes a one-acre farmhouse. The attorney for the grantors presents the deed for recording with an Affidavit of Consideration for Use by Seller (RTF-1) claiming the partial exemption from the Realty Transfer Fee on the entire parcel. Should the partial exemption be granted on the entire parcel?

A. The partial exemption from the Realty Transfer fee is to be granted only on that portion of the sales price attributable to the residence and the land necessary for the fair enjoyment of the house (curtilage). This portion is usually listed as Class 3A on the official Assessment List. The partial exemption should be granted only on the percent of the entire sales price attributable to the residence.

Last Updated: Wednesday, 03/04/09