

Exhibit “A”

SUBORDINATION AGREEMENT

Loan No: 3358257921

This Agreement is made this _____, 2016 by **Township of West Orange**, whose address is _____ (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$15,000.00 executed by **Oscar Perez and Aimee Perez, husband and wife** (the "Borrower"), dated May 30, 2007 and recorded on September 20, 2007, in Book 12088 Page 7259 in the records of Essex County ("Lienholder's Lien"), covering the property commonly known as 38 Freeman Place, West Orange, NJ 07052-4405 (the "Property") and legally described as:

Situated in the County of Essex, State of NJ:

(See attached Legal Description)

Tax ID No.: Block: 3.01 Lot : 74

WHEREAS Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$193,006.00 and dated on or about _____, 2016 to be secured by a mortgage/deed of trust granted to Mortgage Electronic Registration Systems Inc., as nominee for Quicken Loans Inc., its successors and or assigns, covering the Property ("Quicken Loans' Lien"), and

WHEREAS Quicken Loans Inc. will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

WHEREAS Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

Loan No: 3358257921

Witnesses:

Signature _____

Printed Name _____

Signature _____

Printed Name _____

STATE OF _____)

ss

COUNTY OF _____)

Lienholder Signature:

Lienholder: Township of West Orange

Printed Name _____

Title _____

On _____, 2016 before me, _____ (Notary Name),
personally appeared _____ (Lienholder Representative),
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose
name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed
the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument
the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

(Notary Signature)
Notary Public, County of _____, Acting in _____ County.
State of _____
My commission expires _____.

This instrument drafted by and after recording return to:
Quicken Loans Inc.
Subordination Dept.
635 Woodward Avenue
Detroit, MI 48226

TRACT #1

BEGINNING AT A POINT IN THE EASTERLY LINE OF FREEMAN PLACE DISTANT 175.00 FEET NORTHERLY FROM THE NORTHERLY LINE OF TREMONT AVENUE; THENCE
(1) ALONG THE EASTERLY LINE OF SAID FREEMAN PLACE, NORTH 23 DEGREES 14 MINUTES EAST, 37.50 FEET; THENCE
(2) SOUTH 63 DEGREES 30 MINUTES EAST, 100.00 FEET; THENCE
(3) SOUTH 23 DEGREES 14 MINUTES WEST, 37.50 FEET; THENCE
(4) NORTH 63 DEGREES 30 MINUTES WEST, 100.00 FEET TO SAID EASTERLY LINE OF FREEMAN PLACE AND THE POINT AND PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY: BEING LOT 74, BLOCK 3.01 ON THE TAX MAP OF THE TOWNSHIP OF WEST ORANGE.

TRACT #2

BEGINNING AT A POINT DISTANT THE FOLLOWING TWO COURSES FROM THE INTERSECTION OF THE EASTERLY LINE OF FREEMAN PLACE WITH THE NORTHERLY LINE OF TREMONT AVENUE;

A. ALONG THE NORTHEASTERLY LINE OF FREEMAN PLACE, NORTH 23 DEGREES 14 MINUTES EAST, 175 FEET; THENCE
B. SOUTH 63 DEGREES 30 MINUTES, 110 FEET, MORE OR LESS, TO THE EASTERLY LINE OF THE TWP. OF WEST ORANGE TRUNK SEWER RIGHT OF WAY, AT THE POINT OF BEGINNING; THENCE RUNNING
(1) NORTH 23 DEGREES 14 MINUTES EAST, 37.50 FEET; THENCE
(2) SOUTH 63 DEGREES 30 MINUTES EAST, 30.00 FEET; THENCE
(3) SOUTH 23 DEGREES 14 MINUTES WEST, 37.50 FEET; THENCE
(4) NORTH 63 DEGREES 30 MINUTES WEST, 30.00 FEET TO THE POINT AND PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY:: BEING LOT 74.01, BLOCK 3.01 ON THE TAX MAP OF THE TOWNSHIP OF WEST ORANGE.

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.