

Exhibit “A”

Prepared by & Return to:
OPTIMA Lender Services
4640 Richmond Rd, Ste 100
Cleveland., OH 44128
(216)342-5006

Property Address:
25 Winding Way
West Orange, NJ 07052

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE IS MADE AS OF THE _____ day of _____, 2016 between **Township of West Orange** whose address is **66 Main Street, West Orange NJ 07052** (hereinafter "Lender"), **Seward and Susan Ward** (hereinafter "Borrower").

THAT WHEREAS **Seward and Susan Ward** has heretofore given to **Township of West Orange** a Note secured by certain Mortgage dated December 28, 2011 in the amount of TWENTY THOUSAND DOLLARS AND 00/100 (\$20,000.00), and recorded amongst the Essex County, New Jersey official property records on March 9, 2012 in Book 12356, Page 4530, Instrument Number 12020578 upon property hereinafter described as follows:

SEE EXHIBIT "A" ATTACHED

The Real Property or its address is commonly known as **25 Winding Way, West Orange, NJ 07052.**

AND WHEREAS, **Seward and Susan Ward** has also heretofore given to **PNC Mortgage, A Division of PNC Bank, N.A., Its Successors and/or Assigns, ATIMA** a Note secured by a Deed of Trust/Mortgage dated _____, 2016, and has been recorded in Volume/Instrument No. _____, Page _____, of the Essex County, New Jersey official property records in a sum not to exceed **\$228,500.00** payable with interest upon the terms and conditions described therein: and

NOW, THEREFORE, **Township of West Orange** does hereby contract and agree that the Deed of Trust/Mortgage to **PNC MORTGAGE, A DIVISION OF PNC BANK, N.A., Its Successors and/or Assigns, ATIMA**, shall be a lien upon said land superior to the a Mortgage/Deed of Trust recorded in Book 12356, Page 4530, Instrument Number 12020578 of the official property records of Essex County, New Jersey.

IN WITNESS WHEREOF, Township of West Orange has signed this Subordination Agreement as of the day and date first written above.

Township of West Orange

BY: _____

ITS: _____

State of _____):
County of _____):

On this _____ day of _____, 2016, before me, the subscriber, personally appeared _____, who acknowledged him/herself to be the _____ of Township of West Orange and that he/she as such _____, being authorized to do so, executed the foregoing instrument for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

NOTARY

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