

# Exhibit “A”

## **SUBORDINATION AGREEMENT**

Loan No: 3360298564

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 \$20,000.00 executed by **Beulah M. Lambert** (the "Borrower"), dated July 31, 2010 and recorded on October 1, 2010, in Book 12275 Page 971 in the records of Essex County ("Lienholder's Lien"), covering the property commonly known as 53 Watson Ave, West Orange, NJ 07052-6016 (the "Property") and legally described as:

Situated in the County of Essex, State of NJ:

(See attached Legal Description)

Tax ID No.: Block: 129 Lot: 36

**WHEREAS** Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$196,630.00 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.

**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

BEGINNING AT A POINT IN THE NORTHWESTERLY RIGHT-OF-WAY LINE OF WATSON AVENUE (50 FOOT RIGHT-OF-WAY), SAID POINT BEING DISTANT 40.00 FEET SOUTHWESTERLY FROM THE INTERSECTION OF THE NORTHWESTERLY RIGHT-OF-WAY LINE OF WATSON AVENUE WITH THE SOUTHWESTERLY RIGHT-OF-WAY OF CHESTNUT STREET, FORMERLY AS ELM STREET, (50 FOOT RIGHT-OF-WAY); THENCE

1. ALONG THE NORTHWESTERLY RIGHT-OF-WAY LINE OF WATSON AVENUE, SOUTH 28 DEGREES 34 MINUTES WEST, A DISTANCE OF 35.00 FEET; THENCE

2. PARALLEL WITH THE SOUTHWESTERLY RIGHT-OF-WAY LINE OF CHESTNUT STREET, ALONG THE DIVIDING LINE BETWEEN LOT 568 AND LOT 569 AS SHOWN ON A MAP ENTITLED "REVISED MAP OF 1103 BUILDING LOTS OWNED BY WATSON WHITTLESEY," NORTH 61 DEGREES 26 MINUTES WEST, A DISTANCE OF 100.00 FEET; THENCE

3. PARALLEL WITH THE NORTHWESTERLY RIGHT-OF-WAY LINE OF WATSON AVENUE, NORTH 28 DEGREES 34 MINUTES EAST, A DISTANCE OF 35.00 FEET; THENCE

4. PARALLEL WITH THE SOUTHWESTERLY RIGHT-OF-WAY LINE OF CHESTNUT STREET, SOUTH 61 DEGREES 26 MINUTES EAST, A DISTANCE OF 100.00 FEET TO THE NORTHWESTERLY RIGHT-OF-WAY LINE OF WATSON AVENUE AND THE POINT OF BEGINNING.