

Exhibit “A”

SUBORDINATION / POSTPONEMENT OF MORTGAGE

This Postponement is made on THIS _____ DAY OF _____ 2016
BETWEEN THE mortgage Holders (s)
West Orange Township Housing Rehabilitation Program

Whose address is:

Referred to as "I"
AND the new Lenders(s)
Home Point Financial Corporation ISAOA/ATIMA
9 Entin Road, Suite 200
Parsippany, NJ, 07054
Loan Number: 1111105454

Referred to as "You"

If there is more than one Mortgage Holder, the word "I" shall mean "We".

4/10/2006 1. Present Mortgage. I hold a mortgage (referred to as the "present mortgagee".)
The present mortgage is German Zabaleta and Blanca Irene Garnica to West
Orange Township Housing Rehabilitation Program dated 1/28/2006 and recorded
10/04/2006 in Mortgage Book 11186 Page 101. Given to Secure the Sum of
\$15,000.00.

To

West Orange Township Housing Rehabilitation Program

4/10/2006 I also hold the note, bond or other agreement for payment that is secured by the present
mortgage. The present mortgage covers property located in the TOWNSHIP OF West
Orange, County of ESSEX in the State of New Jersey. The present mortgage was
recorded on 10/4/2006 in the office of the County Recording Officer of Essex County,
New Jersey in Mortgage Book 11186 on page 101.

The original amount of the mortgage was:

\$ 15,000.00

(for recorders use only)

2. NEW MORTGAGE. You are about to make a loan in the principal amount of \$203,500.00 which will be secured by a mortgage (referred to as the "new mortgage") covering the same property as the present mortgage.

2A) Property Collateral : 15 White Street, Township of West Orange
Essex County, NJ
Block 62, Lot 7

3. POSTPONEMENT. The present mortgage will be subject, subordinate and inferior in priority to the new mortgage. This includes all renewals and extension of the new mortgage. I have been paid \$_____ for the making of this Postponement.

4. CONTINUING EFFECT. This postponement changes only the priority of the present mortgage. The present mortgage remains in effect in all other respects.

5. WHO IS BOUND. This Postponement is binding upon me and all who succeed to my rights as holder of the present mortgage.

6. SIGNATURES. I agree to the Postponement. If this Postponement is made by a corporation, its proper corporate officers sign and its corporate seal is affixed.

Witnessed or Attested by:

_____ (seal)

_____ (seal)

STATE OF NEW JERSEY, COUNTY OF ESSEX

SS.

I CERTIFY that on:

Personally came before me and stated to my satisfaction that this person (or if more than one, each person):

- a) was the make of the attached instrument as,
- b) executed this instrument as his or her own act.

(print name and title below signature)

RECORD AND RETURN TO: