

ATTION. MARITZO VECERRA-

West Orange Housing Rehabilitation Program Application for WOHRP Mortgage Subordination

Last Name Mejia	First Name Sandra	Street Address 89 Walchung Ave.	Phone # 973-866-7173
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Current Appraisal of Home

Appraiser & Contact Person Bonnie Nach	Phone #	Date 01/16/2018	Current Appraised Value 240,000.00
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Current Mortgage

Current Mortgage Holder	Contact & Phone #	Date & Initial Amount of Mortgage	Interest Rate	Years at Signing	Current Principal Balance	Current Monthly Interest and Principal Payment
Wells Fargo Bank		0/13/2003 143,750.00	5.087		77,773.82	1,579.00

Proposed Mortgage

Proposed Mortgage Holder	Contact & Phone #	Proposed Amount of Mortgage	Proposed Interest Rate	Proposed Years at Signing	Proposed Mortgage Closing Date	Proposed Monthly Interest and Principal Payment
Quicken Loans Inc., ISAQA	913-373-0025	142,000.00	3.99	20	02/15/2018	859.75

For Township Use Only

Proposed Mortgage Loan Principal as % of Current Valuation		Return this application and attachments to: West Orange Dept of Planning & Devt 66 Main St., 2nd Fl West Orange, NJ 07052	
Taxes paid current	Date 3/7/18	Signed rm	Documents to be returned with application
Township Inspection - No Code Violations <i>see attached</i>	Date 2/23/18	Signed rm	1. Current Appraisal
Township Attorney Approval	Date 1/1/18	Signed	2. Mortgage Commitment
Inspection Fee \$50 Paid	Date 3/1/18	Signed rm	3. Subordination documents
Processing Fee \$100 Paid	Date 3/1/18	Signed rm	4. Check to W. Orange Twp. for Inspection Fee
			5. Check to W. Orange Twp. for Processing Fee
			If proceeds of new mortgage loan are to exceed current principal balance, please attach explanation of proposed use of the proceeds.
			For Inquiries: 973-325-4110

All of the information in this application and attachments is true to the best of my knowledge. I recognize that willful presentation of inaccurate or misleading information may lead to default on my West Orange Housing Rehabilitation Program Loan and possible prosecution by West Orange Township.

Signature *Sandra Mejia* Date *2/14/18*

2018 FEB 20 AM 10:21
W.O. PLANNING AND
DEVELOPMENT DEPT.

SUBORDINATION AGREEMENT

Loan No: 3396829564

This Agreement is made this _____, 20____ 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 **Nelson B. Mejia and Sandra E. Mejia** (the "Borrower"), dated January 29, 2004 and recorded on March 11, 2004, in Book 9630, Page 404, in the records of Essex County ("Lienholder's Lien"), covering the property commonly known as 89 Watchung Avenue, West Orange, NJ 07052-6006 (the "Property") and legally described as:

Situated in the County of Essex, State of NJ:

(See attached Legal Description)

Tax ID No.: Block 131 Lot 14

WHEREAS Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$142,000.00 and dated on or about _____, 20____ 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 _____, 20____ 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:
Davan Burnett
Quicken Loans Inc.
Subordination Dept.
615 W. Lafayette
Detroit, MI 48226

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): Block 131 Lot 14

Land situated in the Township of West Orange in the County of Essex in the State of NJ

BEGINNING AT A POINT IN THE NORTHWESTERLY LINE OF WATCHUNG AVENUE, HEREIN DISTANT 325.00' AS MEASURED NORTHEASTERLY ALONG THE SAME FROM ITS INTERSECTION WITH THE NORTHEASTERLY LINE OF RIDGE AVENUE, AND FROM SAID POINT OF BEGINNING, THENCE RUNNING,

N 61 DEGREES 26 MINUTES 00 SECONDS W, A DISTANCE OF 100.00' TO A POINT, THENCE
N 28 DEGREES 34 MINUTES 00 SECONDS E, A DISTANCE OF 50.00' TO A POINT, THENCE
S 61 DEGREES 26 MINUTES 00 SECONDS E, A DISTANCE OF 100.00' TO A POINT IN THE
NORTHWESTERLY LINE OF WATCHUNG AVENUE, THENCE
ALONG THE NORTHWESTERLY LINE OF WATCHUNG AVENUE, S 28 DEGREES 34 MINUTES 00 SECONDS
W, A DISTANCE OF 50.00' TO THE POINT AND PLACE OF BEGINNING.

CONTAINING 0.1148 ACRES OF LAND, MORE OR LESS, AS SURVEYED BY SCOTT C. WILLARD, PLS.

THE ABOVE DESCRIPTION WAS WRITTEN IN ACCORDANCE WITH A SURVEY PREPARED ON MAY 7, 2003
BY SCOTT C. WILLARD.

FOR INFORMATIONAL PURPOSES ONLY: KNOWN AS LOT 14 BLOCK 131.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 89 Watchung Avenue, West Orange, NJ 07052-6006

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

Date: February 16, 2018



Township of West Orange

2018 FEB 20 AM 10:16

W.O. PLANNING AND
DEVELOPMENT DEPT.

**Please subordinate to Mortgage Electronic Registration
Systems, Inc. as nominee for Quicken Loans Inc.
Loan Number 3396829564**

RE: Sandra E. Mejia
Account#:
Social Security #: 144-76-5352
89 Watchung Ave
West Orange, NJ 07052-6006

To Whom It May Concern:

Quicken Loans Inc. has approved the above client(s) for a first lien mortgage in the amount of \$142,000.00. This loan will be closing on or about February 26, 2018. In order to proceed with our client's wishes, we ask that you complete a subordination agreement in the amount of \$142,000.00 and return it to us as quickly as possible. Listed below and included is the documentation that you require prior to the completion of a subordination agreement:

*** The current requested loan amount is only an estimate and may account for slight changes in allowable fees and costs. The requested loan amount may be reduced prior to closing to ensure all applicable State guidelines are met.

Appraisal
Certification and Authorization
Commitment Letter
LOX/Return Label
Subordination Agreement
Worksheet

If you have any questions, concerns or require additional information, do not hesitate to call (877) 784-2593. In order to expedite the processing of this loan, please fax a copy of the subordination agreement to (877) 382-0232 prior to mailing the original. Please reference Quicken Loans Inc.'s account number: **3396829564** in any correspondence. Please note: Quicken Loans Inc.'s UPS Account # is 4RR774, in case a return label is not included.

Respectfully,
Subordination Team
Quicken Loans Inc.
1050 Woodward Ave
Detroit, MI 48226-1906



q03396829564 1268 355 0101

4202801548

Certification & Authorization

Certification

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from Quicken Loans Inc. ("Lender"). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- 2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

- 1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control process. I/We understand that any misrepresentations discovered during the application process, and thereafter, may be reported or shared with law enforcement or fraud alert databases.
- 2. I/We authorize you to provide to Lender, and to any investor to whom Lender may transfer my/our mortgage loan to, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. This authorization also applies to proof of homeowner's insurance coverage and requests for payoff statements from my/our current mortgage lender/bank even if such requests are from the title company performing the closing/settlement of my/our mortgage loan with Lender.
- 3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
- 4. If applicable, I/We request that my/our second mortgage loan be subordinated to the new refinanced first mortgage with Lender. I/We authorize the release of any information, either verbally or written, in order to process the subordination request.
- 5. If applicable, I/We authorize the release of any information to my/our current mortgage lender/bank if necessary to obtain a payoff statement or aid in the negotiation of reduced or modified payoff terms.
- 6. I/We authorize release of any information to other borrowers on the application for this mortgage loan.
- 7. I/We release and agree to hold Lender and any investor that purchases my/our mortgage harmless from any liability that may arise from verifying information contained in my/our loan application or for any reporting of misrepresentations discovered during the application process or thereafter.
- 8. A copy of this authorization may be accepted as an original and this authorization may be electronically signed in place of a handwritten signature.

NOTICE TO BORROWERS: This notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

 1/9/2018
Sandra Mejia Date
Date



Certification & Authorization

Certification

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from Quicken Loans Inc. ("Lender"). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- 2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

- 1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control process. I/We understand that any misrepresentations discovered during the application process, and thereafter, may be reported or shared with law enforcement or fraud alert databases.
- 2. I/We authorize you to provide to Lender, and to any investor to whom Lender may transfer my/our mortgage loan to, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. This authorization also applies to proof of homeowner's insurance coverage and requests for payoff statements from my/our current mortgage lender/bank even if such requests are from the title company performing the closing/settlement of my/our mortgage loan with Lender.
- 3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
- 4. If applicable, I/We request that my/our second mortgage loan be subordinated to the new refinanced first mortgage with Lender. I/We authorize the release of any information, either verbally or written, in order to process the subordination request.
- 5. If applicable, I/We authorize the release of any information to my/our current mortgage lender/bank if necessary to obtain a payoff statement or aid in the negotiation of reduced or modified payoff terms.
- 6. I/We authorize release of any information to other borrowers on the application for this mortgage loan.
- 7. I/We release and agree to hold Lender and any investor that purchases my/our mortgage harmless from any liability that may arise from verifying information contained in my/our loan application or for any reporting of misrepresentations discovered during the application process or thereafter.
- 8. A copy of this authorization may be accepted as an original and this authorization may be electronically signed in place of a handwritten signature.

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1/9/2018

Sydell Mejia

Date

Date

Date

Date

4160725995
2017/12 bca1.pcl



q03396829564 0132 145 0101



MORTGAGE APPROVAL NOTICE

Date: February 16, 2018	Program: 230 - 20 yr Conforming Fixed Caps (if applicable):
Borrower(s): Sandra E. Mejia Sydell Mejia	Margin (if applicable): Interest Rate: 3.990 Loan Amount: \$142,000.00
Subject Property: 89 Watchung Ave West Orange, NJ 07052-6006	

We are pleased to inform you that your application for a mortgage loan pertaining to the above captioned property has been approved as set forth above. This approval is subject to the conditions set forth below:

1. An acceptable survey and lender's title insurance commitment must be received and approved by Quicken Loans Inc. ("Lender") and the title company closing this loan for Lender, prior to the execution of any loan documents.
2. Borrowers, mortgagors and other necessary parties must properly execute all closing documents at the loan closing.
3. Payment of creditors, taxes and other amounts, and satisfaction of "at closing" conditions, all as shown on the attached schedule.

The documentation we have reviewed in evaluating your loan application is valid for 30 days from the date of receipt of such documentation by Lender. Accordingly, it may be necessary to update such documentation during the loan process. Your approval is subject to the results of such updates.

This approval shall be void if, in the opinion of Lender in its sole discretion, there is a material change in the borrower(s) financial condition, employment status, occupancy status, credit status or any other aspect of the borrower(s)' loan file, including, but not limited to, an increase in the qualifying monthly payments. This approval shall expire on May 9, 2018.



4202801564

Market Conditions Addendum to the Appraisal Report

File No. 21972

The purpose of this addendum is to provide the lender/buyer with a clear and concise understanding of the market trends and conditions present in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address: **89 Watchung Ave** City: **West Orange** State: **NJ** ZIP Code: **07052**

Borrower: **Sandra & Sydel Meija**

Instructions: The appraiser must use the information reported on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below. If it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Sold)	246	196	97	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Month)	41.00	52.00	32.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	not supplied by mls	not supplied by mls	114	☐ Decreasing	☐ Stable	☐ Increasing
Months of Housing Supply (Total Listing x Mo Rate)	not supplied by mls	not supplied by mls	3.5	☐ Decreasing	☐ Stable	☐ Increasing
Median Sale Price (DOM Sale/List %)	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	380,000	410,000	384,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	25	25	31	☐ Decreasing	☒ Stable	☐ Increasing
Median Comparable List Price	not supplied by mls	not supplied by mls	377,495	☐ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	not supplied by mls	not supplied by mls	67	☐ Decreasing	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	100	100	99	☐ Increasing	☒ Stable	☐ Declining

Seller: developer, builder, etc. paid financial assistance/protection? ☐ Yes ☒ No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.):

THE INSTRUCTIONS FOR THE MC FORM ABOVE REQUESTS THAT THE SALES UTILIZED FOR THIS FORM BE PROPERTIES THAT COMPETE WITH THE SUBJECT. HOWEVER, DUE TO THE LACK OF SIMILAR SALES THIS WOULD LEAD TO UNRELIABLE STATISTICAL DATA. THE APPRAISER EXPANDED THE SEARCH PARAMETERS IN ORDER TO OBTAIN PROPER STATISTICAL DATA WHICH REFLECTS MARKET VALUES OVER THE PAST YEAR. THE USE OF THESE SALES IS BENEFICIAL AS INDICATORS FOR STATISTICAL DATA. HOWEVER, NOT ALL OF THESE SALES ARE CONSIDERED SIMILAR TO THE SUBJECT AND WOULD BE UNFIT FOR COMPARABLE USE.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No (If yes, explain (including the trends in listings and sales of foreclosed properties).

Although there are some REO and foreclosure sales in the marketplace, they do not appear to be driving the market at this point.

Cite data sources for above information: **GSMLS**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Market appears to be stable with supply and demand in balance.

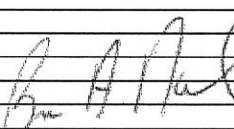
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Sold)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Month)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Decreasing	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Mo Rate)				☐ Decreasing	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No (If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.)

Summarize the above trends and address the impact on the subject unit and project.

Signature: 

Appraiser Name Bonnie A. Nach, SCREA	Supervisory Appraiser Name
Company Name Sullivan Appraisal Services, LLC	Company Name
Company Address 4 Ellsworth Avenue, Morristown, NJ 07960	Company Address
State License/Certification # 42RC00161900 State NJ	State License/Certification # State
Email Address INFO@SULLIVANAPPRAISALSERVICES.COM	Email Address

Uniform Residential Appraisal Report

File# 21972

The purpose of this summary appraisal report is to provide the lender/borrower with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address: 89 Walchburg Ave, City: West Orange, State: NJ, Zip Code: 07052
Borrower: Sandra & Svydell Mejia, Owner of Public Record: Nelson B & Sandra E Mejia, County: Essex
Legal Description: Block: 131 Lot: 14
Assessor's Parcel #: 22-00131-0000-00014-0000, Tax Year: 2017, R.E. Taxes \$: 7,815
Neighborhood Name: Eagle Rock, Map Reference: 35084, Census Tract: 0177.00
Occupant: ☒ Owner, ☐ Tenant, ☐ Vacant, Special Assessments \$: 0, ☐ RUD, ☐ HDA \$: 0, ☐ per year, ☐ per month
Property Rights Appraised: ☒ Fee Simple, ☐ Leasehold, ☐ Other (describe):
Assignment Type: ☐ Purchase Transaction, ☒ Refinance Transaction, ☐ Other (describe):
Lender/Client: Quicken Loans, Inc., Address: 1050 Woodward Ave, Detroit, MI 48226
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
Report data source(s) used, offering price(s), and date(s): GCMLS

☐ I did not perform the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$: , Date of Contract: , Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s):
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Percent Land Use %	
Location	☐ Urban ☒ Suburban ☐ Rural	Property Values	☐ Increasing ☒ Stable ☐ Declining	PRICE	AGE	One-Unit	95 %
Built-Up	☒ Over 75% ☐ 25-75% ☐ Under 25%	Demand/Supply	☐ Shortage ☒ In Balance ☐ Over Supply	\$ (000)	(yes)	2-4 Unit	2 %
Growth	☐ Rapid ☒ Stable ☐ Slow	Marketing Time	☒ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths	90	Low	Mult-Family	%
Neighborhood Boundaries: Bounded by Eagle Rock Ave to the west, Union St to the north, Orange Rd to the east and Washington St to the south.		1,200	High	150	Commercial	2 %	
Neighborhood Description: Neighborhood is made up of mostly condos and single family dwellings with some commercial properties present on the main thoroughfares throughout the neighborhood. Easy access to major highways, schools, shopping and transportation adds to market appeal.		385	Med.	50	Other	1 %	
"Other" land use refers to property owned by the town or state utilized for public use (parks, schools, etc).							
Market Conditions (including support for the above conclusions): Market appears to be stable with supply and demand in balance.							

Dimensions: 50X100, Area: 5000 sf, Shape: Rectangular, View: N, Res: ,
Specific Zoning Classification: R-T, Zoning Description: 1 & 2 Family Residential 5000 sf min
Zoning Compliance: ☒ Legal, ☐ Legal Nonconforming (Grandfathered Use), ☐ No Zoning, ☐ Illegal (describe):
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe:

Utilities: Public: ☒ Electricity, ☐ Gas, ☐ Water, ☒ Sewer, ☐ Other (describe): Off-site/improvements - Type: ☒ Street, ☐ Macadam, ☐ Alley, ☐ None
FEMA Special Flood Hazard Area: ☐ Yes ☒ No FEMA Flood Zone: X FEMA Map #: 34013C0111F FEMA Map Date: 06/04/2007
Are there utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe:
Are there any adverse site conditions or external factors (basements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe:
None noted. Utilities were on and in working condition at time of inspection. Subject is located on a residential street with commercial buildings on nearby through roads not adversely affecting subject as evidenced by sufficient market data.

General Description		Foundation		Exterior Description		Interior	
Units: ☒ One ☐ One with Accessory Unit	☐ Concrete Slab ☐ Crawl Space	Foundation Walls	Masonry/Avg	Floors	Hwd/Cot/Avg		
# of Stories: 2	☒ Full Basement ☐ Partial Basement	Exterior Walls	Aluminum/Avg	Walls	Drywall/Avg		
Type: ☒ Det. ☐ All ☐ S-Det/End Unit	Basement Area: 608 sq ft	Roof Surface	Asphalt/Avg +	Trim/Finish	Wood/Avg		
☒ Existing ☐ Proposed ☐ Under Const.	Basement Finish: 5 %	Gutters & Downspouts	Alum/Avg	Bath Floor	Tile/Avg		
Design (Style): Colonial	☐ Outside Entry/Bell ☐ Sump Pump	Window Type	Double/Avg	Bath W/room	Tile/Avg		
Year Built: 1910	Evidence of: ☐ Infestation	Storm Sash/Insulated	Yes/Avg	Car Storage	☐ None		
Effective Age (Yrs): 20	☐ Chinks ☐ Settlement	Screened	Yes/Avg	☒ Driveway	# of Cars: 3		
Attic: ☐ None	Heating: ☐ FWH ☒ HWH ☐ Radiant	Amenities	☐ Wood stove(s) # 0	Driveway Surface	Macadam		
☐ Drop Stair ☐ Stairs	☐ Other: Fuel Gas	Refrigerator(s) # 0	Fence: None	Garage	# of Cars: 0		
☐ Floor ☒ Seattle	Cooling: ☐ Central Air Conditioning	☒ Patio/Deck	Deck: Enclosed	Carport	# of Cars: 0		
☐ Finished ☐ Heated	☐ Individual ☒ Other: None	☐ Pool: None	☐ Other: None	Alt	☐ Det. ☐ Built-in		
Appliances: ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe):							
Finished area above grade contains: 6 Rooms	3 Bedrooms	1.0 Bath(s)	1,216	Square Feet of Gross Living Area Above Grade			
Additional features (special energy efficiencies, etc.): None Noted							

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): C4: No updates in the prior 15 years. Overall subject is considered well maintained with no repairs noted. Although kitchen and bath are considered dated, they are fully functional. Basement is mostly unfinished with only a small area finished where there is a full bathroom.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe:

Does the property generally conform to the neighborhood functional utility, style, condition, use, construction, etc.? ☒ Yes ☐ No If No, describe:

Uniform Residential Appraisal Report

File# 21972

There are 114 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 120,000 to \$ 4,195,000.				
There are 499 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 90,000 to \$ 1,200,000.				
FEATURE	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Address	89 Watchung Ave West Orange, NJ 07052	10 Whittlesey Ave West Orange, NJ 07052	39 Park Dr S West Orange, NJ 07052	49 Park Dr S West Orange, NJ 07052
Proximity to Subject	0.23 miles N	0.55 miles W	0.57 miles W	
Sale Price	\$	\$ 300,000	\$ 217,000	\$ 200,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 253.81 sq.ft.	\$ 189.69 sq.ft.	\$ 190.79 sq.ft.
Data Source(s)		GSMLS#3386036;DOM 11	GSMLS#3355288;DOM 113	GSMLS#3399562;DOM 33
Verification Source(s)		niactb.org	niactb.org	niactb.org
VALUE ADJUSTMENTS	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	Armlth		Armlth	
Concessions	Conv:0		Conv:0	
Date of Sale/Time	s06/17:c05/17		s06/17:c04/17	
Location	N:Res:		N:Res:	
Leasehold Fee Simple	Fee Simple		Fee Simple	
Site	5000 sf	4099 sf	3350 sf	2400 sf
View	N:Res:		N:Res:	
Design (Style)	DT2:Colonial		DT2:Colonial	
Quality of Construction	Q3		Q3	
Actual Age	108	113	093	
Condition	C4		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	6 3 1.0	6 3 1.0	6 3 1.0	7 3 1.0
Gross Living Area	1,216 sq.ft.	1,182 sq.ft.	1,144 sq.ft.	1,520 sq.ft.
Basement & Finished	508sf0sf	591sf29sf	572sf0sf	380sf0sf
Rooms Below Grade	0ndbr1.0ba0o	1m0br1.0ba0o	0	0
Functional Utility	Average	Average	Average	Average
Heating/Cooling	HW No CAC	HW No CAC	HW No CAC	HW No CAC
Energy Efficient Items	None	None	None	None
Garage/Carport	2dr	1dr1dr	2dr	1dr1dr
Porch/Patio/Deck	Porch/Deck	Porch/Patio/Deck	Porch/Patio	Porch
Fireplace	None	None	1 Falc	1 Falc
Inground Pool	None	None	None	None
Net Adjustment (Total)		\$ -42,500	\$ 5,380	\$ -46,160
Adjusted Sale Price of Comparables		\$ 257,500	\$ 222,380	\$ 243,840
I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain:				
My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.				
Data Source(s) niactb.org				
My research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.				
Data Source(s) niactb.org				
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3):				
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer		02/02/2017		
Price of Prior Sale/Transfer		\$190,000		
Data Source(s)	niactb.org	niactb.org	niactb.org	niactb.org
Effective Date of Data Source(s)	01/16/2018	01/16/2018	01/16/2018	01/16/2018
Analysis of prior sale or transfer history of the subject property and comparable sales				
Per tax data, subject has not transferred in past 3 years. Comp 1 transferred in a foreclosure 08/06/2016 for \$100 and then to an investor on 02/02/2017 for \$190,000. This property was then rehabbed thus the C3 condition and higher selling price. No other transfers found for the comparables in the past year.				
Summary of Sales Comparison Approach MOST WEIGHT ON COMP 2 BASED ON CONDITION, FOLLOWED BY COMPS 1,3 & 4 BASED ON PROXIMITY. SEE ADDENDUM.				
Indicated Value by Sales Comparison Approach \$ 240,000				
Indicated Value by Cost Approach (if developed) \$ 247,285				
Indicated Value by Income Approach (if developed) \$				
The Sales Comparison Approach is the most reliable indicator of value as it best represents typical buyers and sellers. The Income Approach is not utilized in a predominantly owner-occupied area. Cost Approach is no longer required by Fannie Mae is not necessary to produce a credible estimate of value as the Sales Comparison Approach is considered to be the best available indicator of value.				
This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:				
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my best opinion of the market value, as defined of the real property that is the subject of this report is \$ 240,000 as of 01/16/2018, which is the date of inspection and the effective date of this appraisal.				

Uniform Residential Appraisal Report

File# 21972

ADDITIONAL COMMENTS

Marshall and Swift factor a 10% profit to the builder while the New Jersey Tax Assessors just give the cost for construction. The price of transportation to bring the material to the home and the builders over head and profit vary greatly from builder to builder. The quality of construction is also an estimate based on the cost guides. The Cost Approach may not be a reliable indication of replacement or reproduction cost for any other date other than the effective date of this appraisal due to change costs of labor and materials and due to changing building codes and regulations. The Cost Approach is not to be used for insurance purposes and appraiser assumed no liability or responsibility for any reliance on this figure.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Few comparable land sales are available to the appraiser for the subject's market area as it is fully developed. The appraiser has established site value from conversations with local realtors and developers who are knowledgeable about the subject's market area.

COST APPROACH

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

OPINION OF SITE VALUE ----- = \$ 125,000

Source of cost data Marshall & Swift

DWELLING 1,216 SqFt. @ \$ 100.00 ----- = \$ 121,600

Quality rating from cost service Avg Effective date of cost data 05/25/2017

608 SqFt. @ \$ 40.00 ----- = \$ 24,320

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

AMENITIES ----- = \$ 15,000

Garage/Carport SqFt. @ \$ ----- = \$

Cost estimates are supported by cost services available to the appraiser. Land to value ratio exceeds 50% due to the scarcity of vacant land in the area. This is typical to the area and has no adverse effect on value or marketability.

Total Estimate of Cost-New ----- = \$ 160,920

Less: Physical Functional External

Depreciation 53,635 ----- = \$ 53,635

Depreciated Cost of Improvements ----- = \$ 107,285

Effective age of subject is younger than real age as the subject property has been updated throughout the years therefore its effective age is considered younger than its real age.

Adjusted Value of Site Improvements ----- = \$ 15,000

Estimated Remaining Economic Life (HUD and VA only) 40 Years

INDICATED VALUE BY COST APPROACH ----- = \$ 247,285

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit:

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Date(s) occupied

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion:

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source:

Are the units, common elements, and recreational facilities complete? ☐ Yes ☐ No If No, describe the status of completion:

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options:

Describe common elements and recreational facilities:

Uniform Residential Appraisal Report

Revised 21972

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 21972

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File# 21972

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform the appraisal, and is acceptable to perform this appraisal under the applicable state law.
- This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Bonnie A. Nach
Name Bonnie A. Nach, SCREA
Company Name Sullivan Appraisal Services, LLC
Company Address 4 Ellsworth Avenue
Morristown, NJ 07960
Telephone Number 201-337-8459
Email Address INFO@SULLIVANAPPRAISALSERVICES.COM
Date of Signature and Report 01/16/2018
Effective Date of Appraisal 01/16/2018
State Certification # 42RC00161900
or State License # _____
or Other (describe) _____ State # _____
State NJ
Expiration Date of Certification or License 12/31/2019

ADDRESS OF PROPERTY APPRAISED

89 Watchung Ave
West Orange, NJ 07052
APPRAISED VALUE OF SUBJECT PROPERTY \$ 240,000

LENDER/CLIENT

Name TSI APPRAISAL
Company Name Quicken Loans, Inc
Company Address 1050 Woodward Ave, Detroit, MI 48226
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of inspection _____
☐ Did inspect interior and exterior of subject property
Date of inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of inspection _____

Uniform Residential Appraisal Report

File# 21972

SALES COMPARISON APPROACH	FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
	Address 89 Watchung Ave West Orange, NJ 07052		59 Watchung Ave West Orange, NJ 07052									
	Proximity to Subject		0.07 miles NE									
	Sale Price		\$ 296,000			\$			\$			
	Sale Price/Gross Liv. Area		\$ 257.39 sq.ft.			\$ sq.ft.			\$ sq.ft.			
	Data Source(s)		GSMLS#3401077:DOM 31									
	Verification Source(s)		niactb.org									
	VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION			DESCRIPTION			
	Sales or Financing		Arml th									
	Concessions		Conv; 0									
	Date of Sale/Time		5/10/17 2:08:17									
	Location		N;Res;									
	Leasehold (Fee Simple)		Fee Simple									
	Site		5000 sf			3750 sf						
	View		N;Res;			N;Res;						
	Design (Style)		DT2:Colonial			DT2:Colonial						
	Quality of Construction		Q3			Q3						
	Actual Age		108			95						
	Condition		C4			C3						
	Above Grade		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			
	Room Count		6 3 1.0			7 3 2.0			-5,000			
	Gross Living Area		1,216 sq.ft.			1,150 sq.ft.			+2,640 sq.ft.			
	Basement & Finished		00BsB0sfin			575sf288sfin			0			
	Rooms Below Grade		0nr0br1.0bs0o			1nr0br0.0bs0o			+5,000			
	Functional Utility		Average			Average						
Heating/Cooling		HW No CAC			HW No CAC							
Energy Efficient Items		None			None							
Garage/Carport		3dw			2gd 2dw			-20,000				
Porch/Patio/Deck		Porch,Deck			Deck			+2,500				
Fireplace		None			1 Fplc			-2,500				
Inground Pool		None			None							
Net Adjustment (Totally)		☐ + ☒ -			☐ + ☐ -			☐ + ☐ -				
Adjusted Sale Price of Comparables		Net Adj. 15.9 % Gross Adj. 22.7 %			Net Adj. % Gross Adj. %			Net Adj. % Gross Adj. %				
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).												
SALE HISTORY	ITEM	SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
	Date of Prior Sale/Transfer											
	Price of Prior Sale/Transfer											
	Data Source(s)	niactb.org		niactb.org								
	Effective Date of Data Source(s)	01/16/2018		01/16/2018								
	Analysis of prior sale or transfer history of the subject property and comparable sales											
ANALYSIS/COMMENTS	Analysis/Comments											

Supplemental Addendum

File No. 21972

Borrower/Client	Sandra & Sydellet Meila					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc					

PREDOMINANT VALUE:
The final value of the subject falls below the predominant value as the subject is inferior to the typical property in the area as it is smaller than the typical dwelling, however it does fall within the markets typical value range. The subject is not considered an under improvement as evidenced by sufficient market data showing competitive properties in the area. Marketability is satisfactory and not adversely affected by falling below the predominant values in the area.

SALES COMPARISON ANALYSIS:
DATE OF SALE:
Due to the lack of similar sales it was necessary to utilize sales which exceeds the 6 month guideline with no detriment to final value estimate as the market has been mostly stable.
LOT SIZE:
Lot sizes are typical building lots for the area and the market does not typically react to small differences between the subject and comparables therefore no adjustments were deemed necessary for lot size.
DESIGN/STYLE:
Due to the lack of similar sales it was necessary to utilize a different style house with no detriment to final value estimate as the market typically reacts to size, not style.
GLA:
Due to the lack of similar sales it was necessary to utilize a sale with a greater than 25% gla difference. There is no detriment as the GLA has been adequately adjusted accordingly.
ROOM / BEDROOM COUNTS:
Individual room adjustments are not typically made as an overall GLA adjustment is already made. The market typically reacts to overall GLA, not room count as it is fairly simple to erect walls to make several rooms, or to have fewer walls for fewer, larger rooms. Making an adjustment for room count would be similar to double adjusting, therefore no room adjustments were made.
AGE/CONDITION:
Due to the scarcity of similar aged sales to subject, it was necessary to utilize sales with a larger than 5 year differential. Appraiser found it necessary to utilize sales of different ages due to the lack of similar aged homes. There are no adjustments as the market typically reacts to overall effective age, which is best reflected in condition adjustments.
Per mis, Comps 1,3 & 4 have a superior condition due to interior updates thus the 10% adjustment.
Items considered were lack of updates baths and kitchens which has the largest market reaction.

UAD / BASEMENT:
The new UAD forms require square footages of basements as well as identifying if the basements are walk out. NJ Tax data that is readily available to appraisers does not provide this information to appraisers. In addition, alot of basements are finished without permits therefore are not correctly identified by tax sources. It is also unknown if basements are walkouts as this information is also not readily available, therefore basement information is estimated for comparables based on MLS information . Adjustments are not made for individual rooms, only for overall % of finished areas and bathrooms.

Intended Users:
The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix C: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components, mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix B: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is "Not Updated" may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functionality. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

Subject Photo Page

Borrower/Client	Sandra & Sydeell Mejia					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc					



Subject Front

89 Watchung Ave
Sales Price
Gross Living Area 1,216
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location N:Res;
View N:Res;
Site 5000 sf
Quality Q3
Age 108



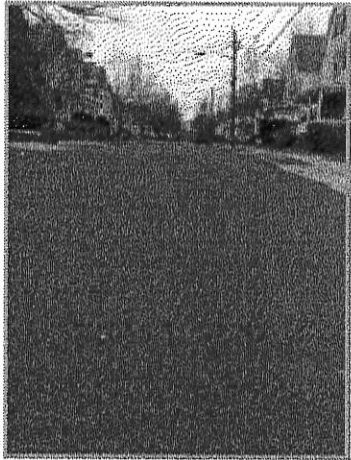
Subject Rear



Subject Street

Photograph Addendum

Borrower/Client	Sandra & Sydelil Mejia					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc					



ALTERNATE STREET



RIGHT SIDE



LEFT SIDE



ENC PORCH



LIVING ROOM



DINING ROOM

Photograph Addendum

Borrower/Client	Sandra & Sydelil Mejia					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc.					



KITCHEN



FULL BATH BASEMENT



BASEMENT



MECHANICALS



FULL BATH



BEDROOM

Photograph Addendum

Borrower/Client	Sandra & Sydelil Mejia					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc					



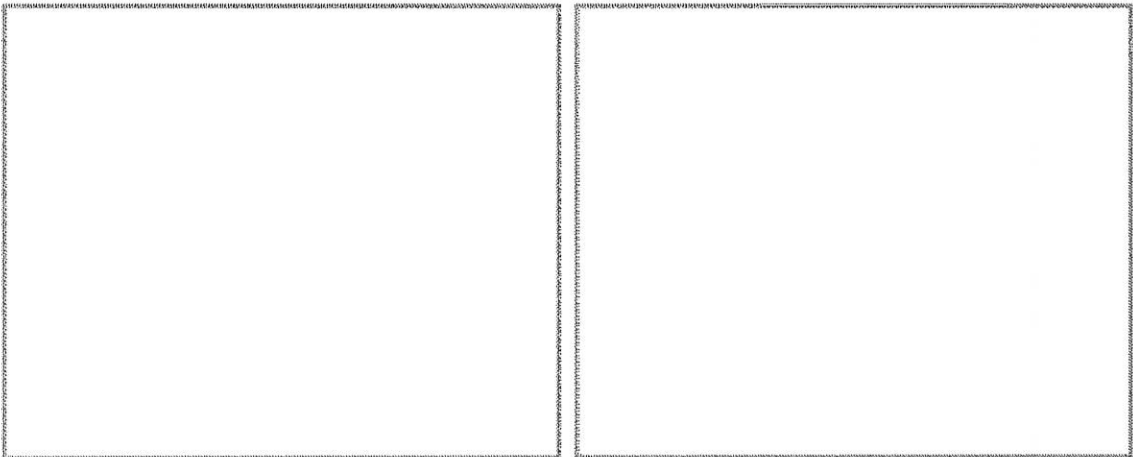
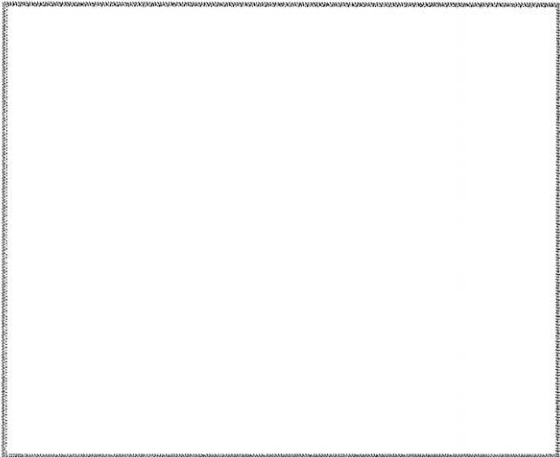
BEDROOM



BEDROOM



DECK



Comparable Photo Page

Borrower/Client	Sandra & Sydeli Mejin						
Property Address	89 Watchung Ave						
City	West Orange	County	Essex	State	NJ	Zip Code	07052
Lender	Quicken Loans, Inc						



Comparable 1

10 Whittlesay Ave	
Prox. to Subject	0.23 miles N
Sales Price	300,000
Gross Living Area	1,182
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	4099 sf
Quality	Q3
Age	113



Comparable 2

39 Park Dr S	
Prox. to Subject	0.55 miles W
Sales Price	217,000
Gross Living Area	1,144
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	3350 sf
Quality	Q3
Age	93



Comparable 3

49 Park Dr S	
Prox. to Subject	0.57 miles W
Sales Price	290,000
Gross Living Area	1,520
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	2400 sf
Quality	Q3
Age	93

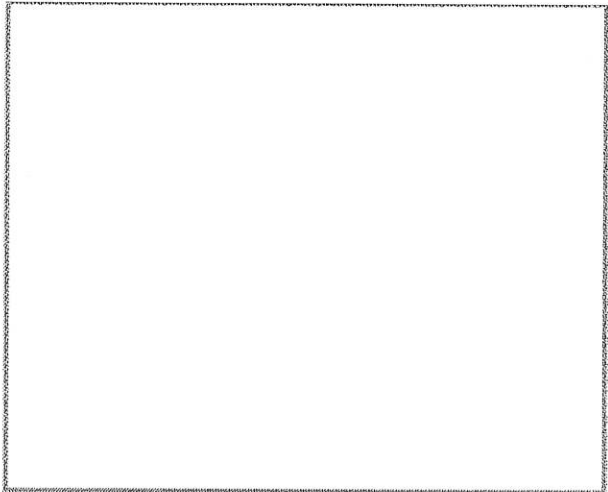
Comparable Photos 4-6

Borrower/Client	Sandra & Sydeell Mejia					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc					



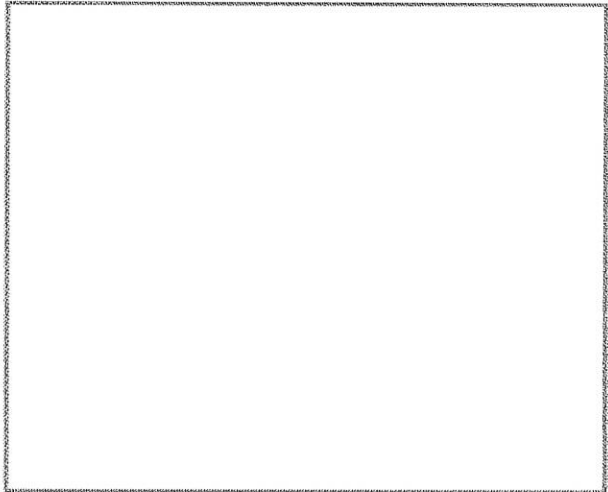
Comparable 4

59 Watchung Ave	
Prox. to Subject	0.07 miles NE
Sales Price	298,000
Gross Living Area	1,150
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N/Res;
View	N/Res;
Site	3750 sf
Quality	Q3
Age	95



Comparable 5

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Comparable 6

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

USPAP ADDENDUM

File No. 21972

Borrower		Sandra & Sydeli Mejia	
Property Address		89 Watchung Ave	
City	West Orange	County	Essex
State	NJ	Zip Code	07052
Lender		Quicken Loans, Inc	

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report

This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report

This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is:

90 days

Additional Certifications

I certify that, to the best of my knowledge and belief:

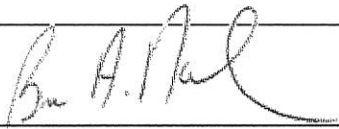
☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:



Signature: _____

Name: Bonnie A. Nach, SCREA

Date Signed: 01/16/2018

State Certification #: 42RC00161900

or State License #: _____

State: NJ

Expiration Date of Certification or License: 12/31/2019

Effective Date of Appraisal: 01/16/2018

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

☐ Did Not

☐ Exterior-only from Street

☐ Interior and Exterior

Form ID144P - "TOTAL" appraisal software by a la mode, Inc. - 1-800-ALAMOD

UNRECORDED
PLEASE VERIFY AUTHENTICITY

State Of New Jersey
New Jersey Office of the Attorney General
Division of Consumer Affairs

THIS IS TO CERTIFY THAT THE
Real Estate Appraisers Board
HAS CERTIFIED

Bonnie A. Nach
4 Ellsworth Ave
Morristown NJ 07960

FOR PRACTICE IN NEW JERSEY AS A(N): Cert Residential Appraiser

11/30/2017 TO 12/31/2019
VALID

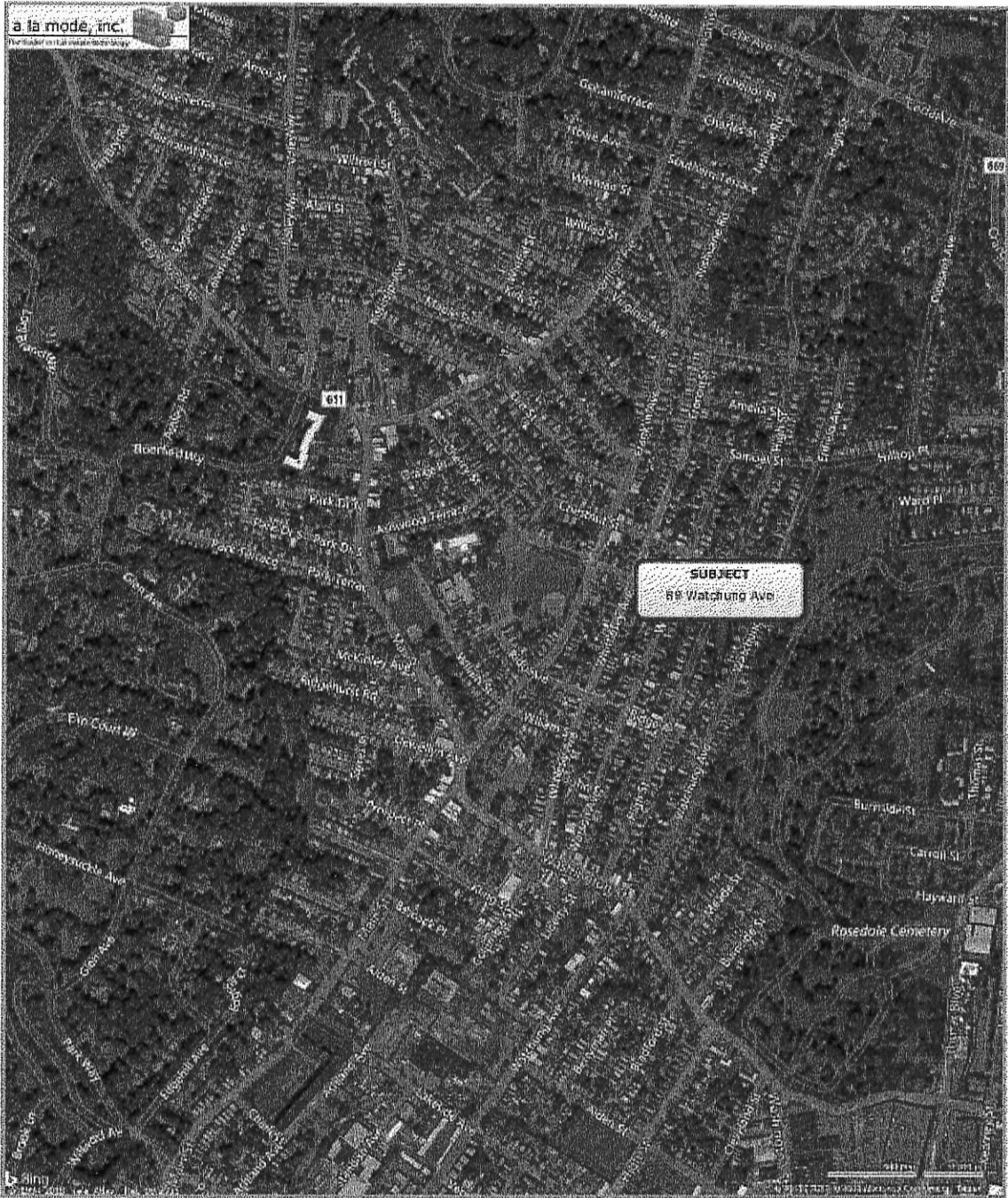
Signature of Licensee, Registrant, Certificate Holder

42RC00161900
LICENSE/REGISTRATION/CERTIFICATION #

ACTING DIRECTOR

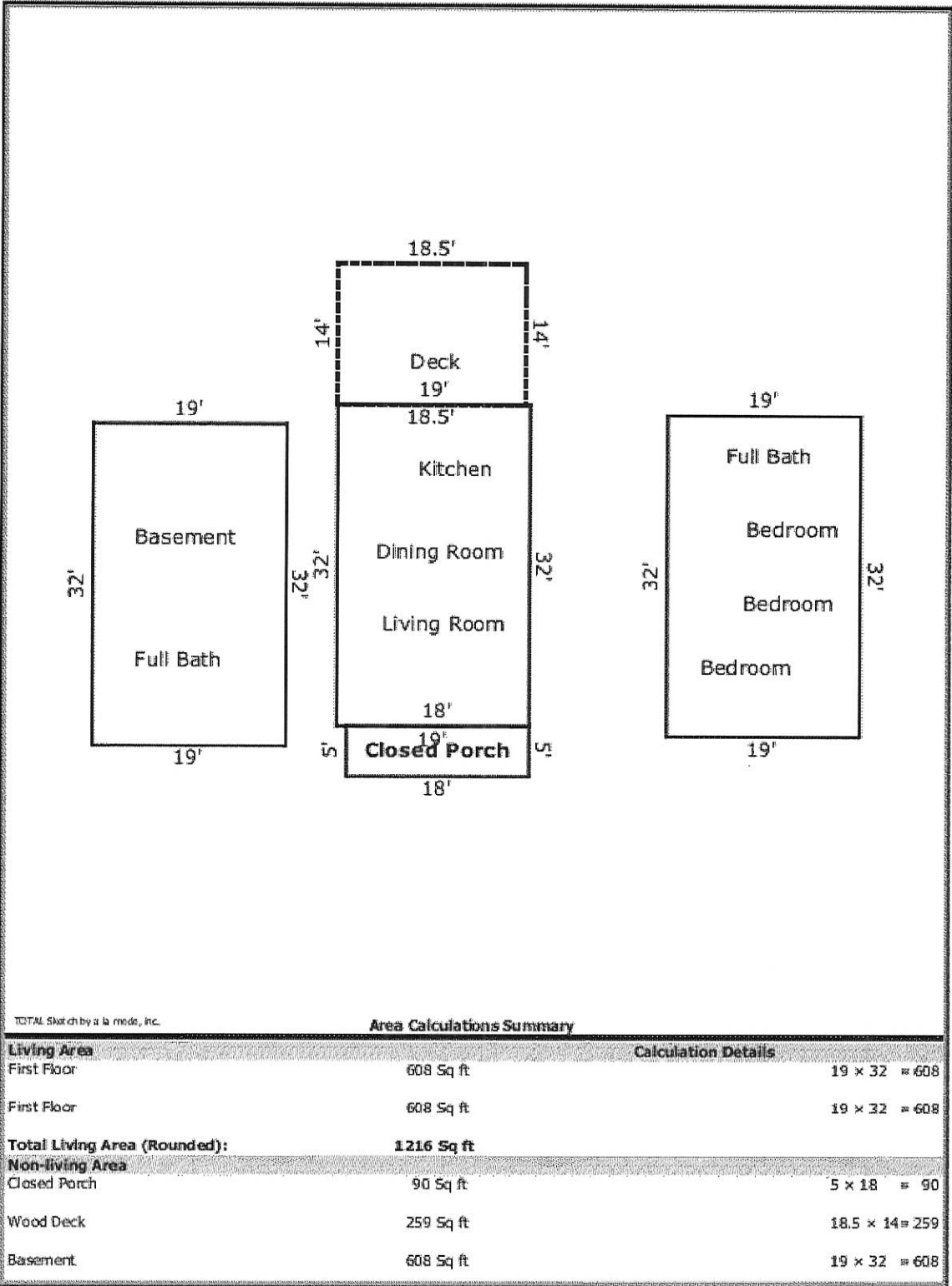
Aerial Map

Borrower/Client	Sandra & Sydelil Mejia					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc					



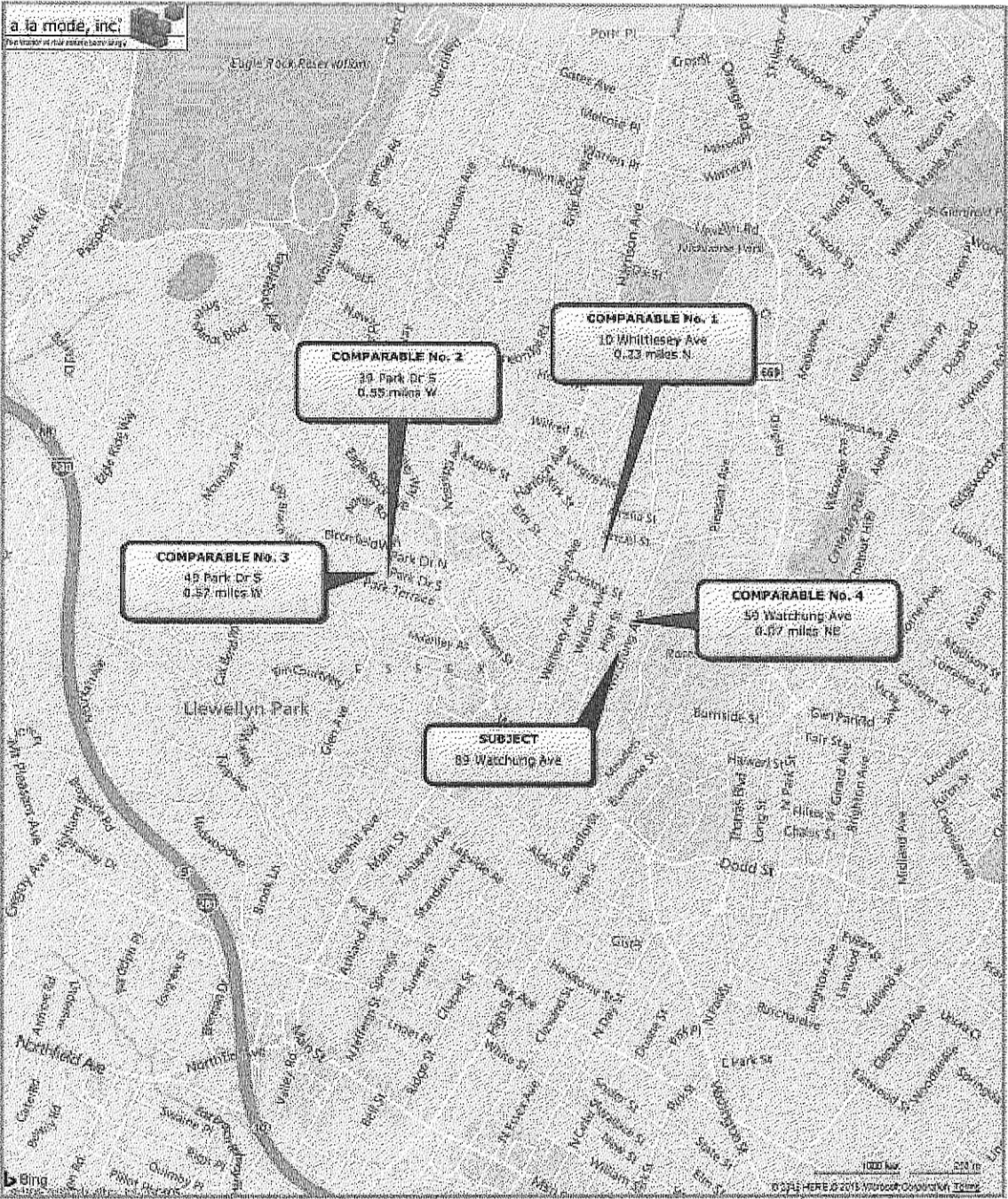
Building Sketch

Borrower/Client	Sandra & Sydeell Mejia						
Property Address	89 Watchung Ave						
City	West Orange	County	Essex	State	NJ	Zip Code	07052
Lender	Quicken Loans, Inc						



Location Map

Borrower/Client	Sandra & Sydel Mejia					
Property Address	89 Watchung Ave					
City	West Orange	County	Essex	State	NJ	Zip Code 07052
Lender	Quicken Loans, Inc					



Account #3396829564

Jan 22. 2018

To Whom it May Concern:

This Letter is to Inform you that
I am Sandra E. Mejia. Who Resides
in. 89 Watchung Av.
West Orange, New Jersey.
07052.

I am Refinancing my Home-
to Buy Nelson B. Mejia out.
For \$45,000 ..

Please if you have any
Questions, Please call me.-
at 973 666 7173.

Sincerely.


Sandra E. Mejia.



-Important Return & Contact Information-

Please Subordinate to Lender Name on Agreement as:

Quicken Loans Inc., ISAOA

Or an alternative if you prefer is:

Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc.

Return Mailing Address:

Quicken Loans, Inc.
Attn: Original Docs Team
635 Woodward Ave.
Detroit, MI 48226

We strongly recommend you use the UPS label if provided to ship original subordination agreement back.
If needed, our UPS Account is 4RR774. ¹

My Direct Personal Contact Information:

If you should need anything further to process our request please contact me immediately.

Name: Davan Burnett

Email: servicingsubordinationstatus@quickenloans.com

Phone: (877) 784-2593

Fax: (877) 382-0232

-Thank you for your assistance with our mutual client!-

If at any time you feel you are not getting service that is Engineered to Amaze, please contact the Quicken Loans Subordination Team Operations Director.

Joe Maynard | Dir, Operations
Direct: (313) 373-9082 Fax: (877) 382-0232

¹ If FedEx is your preferred return method, please contact us for our FedEx account #.

UPS CampusShip: View/Print Label

- 1. Ensure there are no other shipping or tracking labels attached to your package.
- 2. Fold the printed label at the solid line below. Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.
- 3. GETTING YOUR SHIPMENT TO UPS
Customers with a Daily Pickup
Your driver will pickup your shipment(s) as usual.

Customers without a Daily Pickup
Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages.
Hand the package to any UPS driver in your area.
Take your package to any location of The UPS Store®, UPS Access Point(TM) location, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

FOLD HERE

TOWNSHIP OF WEST ORANGE
66 MARH STREET
WEST ORANGE NJ 07052-5404

SHIP TO:
ORIGINAL DOCS/SUB TEAM
(313) 373-0625
QUICKEN LOANS
635 WOODWARD AVE.
DETROIT MI 48226

0.0 LBS LTR

1 OF 1

RS

MI 483 0-03



UPS NEXT DAY AIR

1

TRACKING #: 1Z T88 49T 84 9353 7516



BILLING: P/P
DESC: original docs
RETURN SERVICE

Reference # 1: 3396829564
Reference # 2: Mejia, Sandra


CS 33.0.32. WNTNVS0 97.0A 01/2018



TOWNSHIP OF WEST ORANGE

66 MAIN STREET, WEST ORANGE, N.J. 07052

Department of Planning and Development

ROBERT D. PARISI

Mayor

PLANNING BOARD

Robin Miller, Secretary

Tel: (973) 325-4111

Fax: (973) 325-6359

Email: planningboard@westorange.org

MEMORANDUM

TO: Perry Jambor, Property Maintenance
Will Ordonez, Property Maintenance

FROM: Robin Miller 
Planning Board Secretary

CC: Geniece, Gary-Adams, Zoning Official

DATE: February 20, 2018

RE: **Inspection of Property for Subordination of Mortgage (WOHRP)**

Please contact the following homeowners to schedule an inspection of their property:

Sandra E. Mejia
89 Watchung Avenue, West Orange, NJ 07052
973-666-7173

The inspection is required as part of the application process to subordinate a mortgage they have with the Township under the WOHRP. Upon completion of the inspection, please forward a written report of your findings to the homeowner and a copy to me.

Please note the Subordination of Mortgage resolution is (tentatively scheduled) on the agenda for the February 27, 2018 Council meeting.

Thank you.



AN EQUAL OPPORTUNITY EMPLOYER
www.westorange.org



TOWNSHIP OF WEST ORANGE

66 MAIN STREET, WEST ORANGE, N.J. 07052

Department of Planning and Development

ROBERT D. PARISI

Mayor

Tel: (973) 325-4118

Fax: (973) 325-3959

Email: wordonez@westorange.org

WILLIAM ORDONEZ

Code Enforcement Officer

February 23, 2018

Sandra E. Mejia
89 Watchung Ave.
West Orange NJ 07052
973-666-7173

To Sandra E. Mejia:

Re: Inspection of 89 Watchung Ave. for Subordination of Mortgage

The following violations were observed at 89 Watchung Ave:

18-3.3 Please provide smoke detectors in basement, and 2nd floors of premises by February 27, 2018.

18-3.4 Please provide carbon monoxide detectors in basement and in 2nd floor within 10ft. of bedrooms by February 27, 2018.

25-40.3c Please provide a fire extinguisher in kitchen by February 27, 2018.

14-8.2a5 Please paint exterior wood fence by May 15, 2018.

Note: Permits required for boiler PSE&G installed.

****Please apply for all necessary permits for any violation that requires one.**



AN EQUAL OPPORTUNITY EMPLOYER

www.westorange.org

Sincerely,



William Ordonez
Property maintenance
Inspector

cc: Robin Miller



AN EQUAL OPPORTUNITY EMPLOYER
www.westorange.org



TOWNSHIP OF WEST ORANGE

66 MAIN STREET, WEST ORANGE, N.J. 07052

OFFICE OF THE TAX COLLECTOR

2018 MAR - 7 AM - 9 PM
W.D. PLANNING AND
DEVELOPMENT DEPT.

ROBERT D. PARISI
Mayor
JOANNE GAGLIARDO
Tax Collector

Tel: (973) 325-4075
Fax: (973) 736-9182
Email: Taxcollector@westorange.org

DATE: 3/7/18

PLANNING BOARD
BOARD OF ADJUSTMENT

BLOCK: 131
LOT: 14
NAME: Nelson + Sandra Mejia
ADDRESS: 89 Watchung Ave
SEWER CHARGES:

This is to state that the taxes on the above mentioned property are/~~are not~~ paid to date
until 4/30/18

Office of the Tax Collector

TOWNSHIP OF WEST ORANGE
TAX COLLECTOR
66 MAIN STREET
WEST ORANGE, NJ 07052
PHONE (973) 325-4075
FAX (973) 736-9182

AN EQUAL OPPORTUNITY EMPLOYER
www.westorange.org

Sales Receipt
Organization

Township of West Orange
03/01/2018 11:48 AM
66 Main St
West Orange NJ, 07052

Customer Information

Name: Quicken Loans
Address: 1050 Woodward Avenue
Detroit MI, 48226
Phone: (313) 373-3000
support@communitypass.net

Transaction Item List

DEVELOPER'S FEE - COAH

1 @ \$150.00

\$150.00

Total.....\$150.00

Payment Information

Total Charges.....\$150.00
Check Payment.....\$150.00

CS9949820

Powered by Capturepoint

Application Fee – WOHRP Mortgage Subordination – 89 Watchung Avenue-Sandra E. Mejia

Quicken Loans
Engineered to Amaze

Expense Disbursement
1050 WOODWARD AVE
DETROIT, MI 48226
(313) 373-3000

JP Morgan Chase Bank, N.A.
Detroit, MI 48226

9-32/720

662163

One Hundred Fifty Dollars and 00 Cents

Void after 6 Months

DATE

AMOUNT

February 21, 2018

\$150.00

Pay to the Order of

TOWNSHIP OF WEST ORANGE

Julie Booth

⑈662163⑈ ⑆072000326⑆

935552851⑈