

Exhibit “A”

When Recorded Return To:
Beta Abstract of New Jersey LLC
3115 Long Beach Road
2nd Floor
Oceanside, New York 11572

SUBORDINATION AGREEMENT

This Agreement is made this ____ day of ____, ____

by and between

Township of West Orange ("Lienholder"), whose address is 66 Main Street, West Orange,
New Jersey, 07052

and,

Mortgage Electronic Registration Systems, Inc., ("MERS") as nominee for Advisors Mortgage Group, LLC, whose address is 1901 E. Voorhees Street, Suite C, Danville, IL 61834
(collectively referred to as "Advisors Mortgage Group")

WHEREAS the Lienholder is the holder of a mortgage in the principal amount of **\$35,000.00** executed by **John S. and Sandra M. Stein**, (the "Borrowers"), dated **01/11/2013** and recorded on **03/26/2013** in **Book 12424, at Page 9059**, in the Essex County Register's Office, covering the property commonly known as **4 Pillot Place, West Orange, NJ 07052** (the "Property") and legally described as: **Block 24 Lot 49**.

SEE SCHEDULE "A" ATTACHED HERETO AND MADE A PART HEREOF

WHEREAS Advisors Mortgage Group intends to make a Reverse Mortgage loan (First Position) to the Borrower with a maximum claim amount not to exceed **\$295,000.00**, and a face amount of **\$295,000.00**, and dated on or about ____, 2018, to be secured by a mortgage granted to MERS as nominee for Advisors Mortgage Group, LLC covering the Property ("Advisors Mortgage Group Lien"), together with a mortgage made by the Secretary of Housing and Urban Development ("HUD Reverse Lien") to the Borrowers with a maximum claim amount not to exceed **\$295,000.00**, and a face amount of **\$295,000.00**, and dated on or about ____, 2018, to be recorded simultaneously therewith.

WHEREAS Advisors Mortgage Group will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to both Advisors Mortgage Group Lien and HUD Reverse Lien.

WHEREAS Lienholder intends that Advisors Mortgage Group's Lien and HUD Reverse Lien both be prior and superior to Lienholder's Lien (Third Lien Position), and

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 Advisor Mortgage Group's Lien and HUD Reverse Lien, said Lienholder's Lien being in Third Mortgage Priority Position.

IN WITNESS WHEREOF, the Subordinator has signed and sealed in this Subordination of Mortgage, or if a Corporation, has caused this Subordination to be signed by its proper corporate officers and its corporate seal to be affixed, the day and year first above written.

Signed, sealed and delivered in
the presence of or Attested by:

Robert Parisi, Mayor

by: _____
Louis Palazzo, Chief
Financial Officer

STATE OF NEW JERSEY

:

: ss.:

COUNTY OF Essex:

BE IT REMEMBERED, that on _____ day of _____ before me the
subscriber, _____ personally appeared our **Mayor**.

who being by me duly sworn on his/her oath, deposes and makes proof to my
satisfaction.

- 1) That he/she is the **Mayor** named in the within instruments;
- 2) That **Robert Parisi** is the **Mayor**
- 3) That the execution, as well as the making of this instrument, has been duly authorized by a proper resolution of the Board of Directors of the said Corporation.
- 4) That deponent well knows the corporate seal of said Corporation.
- 5) That the seal affixed to said instrument is the proper corporate seal and was thereto affixed and said instrument signed and delivered by said President as and for the voluntary act and deed of said Corporation, in the presence of deponent, who thereupon subscribed his/her name thereto as attesting witness.

Sworn to and subscribed before me
the date aforesaid.