

Exhibit “A”

Commitment Number: 25345091

This instrument prepared by:

David Rappaport, 1700 Blue Jay Lane, Cherry Hill, New Jersey 08003, Bar Number 04411993 for Rosenberg LPA, Attorneys At Law, 3805 Edwards Road, Suite 550, Cincinnati, Ohio 45209 (513) 247-9605 Fax: (866) 611-0170.

The following signature is an Electronic Signature authorized by New Jersey Statutes-Title 12A; "A record or signature may not be denied legal effect or enforceability solely because it is in electronic form" 12A: 12-7(a)



David Rappaport

Date Prepared: 07/08/2019

After Recording Return To:
ServiceLink
1355 Cherrington Parkway
Moon Township, PA 15108

SUBORDINATION OF MORTGAGE

This Subordination of Mortgage is Made By **The Township of West Orange** ("Mortgagee"), under the following circumstances:

A. Mortgagee is the holder of a Mortgage (the "Existing Mortgage") described as follows:

BORROWER: Guildine Tunis and Emmanuel Tunis

LENDER: The Township of West Orange

DATE EXECUTED: 11/18/2005

DATE RECORDED: 03/07/2006

RECORDED AT: **Essex County, New Jersey, Official Records Book 11112 Page 817**

AMOUNT: **\$14,975.00**

which is a lien on the real estate described below (the "Property").

SITUATED IN THE CITY OF WEST ORANGE, TOWNSHIP OF WEST ORANGE, COUNTY OF ESSEX AND STATE OF NEW JERSEY: BEGINNING IN THE SOUTHERLY LINE OF RIDGEHURST ROAD AT A POINT THEREIN DISTANT SIX HUNDRED AND SIXTY NINE FEET AND TEN HUNDREDTHS OF A FOOT WESTERLY FROM THE NEW WESTERLY LINE OF EAGLE ROCK AVENUE; RUNNING THENCE 1. ALONG RIDGEHURST ROAD NORTH SIXTY NINE DEGREES THIRTY SEVEN MINUTES WEST THIRTY SIX FEET; THENCE 2. SOUTH TWENTY DEGREES TWENTY THREE MINUTES WEST SIXTY FEET AND NINETY EIGHT HUNDREDTHS OF A FOOT; THENCE 3. SOUTH SIXTY NINE DEGREES FIFTY EIGHT MINUTES EAST THIRTY SIX FEET; THENCE 4. NORTH TWENTY DEGREES TWENTY THREE MINUTES EAST SIXTY FEET AND SEVENTY SIX HUNDREDTHS OF A FOOT TO THE PLACE OF BEGINNING. BEING KNOWN AS LOT 76, BLOCK 113.02 ON THE OFFICIAL TAX MAP OF TOWNSHIP OF WEST ORANGE, COUNTY OF ESSEX.

Property Address: **35 Ridgehurst Rd., West Orange, NJ 07052**

B. Lender, **Ditech Financial LLC**, will be making a loan secured by a mortgage, in the maximum principal amount of \$81,850.00 (Eighty One Thousand Eight Hundred Fifty Dollars and Zero Cents), to Guildine Tunis and Emmanuel Tunis as Borrower ("New Mortgage"), which will be a lien on the Property.

C. As part of the consideration for Lender's agreement to make the loan secured by the New Mortgage, and to induce Lender to make that loan, Mortgagee has agreed to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage, upon the terms and conditions set forth in this Agreement.

NOW THEREFORE, Mortgagee and Lender agree as follows:

1. Mortgagee hereby subordinates the lien of the Existing Mortgage to the lien of the New Mortgage; however, this subordination shall not otherwise affect the validity or priority of the Existing Mortgage.

2. This Subordination Agreement is made on the understanding that Mortgagee shall not be responsible for any of the obligations of Borrower contained in or secured by the New Mortgage.

3. This Subordination Agreement shall be binding upon and inure to the benefit of Lender and Mortgagee and their respective successors and assigns.

Executed this ____ day of _____, 2019

The Township of West Orange

By: _____

Its: _____

Witness

Printed Name of Witness

STATE OF _____
COUNTY OF _____

I hereby certify that on _____ 2019 _____
personally came before me and stated to my satisfaction that he/she (a) was the maker of the
attached instrument (b) was authorized to and did execute the instrument as
_____ on behalf of on behalf of **The**
Township of West Orange the entity named in the instrument and (c) executed the instrument
as the act of the entity.

Notary Public