

Exhibit “A”



TOWNSHIP OF WEST ORANGE

66 Main Street, West Orange, New Jersey 07052

PLANNING AND DEVELOPMENT

John F. McKeon
Mayor

SUSAN BORG A.I.A.
Planning Director

February 26, 2007

Attn: Yuk Tse
Citicorp Trust Bank
P.O.Box 140129
Irving, TX 75014

Tel: -973-325-4110
Fax: 973-325-6359

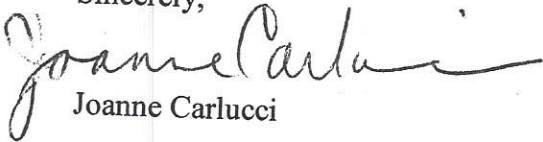
**RE: Discharge of Mortgage for
\$10,965.00 Loan from Township of West Orange
Rehabilitation Program(WOHRP)**

Dear Mr/Ms Tse:

This notice is to advise you that the loan, referenced above, covered by the mortgage placed on this home by the Township of West Orange under the Township of West Orange Rehabilitation Program (WOHRP) has been repaid. The mortgage can now be cleared from the County Title records. Please find enclosed a copy of the executed Discharge of Mortgage document.

You may record the Discharge we have prepared for you. This must be done at the County Clerk's Office in the Essex County Courthouse in Newark. The title to this property will remain encumbered until this is done. Thank you for your attention to this important matter.

Sincerely,


Joanne Carlucci

JC/jfc
Enclosure

Discharge of Mortgage

A certain Mortgage dated June . was made by Jean and Marie Louis, 4 Lawrence Avenue, West Orange,
To the Township of West Orange

This Mortgage was made to secure payment of \$10,965.00 and interest. It was recorded or registered in the office of the county recording officer of Essex County~ State of New Jersey, on August 1, 2003• in Mortgage Book 9047 on Page 46

1. This Mortgage has been PAID IN FULL or otherwise SATISFIED and DISCHARGED. It may now be discharged of record. This means that this Mortgage is now canceled and void.

2. I sign and CERTIFY to this Discharge of Mortgage on

Witnessed or Attested by:

Jo Ann Behas, Deputy

[Signature] (Seal)
[Signature] (Seal)

STATE OF NEW JERSEY, COUNTY
OF CERTIFY that on

SS

personally came before me and stated to my satisfaction that this person (or if more than one, each person);
(a) Was tile maker of the attached instrument;
(b) executed this instrument as his or her own act.

[Signature]

Print name and title below signature

STATE OF NEW JERSEY, COUNTY
Of CERTIFY that on

SS:

SHARIANN P. QUIRK
Notary Public of New Jersey
My Commission Expires on 04/13/2010

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

(a) was the maker of the attached instrument;
(b) was authorized to and did execute this instrument as
of

(c) executed this instrument as the act of the entity named in this instrument. The entity named in this instrument, and,

RECORD AND RETURN TO:

[Signature]
Print name and title below signature

(For Recorder's Use Only)



West Orange Planning Department

66 Main Street
West Orange, NJ 07052

(973) 325-4110

Fax: (973)-325-6359

John F. McKeon

Mayor

Susan Borg

Director

MEMORANDUM

TO: Ed Coleman, Chief Financial Officer
FROM: Joanne Carlucci
DATE: 31-Jan-06
RE: Escrow Deposit Number: 312
Application Number: Payoff WOHRP
Applicant Name and Address: Marie & Jean Louis / 4 Lawrence Avenue
Check Number: 916474
Account Name: ESC - COAH Developers Fee
Account Number: [REDACTED]

Please deposit the attached check in the amount of \$12,965.00 into the above referenced escrow account.

ORIGINAL CHECK HAS A COLORED BACKGROUND PRINTED ON CHEMICAL REACTIVE PAPER - SEE BACK FOR DETAILS

ATM

ATM CORPORATION
OF AMERICA

ESCROW
ACCOUNT

First Union National Bank
Lehigh Valley East, PA 15708
62-22/311

916474

P.O. Box 1115 * 345 ROUSER RD
CORAOPOLIS, PA 15108
800-777-8759

DATE
01/25/06

AMOUNT
\$12,965.00

Pay ***TWELVE THOUSAND NINE HUNDRED SIXTY FIVE DOLLARS and 00/100***

TO THE ORDER OF THE TOWNSHIP OF WEST ORANGE

RE: MARIE LOUIS and JEAN LOUIS
File No: 5112010

Christina Anne Duran
AUTHORIZED SIGNATURE



Citicorp Trust Bank, fsb

Citicorp Trust Bank, fsb
311 New Rodgers Road, Suite C
Levittown, PA 19056

(215) 752-5187
(877) 880-1416

THE TOWNSHIP OF WEST ORANGE

HOUSING REHABILITATION PROGRAM 66 MAIN ST

West Orange, NJ 07052-

Re: Account No: MARIE & JEAN LOUIS

Marie C. Louis
Jean A. Louis
4 Lawrence Avenue
West Orange, NJ 07052-

Dear Sir/Madam:

Enclosed is a check in the amount of \$ 12,965.00 ✓ as payment in full for our mortgage/home equity line of credit. This payoff is good through February 15, 2006 .

Please facilitate the removal of any liens filed against the above referenced property in conjunction with this account.

If the above amount is insufficient to payoff account, you are authorized to apply it as payment on the account. You should notify Citicorp Trust Bank, fsb at the address referenced above as to the remaining balance on the account to be paid in full.

Should this be a Line of Credit, we are certifying that there are no outstanding checks or other advances. In addition, we are certifying that any checks associated with this Line of Credit have been destroyed. You are instructed to immediately close this line to any further advances.

Please forward all canceled loan papers other than the mortgage or lien releases directly to our attention. The mortgage or lien releases should be filed with the appropriate recording office then sent to Citicorp Trust Bank, fsb at the address shown below:

Citicorp Trust Bank, fsb
P.O. Box 140129
Irving, TX 75014

Thank you for your prompt attention in this matter.

Sincerely,

Yuk Tse

Booker / Funder

Marie C. Louis
Borrower Name
MARIE C. LOUIS

Date

Borrower Name

JEAN A. LOUIS

Date

Application No. [REDACTED]

Account No. [REDACTED]

A member of citigroup

LH 29726-7 11/2003

Township of West Orange Housing Rehabilitation Program (WOHRP)

Steven J. Weinberg
Program Coordinator
973-324-1556 or 732-390-4745

66 Main St.
West Orange, NJ 07052
steven.weinberg@mac.com

January, 10 2006

Mr. & Mrs. Marie & Jean Louis
4 Lawrence Ave.
West Orange, NJ 07052

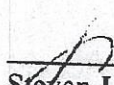
Dear Mr. & Mrs. Louis:

The Township Planning and Community Development Department has told me that you wish to pay off your West Orange Housing Rehabilitation Program loan.

Your loan payout amount is \$10,965.00. Your early payout penalty is \$2,000.00.

Your total payout due to West Orange Township, then, would be \$12,965.00

Sincerely,


Steven J. Weinberg
Program Coordinator

cc: Dept. of Planning & Community Development

Exhibit “B”

DISCHARGE OF MORTGAGE

A certain Mortgage dated June 6, 2003, was made by **MARIE C. LOUIS AND JEAN A. LOUIS**, of 4 Lawrence Avenue, West Orange, New Jersey 07052

To THE TOWNSHIP OF WEST ORANGE

This Mortgage was made to secure payment of \$10,965.00 and interest. It was recorded in the Office of the County Clerk/Register of Essex County, New Jersey, on August 1, 2003, in Mortgage Book 9047 on Page 46.

This Mortgage has been **PAID IN FULL** or otherwise **SATISFIED AND DISCHARGED**. It may now be discharged of record. This means that this Mortgage is now canceled and void.

I sign and **certify** to this Discharge of Mortgage on _____.

Witnesses or Attested by:

_____	Susan McCartney, Mayor	(SEAL)
Print name	Print name and title	

_____ (SEAL)

STATE OF NEW JERSEY, COUNTY OF ESSEX: SS:

I CERTIFY that on _____, 2023,

(a) this person was the subscribing witness to the signing of the attached instrument;

(b) this instrument was signed by _____, who is _____ of The Township of West Orange, the entity named in this Instrument, and was fully authorized to and did execute this instrument on its behalf; and

(c) the subscribing witness signed this proof under oath to attest to the truth of these facts.

Signed and sworn to before me on

_____, 2023.

(Print name of witness below signature)

(Print name of witness below signature)