

RESOLUTION

WHEREAS, Chapter 25, Article I, Section 25-18.4 of the Revised Ordinances of the Township of West Orange (the “Township”) establishes the West Orange Housing Rehabilitation Program; and

WHEREAS, the West Orange Housing Rehabilitation Program offers assistance to low- and moderate-income Township homeowners for necessary repairs and/or replacements to ensure housing units are in compliance with N.J.A.C. 5:28; and

WHEREAS, on or about January 12, 2013, Nadia R. Mendez and Gilmar Colonia (the “Borrowers”) executed a Mortgage in the amount of \$28,980 (the “Initial Mortgage”) to secure a loan through the Township of West Orange's Housing Rehabilitation Program on the property located at Block 151.07, Lot 3, on the Tax Map for the Township of West Orange, commonly known as 8 Abington Road, West Orange, New Jersey 07052 (the “Property”); and

WHEREAS, the Initial Mortgage was recorded on May 24, 2013 as Instrument Number 13046722, in Mortgage Book 12435, Page 9896 with the Essex County Register of Deeds and Mortgages; and

WHEREAS, on or about April 4, 2014, the Borrowers executed a Mortgage in the amount of \$32,575 (the “Interim Mortgage”) to secure a loan through the Township of West Orange's Housing Rehabilitation Program on the property located at Block 151.07, Lot 3, on the Tax Map for the Township of West Orange, commonly known as 8 Abington Road, West Orange, New Jersey 07052 (the “Property”); and

WHEREAS, the Interim Mortgage was recorded on June 18, 2014 as Instrument Number 14042674, in Mortgage Book 12500, Page 5859 with the Essex County Register of Deeds and Mortgages; and

WHEREAS, the Interim Mortgage dated April 4, 2014 superseded the Initial Mortgage dated January 12, 2013, and rendered the Initial Mortgage and accompanying Mortgage Note null and void; and

WHEREAS, the Initial Mortgage dated January 12, 2013 was not discharged prior to the execution of the Interim Mortgage dated April 4, 2014; and

WHEREAS, on or about September 6, 2014, the “Borrowers” executed a Mortgage in the amount of \$33,575 (the “Current Mortgage”) to secure a loan through the Township of West Orange's Housing Rehabilitation Program on the property located at Block 151.07, Lot 3, on the Tax Map for the Township of West Orange, commonly known as 8 Abington Road, West Orange, New Jersey 07052 (the “Property”); and

WHEREAS, the Current Mortgage was recorded on October 27, 2014 as Instrument Number 14077472 in Mortgage Book 12521, Page 7879 with the Essex County Register of Deeds and Mortgages; and

WHEREAS, the Current Mortgage dated September 6, 2014 superseded the Interim Mortgage dated April 4, 2014, and rendered the Interim Mortgage and accompanying Mortgage Note null and void; and

WHEREAS, the Interim Mortgage dated April 4, 2014 was not discharged prior to the execution of the Current Mortgage dated September 6, 2014; and

WHEREAS, the loan through the Township of West Orange's Housing Rehabilitation Program provides for repayment of the loan at the time of the sale of the home or transfer of title; and

WHEREAS, the Borrowers intend to apply for subordination of the Current Mortgage; and

WHEREAS, the Borrowers seek the execution of a Discharge of the Initial Mortgage which was superseded by the Interim Mortgage, annexed hereto as Exhibit “A;” and

WHEREAS, the Borrowers seek the execution of a Discharge of the Interim Mortgage which was superseded by the Current Mortgage, annexed hereto as Exhibit “B;” and

WHEREAS, the Initial Mortgage and Interim Mortgage must be discharged by the Township in order for the Borrowers application for subordination of the Current Mortgage to be considered.

NOW, BE IT RESOLVED THAT the Mayor be and is hereby authorized to execute the Discharge of Mortgage for the Initial Mortgage and the Interim Mortgage, annexed hereto as Exhibits “A” and “B,” respectively, as to the Property; and be it further

RESOLVED that the Municipal Clerk be and is hereby authorized to attest to the Mayor's signature on the Discharge of Mortgage concerning the Property; and be it further

RESOLVED that a copy of the Resolution shall be made available in the Clerk's office in accordance with applicable law.

Karen J. Carnevale, R.M.C.
Municipal Clerk

Susan Scarpa
Council President

Adopted: May 12, 2026