

Exhibit “A”

SUBORDINATION AGREEMENT

Loan No: 3440273625

This Agreement is made this _____, 20____ by **The 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 \$14,335.00 executed by **Patrick S. Yates and Betty Ann M. Yates** (the "Borrower"), dated December 3, 2002 and recorded on December 10, 2002, in Book 8584, Page 58, in Instrument 698599, in the records of Essex County ("Lienholder's Lien"), covering the property commonly known as 8 Glen Road, West Orange, NJ 07052-4604 (the "Property") and legally described as:

Situated in the County of Essex, State of NJ:

(See attached Legal Description)

Tax ID No.: Block 59.01 Lot 8

WHEREAS Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$265,058.00 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: The 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:

Sara Lancaster
Quicken Loans Inc.
Subordination Dept.
615 W. Lafayette
Detroit, MI 48226

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): Block 59.01 Lot 8

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

THE PROPERTY CONSISTS OF THE LAND AND ALL THE BUILDINGS AND STRUCTURES ON THE LAND IN THE TOWNSHIP OF WEST ORANGE COUNTY OF ESSEX AND STATE OF NEW JERSEY. THE LEGAL DESCRIPTION IS:

BEGINNING AT A POINT IN THE WESTERLY SIDELINE OF GLEN ROAD, SAID POINT BEING DISTANT SOUTHWESTERLY 150.00 FEET FROM THE INTERSECTION OF SAID WESTERLY SIDELINE OF GLEN ROAD WITH THE SOUTHERLY SIDELINE OF OAKRIDGE ROAD, PRODUCED TO FORM AN INTERSECTION; THENCE

1. ALONG THE SAID SOUTHERLY SIDELINE OF GLEN ROAD, SOUTH 28 DEGREES 47 MINUTES WEST, 50 FEET TO A POINT; THENCE

2. NORTH 61 DEGREES 13 MINUTES WEST 118.51 FEET TO A POINT ALONG THE LINE OF LOT #7 TO A POINT; THENCE

3. NORTH 31 DEGREES 13 MINUTES 30 SECONDS EAST, 50.045 FEET TO A POINT THENCE;

4. SOUTH 61 DEGREES 13 MINUTES EAST, 116.38 FEET TO A POINT IN THE SAID WESTERLY SIDELINE OF GLEN ROAD AND THE POINT AND PLACE OF BEGINNING.

ALSO BEING KNOWN AND DESIGNATED AS LOT #8 AS SHOWN AND INDICATED UPON A MAP ENTITLED, "MAP OF EDUCATIONAL PARK", WEST ORANGE, NJ, IN BLOCK 59-A AND IS IN ACCORDANCE WITH A SURVEY PLAT PREPARED BY JAMES M. HELB, P.E./L.S./P.P. DATED JANUARY 18, 1997 AS TAX MAP BLOCK 59.0, LOT 8 AS SHOWN ON THE TAX MAPS OF WEST ORANGE, ESSEX COUNTY, N.J.

FOR INFORMATIONAL PURPOSES ONLY: KNOWN AS LOT 8, IN BLOCK 59.01, ON THE TOWNSHIP OF WEST ORANGE TAX MAP.

Commonly known as: 8 Glen Road, West Orange, NJ 07052-4604

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