

# Exhibit “A”

**SUBORDINATION AGREEMENT**

Loan No: 3466931502

This Agreement is made this \_\_\_\_\_, 20\_\_\_\_ by **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 \$14,995.00 executed by **Christopher J. and Leisa Baker** (the "Borrower"), dated May 5, 2007 and recorded on August 1, 2008, in Book 12150 Page 7342, in instrument 8071603, in the records of Essex County ("Lienholder's Lien"), covering the property commonly known as 17 Phyllis Rd, West Orange, NJ 07052-3525 (the "Property") and legally described as:

Situated in the County of Essex, State of NJ

(See attached Legal Description)

Block: 154.05 Lot: 11

**WHEREAS** Quicken Loans, LLC intends to make a loan to the Borrower in a principal amount not to exceed \$170,300.00 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, LLC, its successors and or assigns, covering the Property ("Quicken Loans' Lien"), and

**WHEREAS** Quicken Loans, LLC 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: 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:

Theresa Foremski  
Quicken Loans, LLC  
Subordination Dept.  
615 W. Lafayette  
Detroit, MI 48226

## EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): Block: 154.05 Lot: 11

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

BEGINNING AT A POINT IN THE NORTHWESTERLY LINE OF PHYLLIS ROAD DISTANT 394.22 FEET SOUTHWESTERLY FROM WHERE THE NORTHWESTERLY LINE OF PHYLLIS ROAD MAKES A POINT OF INTERSECTION WITH THE PROPOSED SOUTHWESTERLY LINE OF EAGLE ROCK AVENUE AS SHOWN ON A MAP OF LAKE VINCENT PARK, SECTION NO. 5, WEST ORANGE, NEW JERKY DATED OCTOBER 10, 1928, THENCE (1) ALONG THE AFORESAID NORTHWESTERLY LINE OF PHYLLIS ROAD ON A CURVE CURVING TO THE LEFT WITH A RADIUS OF 300 FEET FOR AN ARC DISTANCE OF 50.24 FEET, THENCE (2) NORTH 34 DEGREES 42 MINUTES WEST 172.62 FEET, THENCE (3) NORTH 51 DEGREES 03 MINUTES 38 SECONDS EAST 50.137 FEET, THENCE (4) SOUTH 54 DEGREES 42 MINUTES EAST 172.13 FEET TO THE AFORESAID NORTHWESTERLY LINE OF PHYLLIS ROAD AND THE POINT AND PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY: ALSO KNOWN AS LOT 11 IN BLOCK 154.05 ON THE TOWNSHIP OF WEST ORANGE TAX MAP.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 17 Phyllis Rd, West Orange, NJ 07052-3525

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