



Essex County Register Document Summary Sheet

ESSEX COUNTY REGISTER OF DEEDS & MORTGAGES HALL OF RECORDS - ROOM 130 465 DR. MARTIN LUTHER KING BLVD NEWARK NJ 07102	Transaction Identification Number		7700707	9458458
	Recorded Document to be Returned by Submitter to: NORTH STAR TITLE AGENCY, LLC 214 HIGHWAY 18 FL 3 EAST BRUNSWICK, NJ 08816			
Official Use Only JUAN M. RIVERA, JR REG. OF DEEDS & MORTGAGES ESSEX COUNTY New Jersey DOCUMENT TYPE 42 INSTRUMENT NUMBER 2025036168 RECORDED ON Jun 09, 2025 2:04:09 PM Total Pages: 6 NJ PRESERVATION ACCOUNT \$25.00 REGISTER RECORDING FEE \$45.00 HOMELESSNESS TRUST FUND \$3.00 CODE BLUE EMERGENCY \$2.00 SHELTER SERVICES TOTAL PAID \$75.00 INV: 773167 USER: IKM	Submission Date (mm/dd/yyyy)		06/09/2025	
	No. of Pages (excluding Summary Sheet)		4	
	Recording Fee (excluding transfer tax)		\$75.00	
	Realty Transfer Tax		\$0.00	
	Total Amount		\$75.00	
	Document Type	MORTGAGE SUBORDINATION		
	Electronic Recordation Level		L2 - Level 2 (With Images)	
	Municipal Codes		ESSEX COUNTY 99	
872661				

Additional Information (Official Use Only)

*** DO NOT REMOVE THIS PAGE.**

**COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.**



Essex County Register Document Summary Sheet

MORTGAGE SUBORDINATION	Type	MORTGAGE SUBORDINATION				
	Consideration					
	Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)				
	Document Date	06/04/2025				
	Reference Info					
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date	
				2018090852		
	MORTGAGOR	Name			Address	
		ASHLEY DENIS				
		LINDA J DENIS				
	RELEASOR	Name			Address	
		FIRST COLONY MORTGAGE CORPORATION				
	Parcel Info					
	Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality

*** DO NOT REMOVE THIS PAGE.**

**COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF ESSEX COUNTY REGISTER FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.**

This instrument was prepared by:
Bank of America Subordinations Unit
2505 W Chandler Blvd
Chandler, AZ 85224

After recording return to:
Bank of America Subordinations Unit
2505 W Chandler Blvd
Chandler, AZ 85224
Account #: 041413XXXX
Sub#: 344540

Bank of America



This Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 06/04/2025, by BANK OF AMERICA, N.A. ("Subordinator"), having an address of: 2505 W Chandler Blvd, Chandler, AZ 85224.

in favor of FIRST COLONY MORTGAGE CORPORATION ISAOA/ATIMA ("Junior Lien Holder"),

Whereas, Subordinator is the beneficiary/mortgagee/grantee under the indebtedness described in and secured by a security instrument (deed of trust, mortgage or security deed) dated 10/06/2018, executed by ASHLEY DENIS, LINDA J DENIS, with a property address of: 144 PARKER AVE, MAPLEWOOD, NJ 07040 which was recorded on 10/18/2018, in Volume/Book , Page , and Document Number 2018090852, and if applicable, modified on N/A, in Volume/Book , Page , Document Number N/A, of the land records of ESSEX county, NJ, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to ASHLEY DENIS, LINDA J DENIS (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, mortgage or security deed (the "Junior Lien"), covering, without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of FIRST COLONY MORTGAGE CORPORATION ISAOA/ATIMA in the maximum principal face amount of or not to exceed \$498,000.00(the "Principal Amount")**[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 6.375% for a period not to exceed 240 months]**, including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine; and

Now Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation, any interest or late charges which may accrue thereon and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Junior Lien Holder's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

BANK OF AMERICA, N.A.

By: Roseanne Silvestro

Its: Assistant Vice President

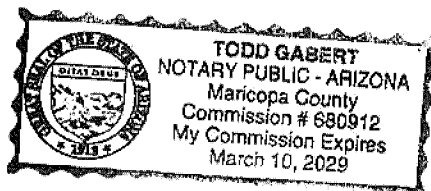
06/04/2025

Date

Individual Acknowledgment:

State of Arizona
County of Maricopa/Chandler

On this the Fourth day of June, 2025, before me, Todd Gabert the undersigned Notary Public, personally appeared Roseanne Silvestro, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.



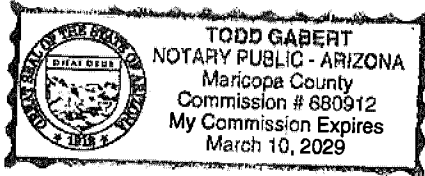
[Signature]
Signature of Person Taking Acknowledgment
Commission Expiration Date: 03/10/2029

Not Certified Copy

**This is to certify that this instrument was prepared by a Bank of America associate.
Corporate Acknowledgment:**

State of Arizona
County of Maricopa/Chandler

On this the Fourth day of June, 2025, before me, Todd Gabert, the undersigned Notary Public, personally appeared Roseanne Silvestro, the Assistant Vice President of Bank of America, N.A. and that (s)he, as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



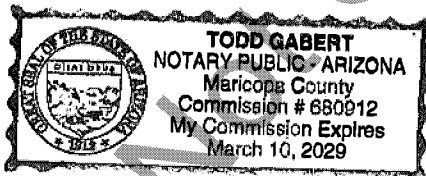

Signature of Person Taking Acknowledgment
Commission Expiration Date: 03/10/2029

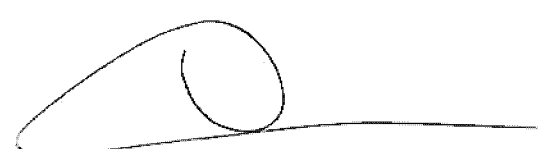
Acknowledgement taken outside of New York State:

State/Commonwealth/District of Arizona
County/City of Maricopa/Chandler

On the Fourth day of, June, 2025
Before me the undersigned personally appeared Roseanne Silvestro

Personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual make such appearance before the undersigned in the city of Chandler, AZ.




Signature of Person Taking Acknowledgment
Commission Expiration Date: 03/10/2029

LEGAL DESCRIPTION
North Star Title Agency, LLC
Issuing Office File No. NS-213-10276

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Township of Maplewood, in the County of Essex, State of New Jersey:

Beginning at a capped iron pin set in the southerly sideline of Parker Avenue at the point of intersection with the westerly sideline of Warren Road, said beginning point being also distant 221.05 feet measured westerly along said sideline of Parker Avenue from the westerly line of lands now or formerly of John G. Ball, and from said point of beginning running; thence

1. Along the southerly sideline of Parker Avenue, North 70 degrees 17 minutes 00 seconds West, a distance of 60.00 feet to a capped iron pin set; thence
2. South 31 degrees 23 minutes 00 seconds West, a distance of 154.87 feet to a capped iron pin set; thence
3. South 60 degrees 34 minutes 00 seconds East, a distance of 58.79 feet to a capped iron pin set in the westerly sideline of Warren Road; thence
4. Along the westerly sideline of Warren Road, North 31 degrees 23 minutes 00 seconds East, a distance of 165.00 feet to the point and place of BEGINNING.

FOR INFORMATION PURPOSES ONLY: BEING known as Tax Lot 116 in Tax Block 33.35 on the Official Tax Map of the Township of Maplewood, Essex County, State of New Jersey

FOR INFORMATION PURPOSES ONLY: The mailing address is: 144 Parker Avenue, Maplewood, NJ 07040.