

AFFIDAVIT OF NON-OWNER OCCUPANCY

STATE OF

, TO WIT:

BEFORE ME, the undersigned Notary Public, personally appeared ("Borrower") who, being first duly sworn deposes and says on oath, as follows:

I am the Owner of the properties known and designated as , all of which are located in , New York (collectively hereinafter referred to as the Properties").

I DO NOT occupy any of the residences located on the Properties, nor do I intend to occupy any of the Properties as a principal residence at any time after closing.

I occupy and live at my residence located at: _____.

_____(SEAL)

SUBSCRIBED AND SWORN TO before me on this ____ day of _____, 20____.

_____(Seal)

Notary Public

My Commission Expires: