

STATE OF NEW YORK)

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COUNTY OF ONONDAGA)

_____ being duly sworn, deposes

and says;

That he/she is the attorney for _____
the mortgagee.

That such mortgage is a reverse mortgage given by _____
_____ the mortgagor or mortgagors to _____

_____ the mortgagee and that the mortgagors are at least 60 years of
age.

That the mortgage is on real property located at _____
_____ and is improved by a one-to-four family dwelling or condominium unit that is
the residence of the mortgagor or mortgagors.

That this affidavit is being submitted to claim an exemption from mortgage tax
under Section 280-a of the Real Property Law.

Sworn to before me this _____
_____ day of _____, _____

NOTARY PUBLIC