SURVEY AFFIDAVIT

STATE OF NEW JERSEY, APPLICATION NO.
SS:

, says under oath:

1. **Representations.** If only one person signs this affidavit, the word "we" shall mean "I". The statements in this affidavit are true to the best of our knowledge, information and belief.

2. **Property.** We are the present owners of property located at

, which we now refinance.

3. **Survey.** We have examined the attached survey of this property dated made by .

4. **No Change.** The survey shows this property in its present condition. There have been no changes in the boundary lines of this property or in the buildings, fences or other improvements as shown on the survey. No buildings, fences or other improvements have been constructed on or next to this property since the date of the survey, except as follows:

   NONE

5. **Easements.** No other persons have any right to use this property, except for the rights of utility companies to use this property along the road or for the purpose of serving the property. No other persons have the rights of joint or separate use of any driveway, stairway, walk or path on or across the property.

6. **Reliance.** We are aware that the Lender and Title Insurer (if any) rely on our truthfulness and the statements made in this affidavit.

Signed and sworn before me on _____
November 4, 2004

_____ _____
Notary Public