ESTOPPEL CERTIFICATE

THE UNDERSIGNED, is a holder of a mortgage on premises situated in

, said mortgage being a first mortgage for

$ dated the day of , 20 , between

as mortgager and the undersigned as mortgagee recorded in Book Page in the Office of the County of

, on .

THE UNDERSIGNED DOES HEREBY CERTIFY, in consideration of the sum of paid, the receipt of which is hereby acknowledged, in order to enable said mortgagor to place a second mortgage on the premises, that said first mortgage is a valid lien on said premises for the full amount of principal and interest now owing thereon, namely, $ , and interest thereon at percent from the day of

, 20\_\_, that all payments thereunder are current, no events of default have occurred and there are no defenses or offsets to said mortgage or to the bond or note secured thereby, and that all the other provisions of said bond or note and mortgage are in force and effect.

DATED, the day of , 20 .

Sworn to and subscribed to before me

this day of , 20\_\_\_.

NOTARY PUBLIC