

November 14, 2005
Premises: 405 Rose Lane, Mount Pleasant, PA 15666
File No. 05-1025

Owner's Closing Certification – Refinance

The undersigned Owner (s) certify as follows:

That the Owner (s) herein is/are the owner (s) of the premises being insured hereunder and the same person (s) as the grantee (s) in Deed Book Volume 1420, page 03, recorded in Westmoreland County, Pennsylvania.

That the owner (s) herein is/are the Mortgagor (s) of the above premises and is/are executing a Note and Mortgage to First Commonwealth Bank in the amount of \$81,500.00.

Owner (s) state that all structures and any improvements on the insured premises have been in place and completed for more than five (5) years.

Owner (s) state that there has/have been no violation of restrictions, if any, affecting the premises and there is/are no disputes with adjoining property owners as to location of property lines or the encroachment of any improvements.

Owner (s) state (s) that (s) he/they have viewed the premises and have no knowledge of any encroachment of any of the improvements on adjoining premises.

Owner (s) state (s) that there is no immediate construction contemplated on the premises nor are any additions being made to the existing structures or improvements.

Owner (s) is/are aware that this certification is made for the purpose of inducing Commonwealth Land Title Insurance Company to issue its title insurance policy deleting the exceptions pertaining to matters of survey in the Loan Policy only. Owner (s) are aware that a certified survey has not been provided in this transaction and the removal or deletion of exceptions pertaining to matters of survey in the Loan Policy affords no protection to the property owner.

The undersigned owner (s) hereto certify that the foregoing statements are true and correct to the best of his/her/their knowledge, information and belief.

WITNESS:

****Note:** If there is an existing survey of the property, a copy must be furnished to Commonwealth Land Title Insurance Company along with this signed certification.