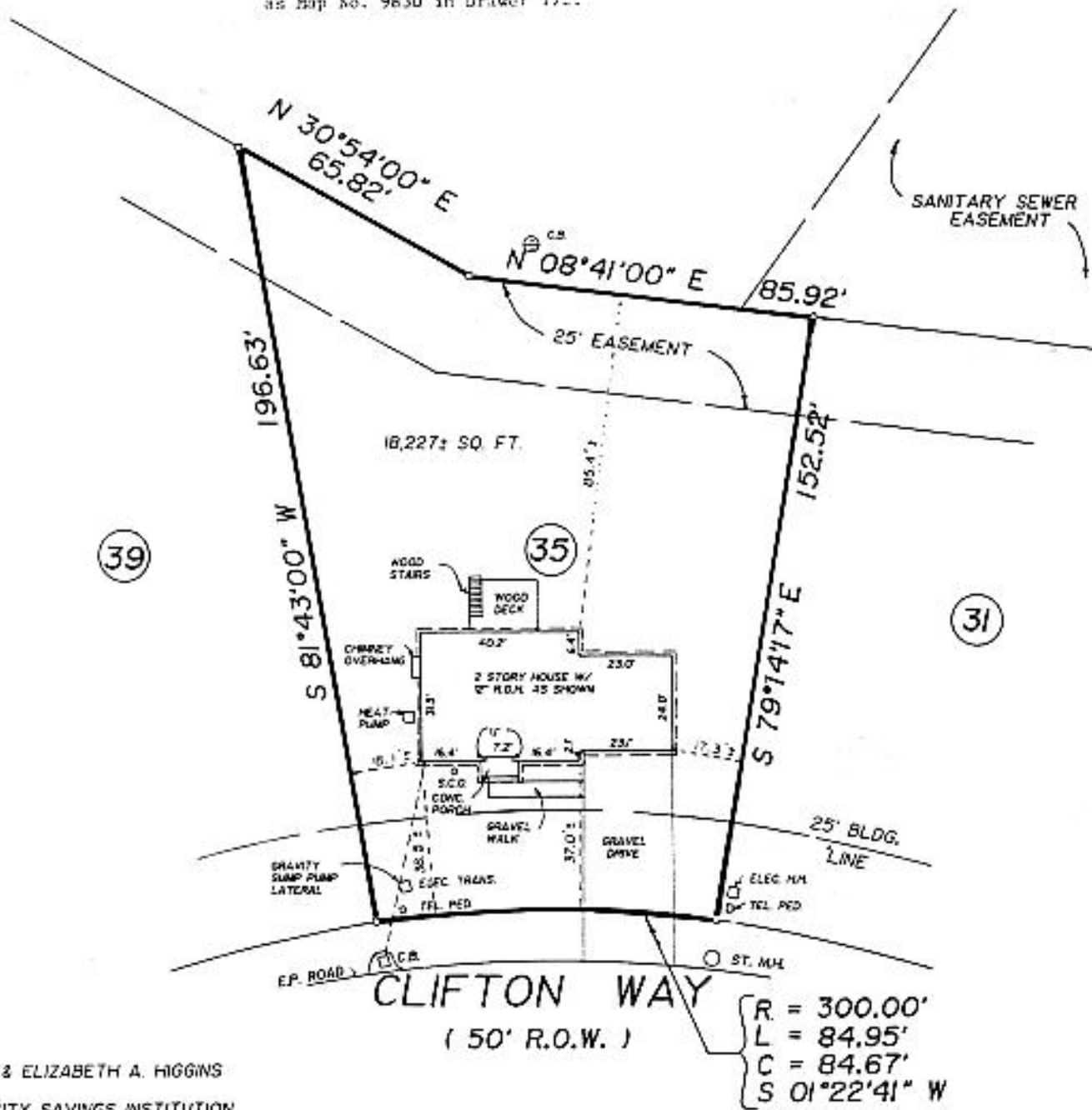
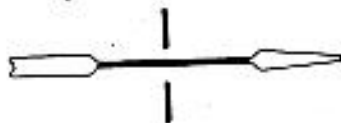


REFERENCE:

Map entitled "Krankill Manor Section 11" made by S.Y. Kim Land Surveyor, P.C. and J. Kenneth Fraser and Associates, P.C., dated December 1992, revised to July 28, 1993 and filed in the Albany County Clerk's Office on September 3, 1994 as Map No. 9630 in Drawer 172.



CERTIFY TO:

1. JAMES P. & ELIZABETH A. HIGGINS
2. HUDSON CITY SAVINGS INSTITUTION, ITS SUCCESSORS AND/OR ASSIGNS
3. LAWYERS TITLE INSURANCE CORPORATION

R = 300.00'  
 L = 84.95'  
 C = 84.67'  
 S 01°22'41" W

<p><b>SURVEY MAP FOR</b>  <b>LANDS TO BE CONVEYED TO</b>  <b>JAMES P. &amp; ELIZABETH A. HIGGINS</b></p>	
TOWN OF BETHLEHEM	ALBANY COUNTY, N.Y.
SCALE 1" = 40'	FEBRUARY 21, 1995
S.Y. KIM LAND SURVEYOR P.C.	
	JOB NO. 15-030-94



*[Handwritten signature and initials]*