

SCHEDULE A

Effective date: April 07, 1992

by
by

Policy or Policies to be issued:

Amount

() Owner's Policy, NYSLTA, 100E

() ALTA Owner's Policy 1987 (with N.Y. Endorsement Modifications)

Proposed Insured:

(X) Loan Policy, NYSLTA, 100E

\$198,000.00

ALTA Loan Policy 1987 (with N.Y. Endorsement Modifications)

Proposed Insured: Empire of America Realty Credit Corporation, its successors
and/or assigns

Borrower: Barry Straw Weisman and
Debra Weisman

The estate or interest in the land described or referred to in this certificate and
covered herein is: FEE SIMPLE

Title to said estate or interest in said land at the effective date hereof is vested
in:

BARRY STRAW WEISMAN AND DEBRA WEISMAN, HIS WIFE, who acquired title
in a deed from Jennie Loredman dated September 8, 1977 and recorded
September 26, 1977 in Liber 531 at Page 768.

The land referred to in this certificate is described on the description sheet
attached.

SCHEDULE A

All that certain plot, piece or parcel of land, situate, lying and being in the Town of Gallatin, County of Columbia and State of New York and being bounded and described as follows:

PARCEL A

Beginning at a point on the southwesterly line of the Town Road known as Sigler Road on the division line of other lands of Barry Straw Weisman and Debra Weisman on the southeast and the herein described parcel of land on the southwest; thence along said lands of Weisman (1) S 20°-18'-06"W, 1200.69 feet; and (2) N 70°-21'-18" W, 782.17 feet; thence along lands of Jane D. Lipman (1) N 51°-06'-26"E, 115.60 feet; (2) N 42°-57'-20"E, 107.24 feet; (3) N 40°-53'-20"E, 151.98 feet; (4) N 32°-00'-26"E, 61.82 feet; (5) N 28°-19'-28"E, 240.04 feet; (6) N 33°-54'-47"E, 107.50 feet; (7) N 24°-28'-18"E, 161.02 feet; (8) N 25°-50'-59"E, 171.90; (9) N 11°-55'-12"E, 247.26 feet; and (10) N 8°-41'-21"E, 131.83 feet to an Iron Pin recovered along Sigler road; thence along Sigler Road on a curve to the right with a radius of 275.0 feet a distance of 104.15 feet; and then the following (1) S 61°-15'-44"E 195.73 feet; (2) S 50°-05'-46E, 88.77 feet; (3) S 28°-24'-39E, 280.0 feet to the point of beginning, all as designated as Parcel A upon a map by Rockefeller & Nucci of Claverack, New York dated October 5, 1989 entitled "Proposed Subdivision of Property of Barry Straw Weisman and Debra Weisman, Town of Gallatin, Columbia Co., New York", which map was recorded in the Columbia County Clerk's Office on June 6, 1990 as micro number 11429.

PARCEL B

Beginning at a point on the southwesterly line of the Town Road known as Sigler Road on the division line between lands of Alfred V. and Sarina Passeri on the southeast and the herein described parcel of land on the southwest; thence along said lands of Passeri (1) S 21°-00'-03"W, 233.72 feet; (2) S 42°-09'-32"W, 570.63 feet; and (3) S 6°-10'-54"W, 337.97 feet; thence along lands of Deer Valley Farm Limited Partnership (1) N 87°-38'-34"W, 176.60 feet; (2) N 78°-27'-34"W, 167.60 feet; (3) N 82°-08'-34"W, 162.40 feet; thence along lands of The Weisman Company, Inc. (1) S 82°-21'-26"W, 118.80 feet; (2) S 74°-01'-26W, 134.60 feet; (3) N 79°-38'-34"W, 210.50 feet; (4) N 65°-53'-34"W, 90.40 feet (5) N 53°-08'-34"W, 157.70 feet; (6) N 21°-36'-26"E, 237.60 feet; (7) N 18°-51'-26"E, 153.80 feet; and (8) N 26°-06'-26"E, 56.80 feet; thence along other lands of Weisman more particularly described as Parcel A (1) S 70°-21'-18"E, 782.17 feet, and (2) N 20°-18'-06"E, 1200.69 feet to the southwesterly line of the above mentioned Sigler Road; thence along the said Sigler Road (1) S 28°-24'-39"E, 134.13 feet; (2) S 32°-28'-45"E, 158.01 feet, (3) S 39°-00'-39"E, 234.54 feet; and (4) S 48°-31'-05"E, 74.57 feet to the point of beginning, designed as Parcel B upon a map by Rockefeller & Nucci of Claverack, New York dated October 5, 1989 entitled "Proposed Subdivision Property of Barry Straw Weisman and Debra Weisman, Town of Gallatin, Columbia Co., New York", which map was recorded in the Columbia County Clerk's Office on June 6, 1990 as micro number 11429.

DESCRIPTION