LEGAL DESCRIPTION:

ALL THAT TRACT OR PARCEL OF LAND, together with the improvements thereon, situate in the Town of Guilderland, County of Albany, State of New York, known and designated as lots numbered 304, 305, 206 and the northerly portion of lot number 303 on a certain plan of lots entitled "Country Club Highlands" situate in the Town of Guilderland, County of Albany, State of New York, surveyed for Arthur F. Pitkin and Benjamin F. Witbeck by Leslie Allen, surveyor, and filed November 21st, 1928 in the office of the County Clerk of Albany County, State of New York as Second Revised Map of "Country Club Highlands", bounded and described as follows:

Beginning at a point in the westerly line of Elmwood Street 300 feet northerly of the point of intersection of said westerly line of Elmwood Street with the northerly line of Western Avenue and running westerly 150 feet along a line at an angle of 90 degrees with said westerly line of Elmwood Street; thence northerly 65 feet parallel with said westerly line of Elmwood Street; thence easterly 150 feet along a line at an angle of 90 degrees with said westerly line of Elmwood Street; thence southerly 65 feet along said westerly line of Elmwood Street; thence southerly 65 feet along said westerly line of Elmwood Street to the point of beginning. Said parcel represents a rectangular area 65 feet by 150 feet or 9,750 square feet.

Also, all that tract or parcel of land situate in the Town of Guilderland, County of Albany, State of New York, known and designated as lots Nos. 343, 344, 345 and the northerly part of 342 on a certain plan of lots entitled "Country Club Highlands" and filed on November 21, 1928 in the office of the County Clerk of Albany County, State of New York, as Revised Map of Elmwood Street, bounded and described as follows: Beginning at a point in the easterly line of Fuller Road three hundred feet (300 ft.) northerly of the northerly line of Western Avenue and running easterly ninety-one feet eight inches (91 ft. 8 in.) along a line at an angle of 90 degrees with the westerly line of Elmwood Street; thence northerly sixty-five feet (65 ft.) parallel with said westerly line of Elmwood Street; thence westerly seventy-nine feet (79 ft.) at an angle of 90 degrees with said westerly line of Elmwood Street to said easterly line of Fuller Road; thence southerly sixty-six and twenty-one one-hundredths feet (66.21 ft.) along said line of Fuller Road to the point and place of beginning. Containing about fifty-five hundred forty-six square feet.

Excepting therefrom the premises conveyed by August Lux and Marie Lux, his wife (also known as Mary Lux) to the County of Albany by deed dated March 4, 1961 and recorded in the Albany County Clerk's Office on August 11, 1961 in Book 1692 of Deeds at Page 349 and being a strip of land approximately 15 feet in depth and approximately 66 feet in width along Fuller Road.

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All that tract or parcel of land, together with the improvements thereon, situate in the Town of Guilderland, County of Albany, State of New York, known and designated as lots numbered 304, 305, 306 and the northerly portion of lot number 303 on a certain plan of lots entitled "Country Club Highlands" situate in the Town of Guilderland, County of Albany, State of New York, surveyed for Arthur F. Pitkin and Benjamin F. Witbeck by Leslie Allen, surveyor, and filed November 21st, 1928 in the office of the County Clerk of Albany County, State of New York as Second Revised Hap of "Country Club Highlands", bounded and described as follows:

Beginning at a point in the westerly line of Elmwood Street 300 feet northerly of the point of intersection of said westerly line of Elmwood Street with the northerly line of Western Avenue and running westerly 150 feet along a line at an angle of 90 degrees with said westerly line of Elmwood Street; thence northerly 65 feet parallel with said westerly line of Elmwood Street; thence easterly 150 feet along a line at an angle of 90 degrees with said westerly line of Elmwood Street; thence southerly 65' feet along said westerly line of Elmwood Street to the point of beginning. Said parcel represents a rectangular area 65 feet by 150 feet or 9,750 square feet.

BEING THE SAME PREMISES conveyed to Mortgagors by deed dated November 16, 1979, and recorded in the Albany County Clerk's Office on December 12, 1979, in Book Number 2180 of Deeds at Page 431.

The Real Property is improved by a one or two family residence or dwelling only. Request for exemption is made pursuant to §253 (2) of the Tax Law.

All that truet or priced of land, together with the improvements therein, errors in the Lem of barthderland, County of albany, State of New York, I nown and designated as room numbered 30a, 305. Its and the northerly portion of lot number 301 or truet in plan of lots Fariffed "Country Clab Highlands" situate in the found of including an array of Albany, State of New York, surveyed for Arbany E. Pithis and Propuns 1. Titles by Lealis Albany, surveyor, and filled November 21st, 1928 in the office of the County Clark of Albany County, state of New York as Second Newford Dap or "Country Club Highlands", bounded and described as follows: Lord 2060 Price Country Club Highlands", bounded and described as follows:

Beginning it a point in the westerly line of Elmwood Street 300 feet northerly of the point of ittersection of said vesterly line of Elmwood Street with the northerly line of Western Venue and running westerly 150 feet along a line at in inch of 90 decrees with area vesterly line of Elmwood Street; themes northerly up that partification is said a sterie line of Elmwood Street; themes ersterly 150 feet along a line at in unit, of 90 ferces with said vesterly line of Elmwood Street; thence southerly 65 to 1 danger one operatorly line of Elmwood Street to the point of beginning. Said parcely presents a rectangular area 65 feet by 150 feet or 9,750 square feet.

of Albuny, State of Low York, known and designated as lots Ros. 343,344, 345 and the northerly piri of 342 on a certain plan of lots entitled "Country Club Bighlands" and filed on Movember 71, 1928 in the office of the County Clerk of Albany County, State is Sow roof, a levised Rap of Elmood Street, bounded and described as follows: In criming is a point in the casterly line of Fulfor Road three bundled feet (300 ft) northerly of the mitherly line of Bestern Avenue and running casterly unit; some feet inches (i.e. 8 ia.) alone if line at an ample of 90 degree, with the restrict line of Elmood Street, live feet (b) its parallel sith and so strift line of ilmood attent; themse mortherly sixt, five feet (b) its parallel sith and might of 90 degree, with said assterly line of Elmood Street to said easterly line of lafter Foil; themse sentherly sixty-six and thenty-one one-hundredths feet (bo.21 it) does said line of fulfer Road to the point and place at be matter. Continuing about catty-live bundled to the point and place at be matter. Continuing about catty-live bundled to the point and place at be matter. Continuing about catty-live bundled to the point and place at be matter. Continuing about catty-live bundled to the point and place at be matter.

Excepting therefrom the premises conveyed by August Law and Barie Law, he affectly known as Bary Luw) to the County of Albany by deed dated firtch by, 1961 and a conded in the Albany County Clerk's Office on August 11, 1961 in Book 1692 of being at Page 179 and being a strip of I and approximately is reet in depth and approximately are cet in depth and approximately.

This convey ment is made subject to all easements, coverants, conditions and restrictions of record and any impared that ellments of street and improvement is a senior payable riter the date of fiducity of the to the presence and any take of facts which an importion and rean accurate survey beyonds to

BEING THE SAME PREMISES conveyed to Mortgagors by deed(s) dated November 16. 1979 and recorded in the Albany County Clerk's Office on December 10. 1979 in Book Number 2180 of Deeds at Page 331.

The Real Proporty is improved by a one or two family residence or dwelling