

OWNER OCCUPANCY AFFIDAVIT

Bob Buyer, the Grantee in the within Deed hereby certify under the penalties of perjury, as evidenced by the joinder herein, that the land conveyed in this Deed is residentially improved owner-occupied real property and that the residence will be occupied by me.

WITNESS:

As to All

Bob Buyer

(SEAL)

(SEAL)

STATE OF MARYLAND, _____, to wit:

I HEREBY CERTIFY, that on this 18th day of September, 2002, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Bob Buyer, the party herein, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged the foregoing to be his act, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: _____