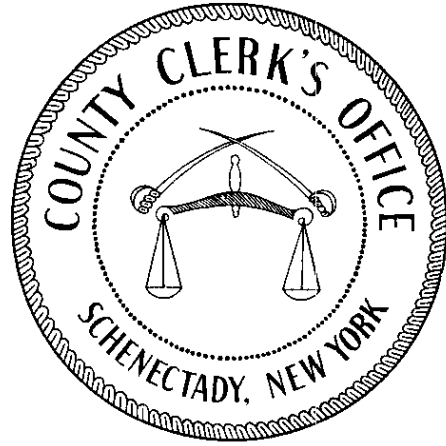


Schenectady County Endorsement Page

JOHN J. WOODWARD
Schenectady County Clerk
620 State Street
Schenectady, NY 12305



Document Type Deed

From Party RAMDATH, S.

To Party American Funding Div. Inc.

RETURN TO American Funding Div Inc,
88-17 Ashford St.
Queens Village, N.Y. 11427

RECORDED
07/15/2008 2:26:04 PM
County Clerk
JOHN J. WOODWARD
SCHENECTADY COUNTY, NY

Book/Page: DEED/1785/605
Total Pages: 4
Receipt No: 501638
Doc No: 2008-2884
Inst Num: 200829330

NY LAND SUR	\$4.75
NY E & A FEES	\$66.00
NY LAND COMP SUR	\$14.25
CO GENERAL REVENUE	\$29.00
CO LAND SUR	\$0.25
CO E & A FEES	\$9.00
CO LAND COMP SUR	\$0.75
TOTAL PAID	\$124.00
INV: 501638 USER: DOF	

RECEIVED
\$ 0.00
REAL ESTATE
JUL 15, 2008
SCHENECTADY COUNTY
4117

Visit our Webpage:
Schenectadycountyclerk.com

NOTICE: This endorsement page constitutes the Clerk's endorsement in accordance with Local Law #7 of 1996-DO NOT DETACH-This page becomes part of the document. Upon recording, this document becomes a public record-Please refrain from using personal identifying information that should not be disclosed to the public.

CONSULT YOUR LAWYER BEFORE SIGNING THIS INSTRUMENT—THIS INSTRUMENT SHOULD BE USED BY LAWYERS ONLY.

THIS INDENTURE, made the TH ~~H~~ day of May in the year 2007

BETWEEN

Sugerig Ramdath with and address of 11 Steers Avenue, Schenectady, NY 12304

party of the first part, and American Funding Division Inc. with an address of 88-17 Ashford Street, Queens Village NY 11427

party of the second part,

WITNESSETH, that the party of the first part, in consideration of Ten Dollars and other valuable consideration paid by the party of the second part, does hereby remise, release and quitclaim unto the party of the part, the heirs or successors and assigns of the party of the second part forever,

ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the County of Schenectady and State of New York; known and designated as 869 Crane Street; and being described on the Schenectady County Real Property Tax Map as shown below; and being a parcel of real property acquired by Sugerig Ramdath by means of a purchase in the year of 2005.

BEING THE SAME parcel of real property included in a deed dated January 10th, 2005 and recorded in the Schenectady County Clerk's Office on April 29th, 2005 in Liber 1704 and page 564.

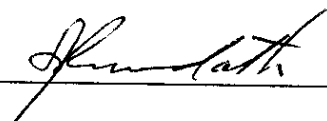
TOGETHER with all right, title and interest, if any, of the party of the first part of, in and to any streets and roads abutting the above-described premises to the center lines thereof; **TOGETHER** with the appurtenances and all the estate and rights of the party of the first part in and to said premises; **TO HAVE AND TO HOLD** the premises herein granted unto the party of the second part, the heirs or successors and assigns of the party of the second part forever.

AND the party of the first part, in compliance with Section 13 of the Lien Law, covenants that the party of the first part will receive the consideration for this conveyance and will hold the right to receive such consideration as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same first to the payment of the cost of the improvement before using any part of the total of the same for any other purpose.

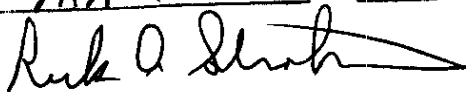
The word "party" shall be construed as if it read "parties" whenever the sense of this indenture so requires.

IN WITNESS WHEREOF, the party of the first part has duly executed this deed the day and year first above written.

IN PRESENCE OF:



Before me, personally appeared SUGERIG RAMDATH
and Sworn to before me this 4TH day
of MAY, 2007



RICK A. STROHM
Notary Public, State of New York
Qualified in Montgomery County
No. 01ST5030697
Commission Expires July 18, 20 10

S 49.473
R.P.I.S.A.
EX. 10
IDENTITY

ACKNOWLEDGEMENT TAKEN IN NEW YORK STATE

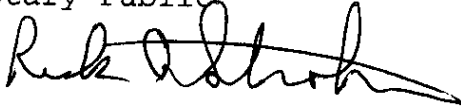
State of New York, County of Schenectady, ss:

On the ~~4th~~ day of May in the year 2007, before me the undersigned, personally appeared

Sugerig Ramdath, personally known to me or proved on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Sworn to before me this
~~4th~~ day of May 2007

Notary Public



RICK A. STROHM
Notary Public, State of New York
Qualified in Montgomery County
No. 01ST5030697
Commission Expires July 18, 20~~10~~

Quit Claim Deed

Sugerig Ramdath
To
American Funding.
Division Inc

Section: 49.47 Block: 03 Lot: 40
COUNTRY OR TOWN:
Schenectady

Return to:
American Funding Division Inc.
88-17 Ashford Street
Queens Village, NY 11427

Witnesseth that the party of the first part, in consideration of

ONE

Dollars (\$ 1.00)

lawful money of the United States, and other good and valuable consideration paid by the party of the second part, does hereby grant and release unto the party of the second part, the heirs or successors and assigns of the party of the second part forever, all

that tract or parcel of land, with the improvements thereon, situate, lying and being on the Easterly side of Crane Street in the Ninth Ward of the City and County of Schenectady, State of New York, bounded and described as follows: Commencing at a point on the Easterly side of Crane Street, which point is the division line between lots No. 2 and 3 on map of property belonging to Harmon Van Laak Estate, Ninth Ward, Schenectady, N.Y. made by L. B. Sebring, C.E., August, 1921, and filed October, 1923, and running thence NORTHERLY along the Easterly side of Crane Street 39.55 feet, more or less, to a point twenty-four and one-half (24 1/2) feet from the intersection of Lot No. 1 on map above referred to and property belonging to the Penny Estate; running thence EASTERLY and always 24 1/2 feet Southerly from the Northerly line of Lot No. 1 on map above referred to 140 feet to a point; thence SOUTHERLY along the rear of a portion of Lot No. 1 and the whole of Lot No. 2 on a map above-referred to, 35.5 feet, more or less, to the Northeasterly corner of Lot. No. 3 on map above referred to; thence WESTERLY along the Northerly line of Lot No. 3, 140 feet to the Easterly line of Crane Street, being the point or place of beginning.

Together with the right to use the alley between the premises being conveyed to the premises adjoining the South.