

RECORDED

BOOK 1286 PAGE 553

was a party as Settlor) filed with the Secretary of The Commonwealth of Massachusetts on that date and thereafter from time to time amended and restated. All persons dealing with HNC Mortgage and Realty Investors must look solely to the Trust property for the enforcement of any claims against HNC Mortgage and Realty Investors as no Trustee, Officer, Manager, Agent or Shareholder assumes any personal liability for obligations entered into on behalf of HNC Mortgage and Realty Investors.

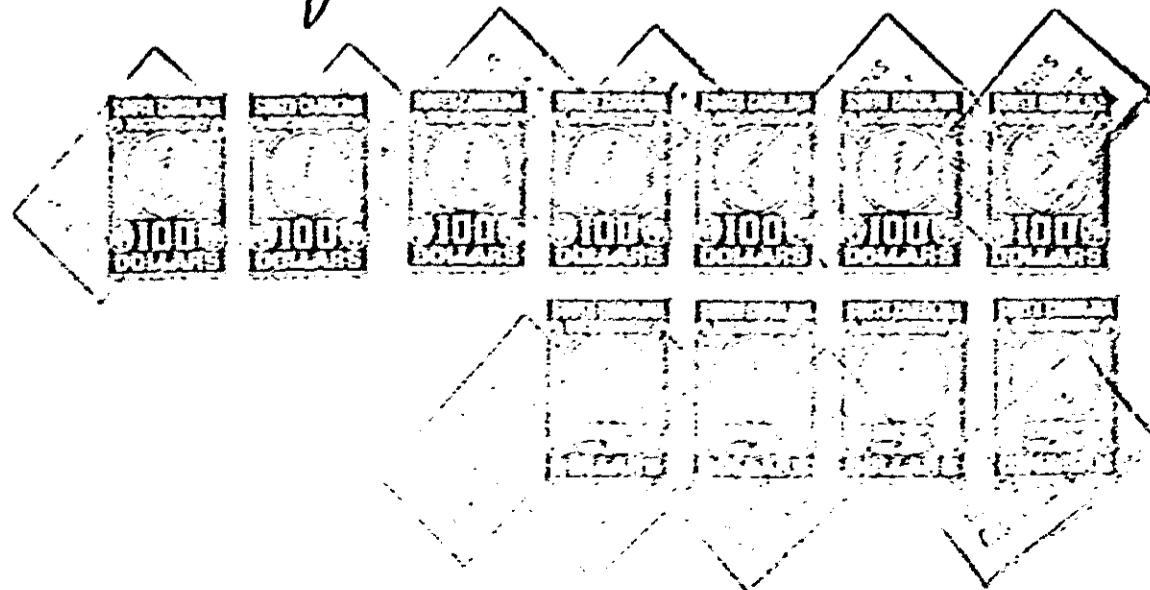
WITNESS Mortgagor's hand and seal this 1st day of August in the year of our Lord One Thousand Nine Hundred and Seventy-three and in the one hundredth and ninety-eighth year of the sovereignty and independence of the United States of America.

URBANE CONSTRUCTORS, INC.

BY: [Signature]
Attest: [Signature]

Signed, Sealed & Delivered
In The Presence Of:

[Signature]
[Signature]



4328 NY-1