

_____, 20____

_____[Name and address of Participating lender]

Connecticut Housing Finance Authority
999 West Street
Rocky Hill, CT 06067

Re: \$_____ mobile manufactured home loan

Ladies and Gentlemen:

This letter is furnished to _____ (the "Participating Lender") and the Connecticut Housing Finance Authority (the "Investor") as a condition precedent to the Participating Lender's making of a loan (the "Loan") and to induce the Investor to purchase the loan in the principal amount referenced above to _____ and _____, both of _____, Connecticut (individually or collectively the "Borrower").

The Loan is being made to the Borrower for the financing of a certain mobile manufactured home (the "Mobile Manufactured Home"), described as follows:

Manufacturer's Name: _____
Model Name and Model No.: _____
Manufacturer's Serial No.: _____
Year: _____

The Borrower is leasing certain real property at _____, Connecticut (the "Land") pursuant to a certain _____ *{identify Lease or Rental Agreement}* _____ between _____, as lessor, and the Borrower, as lessee, dated _____, 20____ (the "Lease"). The Mobile Manufactured Home is situated on the Land.

The Loan will be evidenced by a Promissory Note (the "Note") and secured by an Open-End Leasehold Mortgage Deed and Security Agreement (the "Mortgage").

For purposes of issuing this letter, we have either examined the records and land records in the office of the Town Clerk of _____ Connecticut (the "Land Records") or reviewed the search of such Land Records provided by [an attorney] OR [a title insurance company] (the "Title Search"), and the online UCC records (the "UCC Records", which together with the Land Records and Title Search constitute the "Records") in the office of the Connecticut Secretary of State and have assumed the accuracy of such Records. We do not warrant the accuracy of, and have assumed the accuracy of, the Records and we have assumed the genuineness of all signatures in the documents referenced in the Records and the authority of all persons who executed such documents.

_____[Name of participating lender]
Connecticut Housing Finance Authority
Date

Based on the foregoing, it is our position that:

(1) Title to Mobile Manufactured Home. The Borrower's claim to title to the Mobile Manufactured Home is by virtue of a _____ from _____ ("Seller") to Borrower dated _____, _____ conveying the title to the Mobile Manufactured Home.

(2) No Prior Security Interests. Assuming that any and all acquisitions of title to the Mobile Manufactured Home by the Seller and Seller's predecessors in interest were valid and provided that any recorded, presently effective security interest which encumbers the interest of the present owner of the Mobile Manufactured Home in the unit will be discharged from the proceeds of the Loan, the title of the Borrower will not be subject to any recorded security interest evidenced by a UCC filing or mortgage known to the undersigned other than the Mortgage.

(3) Recordation of Mortgage. The undersigned, other counsel admitted to practice in the State of Connecticut or a title insurance company are undertaking to promptly record the Mortgage in the Land Records.

Very truly yours,
FIRM NAME

By: _____
(name of signatory)
Its