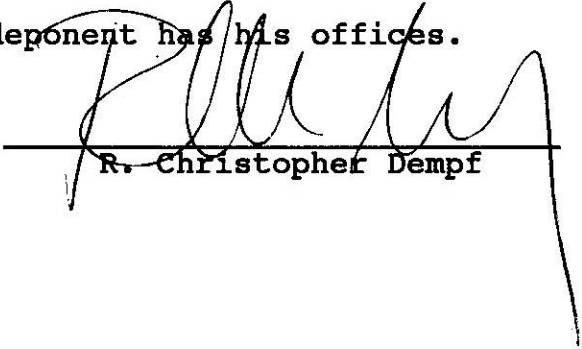


STATE OF NEW YORK)
) ss.:
COUNTY OF ALBANY)


R. CHRISTOPHER DEMPf, being duly sworn, deposes and says:
That he is attorney-at-law and member of the law firm of Tobin and
Dempf, attorneys for defendants, Knox Woods Homeowners'
Association, Inc. and Concord Court Association, Inc.; that he has
read the foregoing notice of appearance and waiver in foreclosure,
and cross claim and knows the contents thereof; that the same is
true to the knowledge of deponent, except as to those matters
therein stated to be alleged upon information and belief, and as to
those matters he believes it to be true.

The reason why this verification is made by deponent and not
by said defendants, is that defendants are not within the County of
Albany, which is the county where deponent has his offices.



R. Christopher Dempf

Sworn to before me this
15th day of November, 1996.



Notary Public

GAIL A. WHITEFIELD
Notary Public, State of New York
No. 5000943
Qualified in Rensselaer County
Commission Expires Aug. 24, 1998