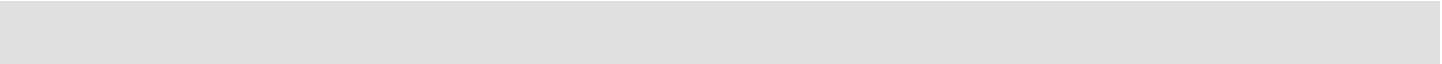


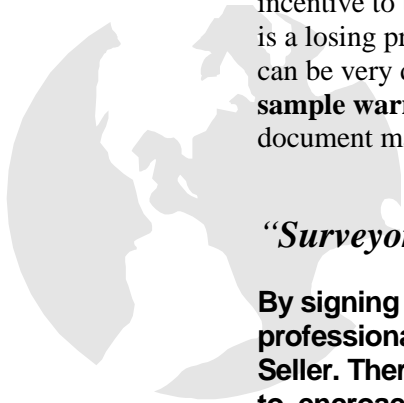
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BRUNSWICK WEST, INC.

219 ½ S. Main Street
Flemington, NJ 08822
Phone (908)284-0888/Fax (908)284-2818
brunswickwest@embarqmail.com



In this economy, a small savings can make a big difference, so it wasn't completely out of the ordinary for our company to hear that closings were not all requiring an up-to-date survey. Instead, "Survey Affidavits of No Change" were becoming much more prevalent. After hearing many horror stories of homebuyers finding out that an up-to-date survey could have saved a great deal of angst and liability that the Buyer most likely would not accept if they knew the potential financial risk they impose upon themselves and potentially the Seller by signing this document to expedite a property sale or give a small cash savings incentive to the buyers, I felt compelled to advise my attorney's customers. This document is a losing proposition all the way around. It is neither in the best interest of the Buyer, and can be very detrimental, financially speaking, to the Seller. I am including *my company's sample warning label* to give you a better understanding of what a signature to this document may cause.



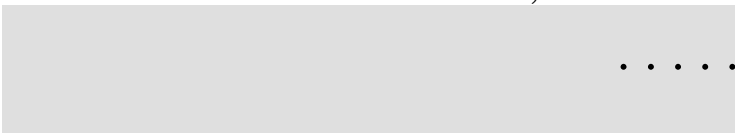
"Surveyor Affidavit of No Change" Warning Label:

By signing this form the Sellers are transferring the liability normally incurred by a professional land surveyor performing a current survey from the surveyor to the Seller. There may be survey issues with your property, including, but not limited to, encroachments you may not be aware of, evidence of easements, encroachments by adjoining property owners and undisclosed boundary line issues and/or errors that only a current land survey would reveal. Although the Purchaser's mortgage company and/or title company may not need a current survey for this particular transaction that does not necessarily mean the Purchaser's do not. If the Seller signs this form, then an ORIGINAL, SIGNED and SEALED survey MUST be attached. Copies are not permitted and may be an infringement of Federal Copyright Law.

The result of even one of the possibilities previously described, could not only become a great expense, but also a huge hassle.

Sincerely,

Richard S. Zinn, L.S.



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