

CERTIFICATE

I, THE UNDERSIGNED PETER D. ZWICK, FOR AND IN BEHALF OF ZWICK ASSOCIATES, INC., DECLARE TO:

- DAIWA REAL ESTATE FINANCE CORP. and its successors and assigns
- FRANK S. CARLSON, Trustee
- LORAIN COUNTY TITLE COMPANY

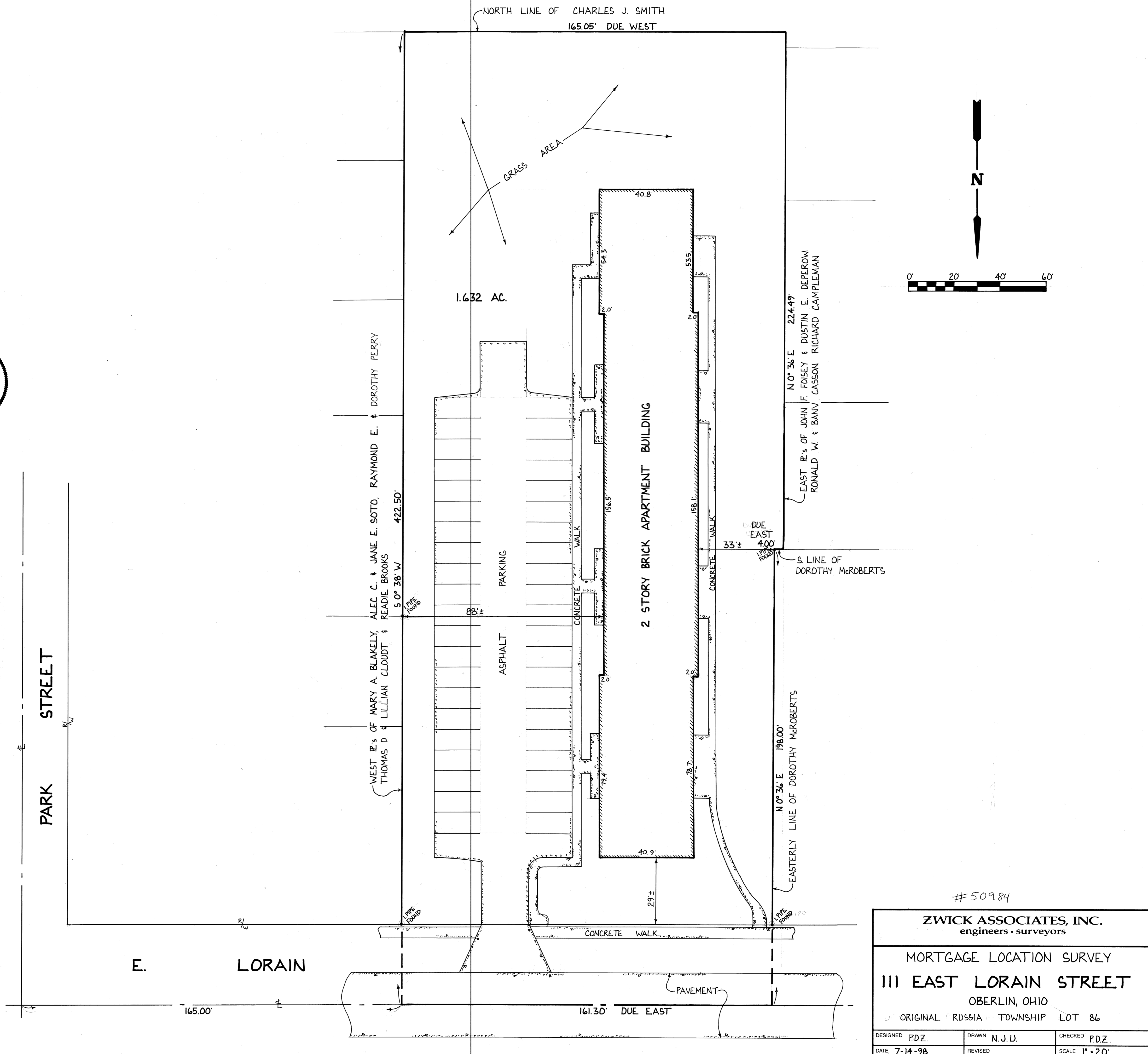
THAT THIS SURVEY IS A MORTGAGE LOCATION SURVEY PREPARED IN ACCORDANCE WITH CHAPTER 4733-38 OF THE OHIO ADMINISTRATIVE CODE, AND IS NOT A BOUNDARY SURVEY IN ACCORDANCE WITH CHAPTER 4733-37 OF THE OHIO ADMINISTRATIVE CODE; THAT THE PROPERTY LIES IN AN "AREA OF MINIMAL FLOODING" SHOWN AS ZONE "C" ACCORDING TO THE FLOOD INSURANCE RATE MAP COMMUNITY PANEL NUMBER 390353-0005-B EFFECTIVE DATE JUNE 18, 1980 PUBLISHED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FEDERAL INSURANCE ADMINISTRATION; THAT DIMENSIONS SHOWN ON THIS PLAT ARE EXPRESSED IN FEET AND DECIMAL PARTS THEREOF, AND THAT BEARINGS ARE RELATED TO AN ASSUMED MERIDIAN AND ARE USED ONLY TO INDICATE ANGLES.

Peter D. Zwick
 PETER D. ZWICK July 14, 1998
 OHIO REGISTERED LAND SURVEYOR NO. 7429



LEGAL DESCRIPTION

Situated in the City of Oberlin, County of Lorain and State of Ohio: Being part of Original Russia Township Lot 86 and Oberlin Village Lot 13 and recorded in Plat Volume 5, Page 20 of Lorain County Record of plats, bounded and described as follows: Beginning at the point of the intersection of the centerline of Park Street and East Lorain Street; thence due West along the centerline of East Lorain Street a distance of 165.00 feet to the principal place of beginning; thence South 0 degrees 38' West along the following West property lines of Mary A. Brakely, Alec C. and Jane E. Soto, Raymond E. and Dorothy Perry, Thomas D. and Lillian Cloudt and Readie Brooks a distance of 422.50 feet to a point on the North line of land conveyed to Charles J. Smith; thence due West along said North line of Charles J. Smith a distance of 165.05 feet to a point on the West line of Lot 13; thence North 0 degrees 36' East along said West line and East line of properties conveyed to John F. Foisey and Dustin E. Deperow, Ronald W. and Banv Casson, Richard Campleman a distance of 224.49 feet to a point on the South line of land conveyed to Dorothy McRoberts; thence due East along said South line a distance of 4.00 feet to an iron pipe found; thence North 0 degrees 36' East along the Easterly line of land so conveyed to Dorothy McRoberts a distance of 198.00 feet to the centerline of East Lorain Street; thence along said centerline due East a distance of 161.30 feet to the principal place of beginning. Containing within said bounds 1.632 acres of land be the same more or less, but subject to all legal highways. As surveyed by John Pozywak in November of 1996, Registered Surveyor No. 5292.



#50984

ZWICK ASSOCIATES, INC.
 engineers • surveyors

MORTGAGE LOCATION SURVEY
111 EAST LORAIN STREET
 OBERLIN, OHIO

ORIGINAL RUSSIA TOWNSHIP LOT 86

DESIGNED P.D.Z.	DRAWN N.J.D.	CHECKED P.D.Z.
DATE 7-14-98	REVISED	SCALE 1" = 20'

#50984

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