STATE OF MINNESOTA)
)
COUNTY OF RAMSEY)

AFFIDAVIT OF AGREEMENT TO HOMESTEAD

_____, being duly sworn, deposes and states as follows:

1. That he/she/they is/are the purchaser of a housing located , Saint Paul, Minnesota, which is legally described as:

Legal Description

2. That he/she/they acknowledge and understand that he/she/they is/are purchasing the above described house and lot from **----------**, which is the Seller of the house and the lot, that the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota (hereinafter referred to as the "Authority"), is not developer, builder nor seller of the house and lot, and that said Authority does not make any representation nor assert any warranty, express or implied, for the quality or condition of the house.

3. That he/she/they has/have read the terms and conditions of the restrictions placed on the use of this house and lot under this Affidavit by the Authority and understand that such house and lot may only be used as an owner-occupied place of personal residence for a consecutive period of ten years commencing from the initial date of conveyance.

4. That he/she/they further understand(s) the Authority has undertaken to initially finance the cost of the development of the house and lot and to this end requires the house and lot be used as residential property only and be for homeownership to be secured by this Affidavit against the house and lot which shall be released upon the terms as specifically set forth in said Affidavit. IF THE HOUSE AND LOT IS OCCUPIED BY THE OWNER FOR TEN YEARS AS A PLACE OF RESIDENCE AS STATED IN THE AFFIDAVIT, THE AFFIDAVIT SHALL BE RELEASED, WHEREAS IF THE HOUSE AND LOT IS NOT OCCUPIED AS PROVIDED ABOVE, NO RELEASE WILL BE AUTHORIZED.

5. That he/she/they state the intent to occupy the house and lot as required and further agrees to be bound by the terms and conditions which restrict the use of this house and lot and shall not use the house and lot for commercial, speculative or rental purposes.

6. That he/she/they by this Affidavit do hereby acknowledge and agree to these terms and conditions and those terms and

conditions of the conveyance affecting the use of the describe house and lot, AND FURTHER UNDERSTAND THAT THIS IS A LEGAL DOCUMENT WHICH SHOULD NOT BE SIGNED UNLESS UNDERSTOOD OR WITHOUT THE ADVISE OF LEGAL COUNSEL IF NOT FULLY UNDERSTOOD.

FURTHER AFFIANT(S) SAYETH NAUGHT.

_____
(Purchaser)

Subscribed and sworn to before me this _____ day of , **2005.**

Notary Public

Drafted by:
OFFICE OF THE CITY ATTORNEY
400 City Hall
15 West Kellogg Street
Saint Paul, Minnesota 55102