



TITLE CLOSER

AFFIDAVIT

PACKET FOR

REFINANCES

TITLE CLOSER REQUIREMENTS

TITLESAVE AGENCY

When closing for TitleSave please return the following.

AFFIDAVITS: (Staple) ID's to front of Affidavits and have them notarized and completed.

ESCROW AGREEMENT: (Staple) Escrow Agreement Signed to Copy of Tax Schedule Page or Tax Contin Page.

PAYOFFS: Return Copies For Each Mortgage or Judgment Payoff (Stapled Together):

Payoff Check Copy – Cover Page

Payoff Letter Copy

Mortgage Schedule or Judgment Copy Payoff

Statement Copy

Express Mail Receipt Copy

Copy of Marked Up Title Report

Copy of Signed Mortgage Page(s) Showing the Lender and Borrower and the Signature and Notary Page. If a Purchase 1 Copy of Deed, TP584 and RP5217 and

Actual Mortgage or Deed and Docs, make sure:

The Names Are Correct

The Amount Is Correct

Signed By All Parties

Notary Signed & Stamp Legible

Property Description Attached

Complete Recording Cover Page (If Applicable)

CLOSING AFFIDAVIT

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

I, _____, being duly sworn, deposes and says:

1. That I am the owner of the real property located at _____ and I am party to the deed and mortgage and other documents executed herewith and described in the annexed title report;
2. That I am not a "foreign person" as that term is defined in Section 1445(f) of Internal Revenue Code; (my)/(our) Social Security Number is 1. _____ 2. _____, I am not subject to backup withholding;
3. That (I)/(we) have not been known by any other name(s) married or single, during the ten years last past, except; _____;
4. That there are no Judgments including Environmental Control Board and Parking Violations Bureau Judgments or Local, State or Federal Tax Liens against me unsatisfied of record in the Courts of this and any State in the United States and the Judgments set forth in the annexed title report, if any, are not against me but a person of similar name and I have never resided, registered a vehicle or conducted business at the premises indicated against the judgment debtor;
5. That no proceedings in bankruptcy have ever been instituted by or against me in any court or before any officer of any state, or the United States, nor have I at any time made an assignment for the benefit of creditors, nor an assignment, now in effect of the rents of said premises or any part thereof;
6. That I have owned and occupied the property now being sold or mortgaged since _____, and my enjoyment thereof has been peaceable and undisturbed and the title to the property has never been disputed or questioned to my knowledge, nor do I know of any facts by reason of which title to, or possession of said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely to me; my possession was uninterrupted and continuous, open, notorious, hostile and adverse to all others and exclusive of the right or claim of any other person or persons;
7. That there are no present tenants, lessees or other parties in possession of said premises, except (if none, state "none") _____, and the premises are used solely for residential purposes;
8. That during the time of ownership of the premises I have conveyed no portion thereof nor done any act or allowed any act to be done which has changed the boundaries of the premises; I have allowed no encroachments on the premises by any adjoining land owners nor have I encroached upon any property of any adjoining land owner; I have allowed no easements, rights of way, continuous driveway usage, drain, sewer, gas, or oil pipeline or other rights or passage to others over the premises and have no knowledge of such adverse rights unless specifically set forth in the annexed title report;
9. I have not received any notice to install or repair sidewalks, and or curbs on the above said premises and there are not any street vaults.
10. That I have no knowledge of any springs, streams, rivers, ponds or lakes bordering or running through the premises;
11. That I have no knowledge of any violations of any covenants, Emergency Repair Notices pursuant to Chapter 26 Section D-26-57.01 of Administrative Code of The City of NY, restrictions or agreements affecting the premises except as set forth in the annexed title report;
12. That there is no credit line mortgages open affecting the property. In the event that there are any open credit line mortgages affecting the property I hereby cancel my right to draw against said credit line and direct that such mortgage be satisfied of record.
13. That there are no actions pending in any court that could affect the title to the premises or cause a lien thereon;
14. That this affidavit is given to the transferee of the property, Chicago Title Insurance Company and TITLESERVE AGENCY, INC. ; and may be relied on for establishing the truth of all matters set forth herein and for documenting the nonforeign affidavit exemption to the withholding requirements of Section 1445 of the Internal Revenue Code.
15. Deponent states that he has read the foregoing affidavit and knows of his/her own knowledge that the facts therein stated are true.

Subscribed and Sworn before me on the _____ day of _____ in the year _____.

Notary Public

MORTGAGE PAYOFF INDEMNITY AFFIDAVIT

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

I, _____, being duly sworn, deposes and says:

1. That I am the owner/seller of premises known as: _____
2. I am aware of the payoff letter(s) of: _____; dated _____, showing the prior balance and per diem interest, required to satisfy the existing mortgage(s) and have reason to believe the same is/are correct in all respects; in the event that there are any open credit line mortgages affecting the property, I hereby cancel my right to draw against said credit line and direct such mortgage be satisfied of record.
3. I am (We are) also aware of the fact that TITLESAVE AGENCY, INC. (hereinafter referred to as "Title Company"), as escrow agent to pay, is subjecting itself to a risk of having to make good any deficiency by reason of error and the fact that the payoff letter(s) may not be deemed an estoppel(s), and Title Company does not desire to subject itself to possible litigation in order to establish such fact.
4. To induce Title Company to accept such payoff letter(s) and as escrowee, I (we) agree to indemnify and hold Title Company for so doing. I further agree to repay Title Company, or pay directly the mortgagee(s) as Title Company directs, such monies as Title Company deems in their sole judgment is necessary to perform the purpose of this escrow and pay off the loan in full.
5. That if, the below mentioned Title Agency is required to obtain a duplicate satisfaction and record the same that the deponent will pay for the duplicate satisfaction if necessary, and recording of same up to the cost not to exceed \$150.00. That if the amount requested to pay off any existing debts is insufficient; I/we agree to immediately pay any additional funds necessary to satisfy the debt.
6. To assure Title Company of my/our availability for the purpose of reimbursing Title Company under paragraph 4, I (we) freely furnish the following information:

SS#: _____ Phone No.: _____
 SS#: _____ Phone No.: _____

(My)/(Our) employer(s) company name and address is:

1. _____
2. _____

7. I am NOT moving out of State at this time and our permanent address after if selling above premises will be:

8. In the event that I (we) leave the state, I (we) can be reached through the following (indicate relationship):

Subscribed and Sworn before me on the _____ day of _____ in the year _____.

Notary Public

AFFIDAVIT FOR SPECIAL SURVEY ENDORSEMENT

(One to four family residential dwelling)

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

PREMISES: _____

COUNTY: _____

DISTRICT: _____ /SECTION _____ / BLOCK: _____ / LOT: _____

I, _____, being duly sworn, deposes and says:

1. I/We reside at the premises described above; I/We are the owners and or sellers/borrowers of said premises; the said premises is not subject to a land contract sale; and there are no other tenants except as follows;
2. I/We are unaware of any judgment, encumbrance or lien on the premises or of any federal tax lien outstanding against me/us and I/we are currently not in bankruptcy. No claim has been asserted of any right in or title to the insured premises, or any defect in my /our title or interest therein not shown as an exception to the title report.
3. There has not been any dispute with any neighbor with respect to the location of any structures or our property lines.
4. That the structures have been in existence in their current condition for at least two years.
5. This affidavit is made to induce Chicago Title Insurance Company and TITLESERVE AGENCY, INC. to issue a title insurance policy covering the property.
6. I/we have owned the premises since _____.
7. That none of the improvements on structure lie within the bed of the above mentioned Street / Road / Avenue Court or other road type the premise resides.

Subscribed and Sworn before me on the _____ day of _____ in the year _____.

Notary Public



THE CITY OF NEW YORK
DEPARTMENT OF HOUSING PRESERVATION AND DEVELOPMENT

AFFIDAVIT IN LIEU OF REGISTRATION STATEMENT

County of _____) SS.:

State of New York _____)

_____, being duly sworn, deposes and says:

1) I am personally familiar with the real property known by the street address of (insert street address):
_____ Block _____, Lot _____,
and make this Affidavit as (describe capacity in which affidavit is made) _____
in connection with a deed/lease/memorandum of lease (delete inapplicable description) which transfers an
interest in the above real property, that is dated _____, and is
between _____ and _____.

2) The statements made in the Affidavit are true of my own knowledge, and I submit this Affidavit in order
that this Instrument be accepted for recording without being accompanied by a registration statement, as
such is defined by Article 2 of Subchapter 4 of Chapter 2 of Title 27 of the Administrative Code of the
City of New York.

3) Exemption from registration is claimed because the Instrument affects neither (a) an entire multiple
dwelling as such is defined by §27-2004(a)(7) of Article 1 of Subchapter 1, of Chapter 2 of Title 27 of the
Administrative Code of the City of New York and New York State Multiple Dwelling Law §4(7) nor (b)
a private dwelling as such is defined by §27-2004 (a) (4) of Article 1 of Subchapter 1 of Chapter 2 of
Title 27 of the Administrative Code of the City of New York and of the New York State Multiple
Dwelling Law §4(6) that is required to register pursuant to, Article 2 of Subchapter 4 of Chapter 2 of Title
27 of the Administrative Code of the City of New York. The Instrument does not affect a multiple
dwelling because it affects the following (check applicable item):

- checkbox a commercial building
checkbox a one-or two family dwelling whose owner or a family member resides in the dwelling
checkbox a condominium unit in a multiple dwelling
checkbox cooperative corporation shares relating to a single residential unit in a multiple dwelling
checkbox mineral, gas, water, air or other similar rights not affecting a multiple dwelling
checkbox lease of commercial space in a multiple dwelling
checkbox vacant land

4) I am aware that this Affidavit is required by law to be submitted in order that the Instrument be recorded
or accepted for recording without being accompanied by a registration statement. I am aware that any
false statements made in this Affidavit may be punishable as a felony or misdemeanor under Penal Law
Article 210 or as an offense under Administrative Code of the City of New York §10-154.

Sworn To Before Me This
_____ Day of _____ 2009
Notary Public

Signature
Address _____
Telephone # _____

TAX EXEMPTION AFFIDAVIT

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

I, _____, being duly sworn, deposes and says:

1. That I am the owner/seller of premises known as: _____
2. That deponent has filed and received Star, Veterans, Senior Citizen and/or any other exemptions on the real estate taxes payable on the aforementioned property.
3. That your deponent has been entitled to and was receiving the exemption as shown on the tax search in the captioned title report, pursuant to the order of _____ County.
4. In the event there is any property restoration charges due because of any ineligibility on my part, I agree to pay same and hold the underwriter - Chicago Title Insurance Company and the insurance agency - TITLESAVE AGENCY, INC. harmless for any claim that may be made for payment of same.
5. I/We make this affidavit to induce the underwriter to issue its policy of title insurance covering said premises, knowing that they will rely on the truth of the statements made in this affidavit.

Subscribed and Sworn before me on the _____ day of _____ in the year _____.

Notary Public

NEW ADDRESS OF DEPONENT (If Applicable)

CERTIFICATION STATEMENT

Title No.: _____

I, Stephen H. Woods, of TitleSave Agency, Inc. whose office is at 105 Maxess Road, Suite 124S, Melville, NY 11747 hereby certify that the Title Premium(s) were properly calculated and found to be accurate.

Title costs for this transaction may include charges for certain services not specified in the TIRSA Rate Manual and are provided by TitleSave Agency, Inc. at the request of your lender or attorney. The issuance of the title policy is not dependent upon the performance of such additional services.

The insured has paid the title agent only the premium for the title policy in accordance with the insurers filed rates and any additional charges are reasonable to the work performed and are not excessive. Your costs for these additional services are among the lowest charged by title companies in NY State.



President

Date

Acknowledgement of Receipt by Purchaser and/or Borrower

Name

Date

Name

Date

Chicago Title Insurance Company

ESCROW AGREEMENT

TITLE NO.: _____
 AMOUNT OF DEPOSIT _____
 AMOUNT COLLECTED AS SERVICE CHARGE _____

DEPOSITOR: ___Buyer ___Seller ___Borrower

PREMISES:

Name(s): _____

Address: _____

Address (if not premises): _____

County: _____

Phone Number : _____

District: _____ Section: _____

Social Security: _____

Block: _____ Lot: _____

DEPOSITOR hereby deposits into escrow with the above titled Underwriter (hereinafter referred to as the "Company") and the Company hereby acknowledges receipt of the sum of \$_____ (hereinafter referred to as "Deposit") from Depositor for the purposes set forth below and upon the terms and conditions set forth on the reverse side hereof, which terms and conditions are incorporated herein and made part thereof. The Depositor hereby specifically authorizes the Company to use Deposit to:

A. PAY, satisfy, or otherwise dispose of the following liens or other charges affecting said premises:

together with any interest, penalties and other charges; returning any balance to Depositor.

B. HOLD the same sum as security for the production by Depositor to Depository on or before _____, 20__ of the following:

The Depository agrees to refund the deposit upon performance satisfactory to it of the Depositor's obligations.

Dated: _____ 20 _____

 Borrower/Depositor

 Depository

Individual Guaranty

To induce Depository to enter into this agreement, the undersigned unconditionally guarantees the performance of all the obligations of the Depositor hereunder.

 Guarantor' Name

 Guarantor's Address

 Guarantor's Signature

TERMS, COVENANTS AND CONDITIONS

1. In the event that Depositor fails to comply with any of Depositor's obligations hereunder, and/or, if Depository deems it advisable to protect the title to the insured premises or the marketability thereof, Depository is authorized, without notice (i) to pay, satisfy, discharge or otherwise dispose of any of the items set forth in this Agreement, (ii) to retain counsel in connection therewith, and (iii) to pay any such expenses, disbursements and/or counsel fees incurred out. of the Deposit.
2. Depositor agrees to indemnify, save and hold harmless Depository from all losses, expenses, disbursements and counsel fees arising out of Depositor's failure to comply with its obligations under this Agreement, and Depository is authorized to offset against the Deposit or any other of Depositor's funds held by Depository, any amounts that Depositor owes to Depository for any reason, including but not limited to Depositor's indemnification, unpaid title charges, and losses and expenses incurred by Depository as a result of any defects. liens and encumbrances affecting the Depositor's title to the insured premises not covered by this Agreement which become known to Depository.
3. Depositor agrees to pay on demand any additional amount required by Depository ("Deficiency") in case the Deposit or other funds held by Depository are not sufficient to satisfy any amounts owed to Depository. In the event that Depository deems it necessary to retain counsel to commence an action against Depositor for the recovery of a Deficiency, Depository shall have the right to collect from Depositor, and Depositor shall be required to pay to Depository as part of the Deficiency, all costs, disbursements and attorneys' fees incurred by Depository.
4. In consideration of its obligations under this Agreement, Depositor assigns to Depository a security interest in the Deposit superior to all other liens and claims.
5. If this Deposit is taken for more than one purpose, the allocation of the funds among the several purposes shall be at the sole discretion of Depository, absent a written agreement to the contrary.
6. This Agreement and all of the terms, covenants, and conditions contained herein is subject to the provisions of the Abandoned Property Law of the State of New York as from time to time amended. On satisfactory disposition of the Depositor's obligations hereunder, and on request of the Depositor, any portion of the Deposit held by the State of New York under the Abandoned Property Law will (on Depository's receipt of said sum from the State of New York) be refunded to the Depositor, less an amount equal to expenses and service charges incurred by Depository with a minimum charge of \$100.00.
7. Any term or provision contained in this Agreement to the contrary notwithstanding, funds deposited with Depository with respect to a judgment may beheld by Depository until Depository determines that the lien of said judgment cannot be extended, and funds deposited with Depository with respect to a mechanics lien which is hereafter vacated by court order may be held by Depository until the lienor's right to appeal expires.
8. Absent an express written agreement between the parties hereto to the contrary, the Depositor shall not be entitled to and shall not receive interest realized by Depository on the Deposit.
9. Depository accepts this Deposit, which may not be assigned by Depositor, at the request of and for the accommodation of Depositor and as an inducement to issue a policy of title insurance to its Insured. Depository shall have the right to issue re-insurance, indemnifications and/or benefit letters affecting the insured premises based on this Deposit. This Deposit shall in any event continue to be held in accordance with the terms of this Agreement.
10. A service charge in excess of any amount specifically set forth herein may be imposed by Depository in an amount determined by it for services rendered under this Agreement. Such charges" maybe deducted from the Deposit before refunding the Deposit or any part thereof.
11. Depositor acknowledges that the waiver by Depository of any particular provision of this Agreement shall not constitute a waiver of any other provision contained herein. In the event that any provision of this Agreement is held to be unenforceable, all other provisions hereof shall remain in full force and effect.
12. This Agreement constitutes the entire contract between Depositor and Depository concerning the Deposit. This Agreement shall not be modified except in a writing signed by the parties hereto. The use of any terms in the singular tense shall be deemed to be used in the plural tense when the sense of the Agreement so requires.

AFFIDAVIT IN CONNECTION WITH NO CONSIDERATION TRANSFER

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

Grantor (s) _____, being duly sworn deposes and says under penalties of perjury as follows:

I/We are the Grantor (s) in the deed dated _____ delivered to the _____ County Clerks Office for recording conveying title in the property known as:

(Section _____ Block _____ Lot _____)

I/We hereby acknowledge and confirm the execution and delivery of said deed to the grantee(s) herein named:

THE UNDERSIGNED REPRESENTS THAT THE GROUNDS UPON WHICH THE CLAIM OF NO CONSIDERATION IS BASED AS FOLLOWS:

The aforementioned no consideration transfer was made solely for the grounds stated herein.

I/We affirmatively represent that said transfer does not leave insolvent, and is not done to hinder delay or fraud creditors. Therefore, any returns filed in connection with this no consideration deed shall be free from any transfer taxes. This affidavit is made to induce TitleSave Agency, Inc. to issue its policy covering the above referenced premises, knowing that it relies on the truth thereof.

Grantor (s)

Grantee (s)

Subscribed and sworn before me on

Subscribed and sworn before me on

_____, _____, _____

_____, _____, _____

Notary Public

Notary Public

AFFIDAVIT OF HEIRSHIP

PLEASE FILL IN ALL THE BLANKS OR N/A IF NOT APPLICABLE

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

The undersigned _____, being first duly sworn, and with the understanding that TitleSave Agency, Inc. and it's underwriter _____ will be relying on the information contained herein in determining whether or not to insure title to real property, deposes and says:

1. The undersigned is the _____ (relationship to decedent) of _____ (name of decedent), who died on _____ (date of death) at _____ (City), _____ (County), _____ (State).

2. (Initial and Enter Names) _____ At the time of his/her death _____ and _____ were married and there were no divorce actions filed nor proceedings started.

3. That said _____ (name of decedent) died a resident of the County of _____, State of New York, on the _____ day of _____, 20____, seized of said premises, (testate) (intestate, and no proceedings were had in the estate) leaving him/her surviving as his/her only lawful distributees, the following named persons:

NAME	ADDRESS	RELATIONSHIP

That said decedent left him/her surviving no husband or wife, no child or children, (legitimate or illegitimate), no adopted child or children, no descendants of any deceased child or children, no descendants of any deceased adopted child or children, no father or mother, no brothers or sisters, no issue of any deceased brothers or sisters, no grandparents, no uncle, no aunt, and no issue of a deceased uncle or aunt other than those above named.

6. All the debts of the decedent, including, but not limited to, all expenses of decedent's last illness, funeral and burial, and all applicable federal and state succession or inheritance taxes, have been fully paid, except as follows:

_____.

Deponent hereby agrees to defend, indemnify and save harmless the Companies from any claim, loss or damage arising from any statement made in this affidavit that is perjurious, false or fraudulent.

Subscribed and Sworn before me on the _____ day of _____ in the year _____.

Notary Public

PLEASE ATTACH DEATH CERTIFICATE

NO DEMAND FOR PAYMENT AFFIDAVIT

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

I, _____, being duly sworn,
deposes and says:

1. That I/we are the owners of the real property located at _____ and I/we are party to the deed and mortgage and other documents executed herewith and described in the annexed title report;
2. That said property was encumbered with a certain mortgage between _____ and _____ in the amount of \$_____, dated ____/____/____ and recorded in (county) _____ County under Liber/Reel _____ at Page _____.
3. The above mortgage is paid in full.
4. The above account connected to the mortgage is closed.
5. That deponent has not received any demands for payment nor failed to make any payments on above said mortgage and no demand has been made for payment by mortgagee or anyone on their behalf and no action has been threatened or commenced to foreclose the mortgage or to collect the mortgage debt.
6. That if, TitleSave Agency, Inc. is required to obtain a duplicate satisfaction and record the same that the deponent will pay for the duplicate satisfaction if necessary, and recording of same up to the cost not to exceed \$150.00.
7. Deponent states that he/she has read the foregoing affidavit and knows of his/her own knowledge that the facts therein stated are true under penalties for perjury.

Subscribed and Sworn before me on the _____ day of _____ in the year _____.

Notary Public

CURRENT ADDRESS AND TELEPHONE NUMBER OF DEPONENT

JUDGMENT AFFIDAVIT

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

The undersigned, being duly sworn, depose(s) and say(s) that:

1. The undersigned is named as grantee(s) in a certain deed dated ____/____/____ that is or to be recorded in the _____ County Clerk's Office.

2. The undersigned are/were the owners in fee of the premises known as:

3. We have seen the results of the judgment and lien search that detailed _____ judgment(s) in the title report _____ and they are not against me but someone of a similar name.

4. There are no other judgments, tax liens, warrants or other encumbrances or liens of any nature whatsoever against the undersigned in any city or state;

5. Neither of the undersigned has been adjudicated incompetent or bankrupt and the undersigned has not filed any petition in bankruptcy nor has an involuntary petition in bankruptcy been filed against either of the undersigned except the filing of _____ that was discharged _____ on behalf of _____.

6. This affidavit is made with the express understanding of the undersigned that a Lender and Title Insurer will rely upon the truth and accuracy of all of the statements contained herein in closing the purchase of said premises.

Subscribed and Sworn before me on _____

Notary Public

NY and FEDERAL ESTATE TAX EXEMPTION AFFIDAVIT

PLEASE FILL IN ALL THE BLANKS OR N/A IF NOT APPLICABLE

STATE OF NEW YORK)
) ss.
County of _____)

TITLE NO.: _____

_____ being duly sworn, depose(s) and say(s):

1. I reside at _____ and am the (Executor-Administrator-Specify other relationship) of the Estate of _____ who died a resident of _____ County on: _____
2. I am fully familiar with the assets of which the decedent died seized, including [Unit/Apt.] _____ [Street Address] _____, [City] _____, [State] _____ [Zip] _____ ([Section] _____ [Block] _____ [Lot] _____) (the "Premises"), which comprise the gross estate as hereinafter defined, and the said gross estate (includes, wheresoever situate, all real estate, stocks and bonds, mortgages, notes and cash, insurance on decedent's life, jointly owned property, transfers during decedent's life without an adequate or full consideration, powers of appointment, annuities, personal property, interests in a partnership or unincorporated business and the value of the decedent's adjusted lifetime gifts) is less than \$ _____ and said estate is not subject to any Federal Estate Tax. That the gross value of the decedent's estate, (including the net value of the property being conveyed) does not exceed \$ _____, and that as a result of such valuation there will be no New York State Estate Tax or Federal Estate Tax imposed on the decedent's estate.
3. This affidavit is made to induce (the "Company") to issue its policy of title insurance covering said premises, knowing that the Company will rely on the truth of the statements made in this affidavit. Deponent hereby agrees to defend, indemnify and save harmless the Company from any claim, loss or damage arising from any statement made in this affidavit which is perjurious, false or fraudulent.

Subscribed and Sworn before me on the _____ day of _____ in the year _____.

Notary Public

Federal Guidelines for Exemption Pursuant to Date of Death and Federal Gross Estate:

January 1, 1986 – December 31, 1997 Less Than or Equal to \$600,000
January 1, 1998 – December 31, 1998 Less Than or Equal to \$625,000
January 1, 1999 – December 31, 1999 Less Than or Equal to \$650,000
January 1, 2000 – December 31, 2001 Less Than or Equal to \$675,000
January 1, 2002 – December 31, 2003 Less Than or Equal to \$1,000,000
January 1, 2004 – December 31, 2005 Less Than or Equal to \$1,500,000
January 1, 2006 – December 31, 2008 Less Than or Equal to \$2,000,000

State Guidelines for Exemption Pursuant to Date of Death and Federal Gross Estate:

Prior to June 9, 1994, Less Than or Equal to \$108,333
June 9, 1994 – September 30, 1998, Less Than or Equal to \$115,000
October 1, 1998 – January 31, 2000, Less Than or Equal to \$300,000
February 1, 2000 – December 31, 2001, Less Than or Equal to \$675,000
January 1, 2002 – December 31, 2009, Less Than or Equal to \$1,000,000