

GUARANTY

This Guaranty made and effective as of the 8th day of April, 2015 from HOUSATONIC HABITAT FOR HUMANITY, INC., with an office and principal place of business at 51 Austin Street, Danbury, Connecticut 06810 (the "Guarantor") to CONNECTICUT HOUSING FINANCE AUTHORITY, a body politic and corporate constituting a public instrumentality and political subdivision of the State of Connecticut and having its office and principal place of business in the Town of Rocky Hill and County of Hartford and State of Connecticut (the "Authority"), as Trustee for the Interest on Real Estate Brokers Trust Account (the "IOREBTA").

WITNESSETH:

WHEREAS, MARIO CANELA and MONICA CANELA (together, the "Borrower") executed a Note and Mortgage, both dated February 9, 2006, in favor of Guarantor in the original principal amount of \$104,778.56; and

WHEREAS, said Mortgage was against certain real property located at 16B Patch Street, Danbury, Connecticut, and was recorded on the Danbury Land Records in Volume 1829 at Page 1010, which Mortgage was assigned to FAIRFIELD COUNTY BANK by virtue of a certain Assignment of Mortgage dated October 2, 2008 and recorded in Volume 2017 at Page 914 of the Danbury Land Records, and which Mortgage was assigned back to HOUSATONIC HABITAT FOR HUMANITY, INC by virtue of a certain Assignment of Mortgage dated March 25, 2015 and recorded in Volume ___ at Page ___ of the Danbury Land Records; and

WHEREAS, Guarantor is assigning said Note and Mortgage to the Authority, as Trustee for IOREBTA, for consideration; and

WHEREAS, Guarantor agrees to guaranty payment of said Note and Mortgage.

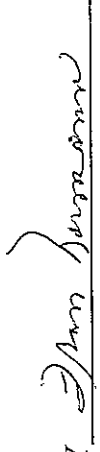
NOW, THEREFORE, in consideration of the above premises and other valuable consideration, the Guarantor declares as follows:

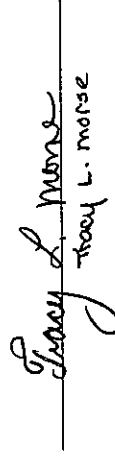
1. The Guarantor hereby agrees to guaranty payment of the Note and Mortgage in accordance with their terms, to the Authority, as Trustee for IOREBTA, for consideration.

IN WITNESS WHEREOF, this Guaranty has been duly signed and delivered this 8th day of April, 2015.

HOUSATONIC HABITAT
FOR HUMANITY, INC.


Tina O. Brockett

BY 
Fran Normann
Executive Director


Tracy L. Morse