

EXHIBIT "H"
OWNER'S MECHANICS' LIEN AFFIDAVIT

In connection with a requested disbursement in the amount of \$ _____
(Requisition No. _____) under a construction loan between the undersigned
mortgagor and St. Mary's Bank (Mortgagee), secured by a construction mortgage on
real property located at _____
_____, the undersigned mortgagor hereby
certifies to the construction mortgagee that all work for which the requested
disbursement is to be made has been completed and that the contractors and suppliers
of materials or labor have been paid for their share of such work and all previous work
or will be paid out of such disbursement.

Date

Mortgagor (a/k/a Borrower)

State of New Hampshire

County of _____

On this _____ day of _____, 200____, personally before me appeared
_____, and being duly authorized
for such purposes, swore to the contents of the foregoing Affidavit and acknowledged
executing the same for the purposes therein contained.

Notary Public/Justice of the Peace

My Commission Expires: _____