

GENERAL CERTIFICATE

OF

CITIZENS BANK, N.A.

This certificate is made in connection with the execution and delivery by Citizens Bank, N.A. (the "LOC Bank") of a letter of credit reimbursement agreement dated as of April 1, 2007 (the "Reimbursement Agreement") by and between AHF - Columbia Crest, LLC (the "Company") and the LOC Bank and the issuance by the LOC Bank of the Letter of Credit dated April 18, 2007 in favor of The Bank of New York, as trustee (the "Trustee") of the City of Cohoes Industrial Development Agency (the "Issuer") Variable Rate Civic Facility Revenue Bonds (Columbia Crest Senior Housing Project - Letter of Credit Secured), Series 2003 (the "Bonds"). The Bonds were issued pursuant to the provisions of a trust indenture dated as of September 1, 2003 (the "Indenture") by and between the Issuer and the Trustee for the holders of the Bonds.

Capitalized terms used herein which are not otherwise defined herein and which are defined in the Indenture shall have the meanings ascribed to them in the Indenture, except that (A) all definitions with respect to any document shall be deemed to refer to such document only as it exists as of the date of this certificate, and not as of any future date, and (B) all definitions with respect to any Person shall be deemed to refer to such Person only as it exists as of the date of this certificate, and not as of any future date or to any successor or assign.

1. The Bank is a banking association duly organized and validly existing under the laws of the United States, has the power to enter into the Reimbursement Agreement and to issue and deliver the Letter of Credit and to carry out its obligations thereunder and has properly authorized the execution, delivery and performance of the Reimbursement Agreement and the Letter of Credit.

2. Neither the execution and delivery of the Reimbursement Agreement, the issuance and delivery of the Letter of Credit, the consummation of the transactions contemplated thereby nor the fulfillment of or compliance with the provisions thereof will, to the best of the undersigned's knowledge, conflict with or result in a breach of any of the terms, conditions or provisions of the Bank's charter or By-Laws, any other documents under which the Bank was formed or is governed or any order, judgment, agreement or instrument to which the Bank is a party or by which it is bound, or will constitute a default under any of the foregoing.

3. The Reimbursement Agreement and the Letter of Credit are valid and binding obligations of the Bank, enforceable in accordance with their terms, except as such enforceability may be limited by insolvency, liquidation, reorganization, moratorium or other similar laws affecting the enforcement of creditor's rights in general as such laws would apply in the event of the insolvency, liquidation or reorganization of, or other similar occurrence with respect to, the Bank or in the event of any moratorium or similar occurrence affecting the Bank.

4. To the best of the undersigned's knowledge, there is no litigation or proceeding pending at law or in equity against the Bank or threatened in any judicial, quasi-judicial or administrative forum which challenges the validity of the Reimbursement Agreement or the Letter of Credit or any resolution or other action of the Bank adopted or taken in connection with the Reimbursement Agreement or the Letter of Credit, or which seeks to enjoin any of the transactions contemplated by such instruments or the performance by the Bank of any of its obligations under the Reimbursement Agreement or the Letter of Credit, or which in any way material to this transaction contests the existence or the powers of the Bank, or which would in any way adversely affect the Project Facility or the tax-exempt status of the interest payable on the Bonds.

5. All necessary action has been taken by the Bank for the approval, execution and delivery by the Bank of the Reimbursement Agreement, the Letter of Credit and any and all such other agreements, documents and approvals as are required to be executed, delivered and received by the Bank in order to carry out, give effect to and consummate the transactions contemplated thereby.

6. To the best of the undersigned's knowledge, the Bank is not currently in default in a material respect under any credit agreement or any other agreement or instrument (in any respect that is material in light of the financial condition of the Bank) to which the Bank is a party or by which its Property may be bound or affected.

7. To the best of the undersigned's knowledge, the information in the Remarketing Summary dated April 12, 2007 relating to the remarketing of the Bonds pertaining to the Bank and the Letter of Credit as of the date thereof and the date hereof is accurate in all material respects for the purposes for which its use is authorized and does not contain any untrue statement of a material fact necessary to make the statements therein, in light of the circumstances in which they were made, not misleading. No event affecting the Bank has occurred since the date of the Remarketing Summary which should be disclosed in the Remarketing Summary which is necessary to disclose in order to make the statements and information therein not misleading in any material respect.

IN WITNESS WHEREOF, I have hereunto set my signature as such officer of the Bank and have affixed the seal of the Bank this 11<sup>th</sup> day of April, 2007.

CITIZENS BANK, N.A.

By: Scott D. H. [Signature] VP  
Authorized Officer