

Affidavit of Title

STATE OF NEW JERSEY COUNTY OF _____

SS:

_____ say(s) under oath:

1. Representations. If only one person signs this Affidavit the words “we,” “us” and “our” shall mean “I,” “me” and “my.” The statements in this Affidavit are true to the best of our knowledge, information and belief.

2. Name, Age and Residence. We have never changed our names or used any other names. We are citizens of the United States and at least 18 years old. After today, we will live at _____.

3. Ownership and Possession. We are the only owners of Property located at _____ called “this Property.”

We now Mortgage this Property to _____. The date of the Mortgage is the same as this Affidavit. This Mortgage is given to secure a loan of \$ _____. We are in sole possession of this Property. There are no tenants or other occupants of this Property. We have owned this Property since _____. Since then no one has questioned our ownership or right to possession. We have never owned any Property which is next to this Property.

4. Improvements. No additions, alterations or improvements are now being made or have been made to this Property since _____. We have always obtained all necessary permits, Certificates of Occupancy and other necessary approvals. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this Property have been paid in full. No building, addition, extension or alteration on this Property has been made or worked on within the past 90 days. We are not aware that anyone has filed or intends to file a mechanic’s lien, Notice of Unpaid Balance and Right to File Lien Claim, Construction Lien Claim or building contract relating to this Property. No one has notified us that money is due and owing for construction, alteration or repair work on this Property.

5. Liens or Encumbrances. We have not allowed any interests (legal rights) to be created which affects our ownership or use of this Property. No other persons have legal rights in this Property, except the rights of utility companies to use this Property along the road or for the purpose of serving this Property. There are no pending lawsuits or judgments against us or other legal obligations which may be enforced against this Property. No bankruptcy or insolvency proceedings have been started by or against us. We have never been declared bankrupt. No one has any security interest in any personal Property or fixtures on this Property. All liens (legal claims, such as judgments) listed on the attached judgment or lien search are not against us, but against others with similar names. There are no unpaid fines or surcharges levied against me by the New Jersey Motor Vehicle Commission.

6. Marital/Statutory Union History (Check where appropriate)

- We are not married/statutory union.
- We are married/statutory union to each other. We were married/statutory union on _____. The maiden/previous name of _____ was _____.
- This Property has never been occupied as the principal matrimonial/statutory union residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse/statutory partner must sign the Mortgage and Affidavit N.J.S.A. 3B:28-2,3.)
- Our complete marital/statutory union history is listed above except as listed below under paragraph 7. This includes all marriages/statutory unions not listed above, and any pending matrimonial/statutory union actions. We include how each marriage/statutory union ended. We have attached copies of any death certificates, judgments for divorce, annulment or dissolution of a statutory union including any provisions in these judgments which relate to this Property.

7. Exceptions and Additions. The following is a complete list of exceptions and additions to the above statements. This includes all liens or Mortgages which are not being paid off as a result of this Mortgage, as well as marital/statutory union information not particularly set forth in paragraph 6 above.

We have been advised that recognizance and/or abstracts or recognizance of bail are not being indexed among the records of the _____ County Clerk/Register’s office and that the Title Company, Buyer(s) and/or Mortgagee will rely on the truthfulness of this statement. The undersigned hereby certify that there are no recognizance filed against the undersigned as either principal or surety on the property which is the subject of this transaction.

8. Child Support.

- There are no outstanding child support orders or judgments against this deponent.
- There is a child support order outstanding, Docket No. _____ against this deponent. All payments however, are current as of this date.

9. Reliance. We make this Affidavit in order to obtain the Mortgage Loan. We are aware that our Lender will rely on our truthfulness and the statements made in this Affidavit.

Signed and sworn to before me on

_____, 20____

Notary Public _____