

**OWNER/MORTGAGOR AFFIDAVIT**

STATE OF NEW YORK     )  
COUNTY OF               ) ss.:

PROPERTY:

The undersigned, being the owner(s) of the above referenced property, being duly sworn depose(s) and say(s):

I/We have paid all real estate taxes, any water, pure water and/or sewer charges, municipal charges and HOA and/or Condominium dues and special assessments, if any, assessed against the property through the date of closing.

There are no leases, tenancies, rights of occupancy, or options to purchase affecting the above referenced property.

The above property is improved, which improvements have been in existence on the property in its present location for at least two years. No adverse claim has been made of any right or title in and to any portion of the above referenced property. I/We have made no structural changes or additions to the structures located on the said premises since I /We took title. There has been no dispute with any adjoining property owner(s) as to the location of property lines or fences or other improvements on the above referenced property. If there is an instrument survey map, it is attached and accurately and correctly depicts the above property and all improvements thereon.

There are no judgments, Federal or other tax liens and/or other liens filed against the undersigned owner(s) of the above referenced property which are unpaid or unsatisfied of record; no proceedings in bankruptcy have ever been instituted by or against the undersigned owner(s) of the above property, and the undersigned owner(s) have not made any assignments for the benefit of creditors.

I/We, the undersigned owner(s) of the above referenced property has (have) not been known by any other name(s) in the ten years last past or during their ownership of the above referenced property.

I/We state that Uwe are not a party to any matrimonial action pursuant to DRL Section 236.

This affidavit is made to induce the placing of a mortgage thereon, and/or the insuring of the title thereto, knowing that the mortgagee and the title insurance company insuring the mortgage will rely on the truth of the statements contained herein. Under penalties of perjury, we declare that we have examined this certification and, to the best of my knowledge and belief, it is true, correct and complete.

\_\_\_\_\_

Sworn to before me this \_\_\_\_ day of \_\_\_\_\_, 20

\_\_\_\_\_  
Notary Public