

AFFIDAVIT OF TITLE
Southern Tier Title Agency LLC

STATE OF NEW YORK

SS:

COUNTY OF

I/We [MergeField SellerFormalName] being first duly sworn, depose and say as follows:

1. That I am/we are the owner(s) of certain premises known as [MergeField PropLegalDescription].
2. I/We have owned and occupied the property now being sold or mortgaged by me/us continuously for _____ years last past, and my/our enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed or questioned to my/our knowledge, nor do I/we know of any facts by reason of which the title to, or possession of, said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely to me/us.
3. I/We are over the age of 21 years and are citizens of the United States.
4. That there have been no buildings or improvements constructed on the property within the past two years. That there are no outstanding building permits or code violations on the premises.
5. That there are no present tenants, lessees or other parties in possession of said premises, except (if none, state "none") _____ and the premises are used solely for residential purposes.
6. That during the time of ownership of the premises above described, I/we have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed the boundaries of the premises.
7. That I/we have allowed no encroachments on the premises above described by any adjoining land owners nor have encroached upon any property of adjoining land owners.
8. That I/we have allowed no easements, rights of way, continuous driveway usage, drain, sewer, water, gas or oil pipeline or other rights or passage to others over the premises above described and have no knowledge of such adverse rights.
9. That I/we have no knowledge of any springs, streams, rivers, ponds or lakes bordering or running through said premises. Except as set forth in the Commitment of Title, if any.
10. That I/we have no knowledge of any violation of any covenants, restrictions, or agreements affecting said premises.
11. That there are no unpaid bills for taxes, water or sewer service, sanitation charges, or homeowners' fees and/or dues on the property.
12. That I/we have not taken back a purchase money mortgage from the purchaser(s).
13. That I/we have not been known by any other name during the twenty (20) years last past other than _____.
14. That I/we make this affidavit for the purpose of inducing a purchase or lease and/or mortgage of said premises, and for the purpose of inducing [MergeField UnderwriterFullName] to issue a policy (policies) of Title Insurance.
15. That there are no judgments or federal tax liens against me/us unsatisfied of record in the courts of this State or of the United States.
16. That no proceedings in bankruptcy have ever been instituted by or against me/us nor have I/we ever made an assignment of rents of said premises or made an assignment for the benefit of creditors.
17. There are no facts known to me relating to the title to said premises which have not been set forth in this affidavit.

Subscribed and sworn to before me,
this _____ day of _____, _____

Notary Public