



AFFIDAVIT OF TITLE

(REFINANCE/MORTGAGE)

STATE OF _____)

COUNTY OF _____)

_____ and _____ say/says 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 a

3. Ownership and Possession. We are the only owners of the property located at _____, New Jersey called “this property”. We now mortgage this property to _____ (bank/lender) its successors and/or assigns, as their interests may appear.

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 and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting his property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanic’s lien 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.

No building permit has been issued on or after April 22, 1994, and we have not been served with a Notice of Unpaid Balance and Right to File a Lien by anyone nor do we know of anyone who would have a right to file such a claim.



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.
6. Marital History. (check where appropriate)
☐ We are not married.
☐ We are married to each other. We were married on _____. The maiden name of _____ was _____.
☐ This property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign the mortgage and affidavit N.J.S.A. 3B:28-2,3.)
☐ Our complete marital history is listed above.
☐ Our complete marital history is listed below under paragraph number 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment 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.

The Grantor(s)/Mortgagor(s) have been advised that recognizances and/or Abstracts of Recognizances 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 certifies that there are no recognizances filed against them as either principal or surety or on the property which is the subject of this transaction. There are no unpaid fines or surcharges levied against them by the Division of Motor Vehicles.

8. 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.



x _____

Print Name:

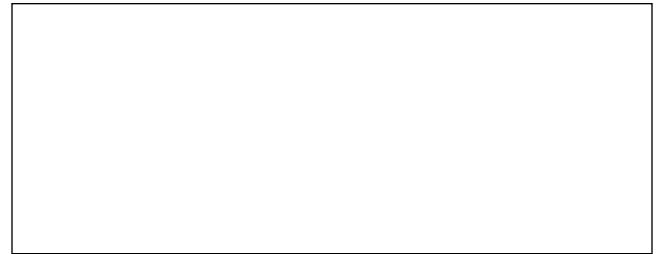
x _____

Print Name:

Subscribed and Sworn before me this ____ day of _____, 20____.

x _____

Notary Public:



Stamp of Notary Public or other authorized officer