AFFIDAVIT OF TITLE

Mortgagor

STATE OF NEW JERSEY

SS:

COUNTY OF

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

called "the Lender".

The date of this 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 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 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.

5. **Liens or Encumbrances.** We have not allowed any interests (legal rights) to be created which affect 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 declared bankruptcy. No one has any security interest in any personal property or fixtures included in this sale. 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.** (please check)
   - ☐ 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 deed 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 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 sale.

The Mortgagors have been advised that recognizances and/or abstracts or recognizances of bail are not being indexed among the records of the County Clerk's office and that the Title Company, and Mortgagee will rely on the truthfulness of this statement. The undersigned hereby certifies that there are no recognizances filed against the undersigned as either principal or surety or the property which is the subject of this transaction. There are no unpaid fines or surcharges levied against me 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.

Signed and sworn to before me on

_____ _____

Notary Public

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