Prepared by:

**Two Rivers Title Company, LLC**

**26 Ayers Lane**

**Suite 202**

**Little Silver, NJ 07739**

Incidental to the issuance of a title insurance policy

File Number: **TRT** \_\_\_\_\_

MORTGAGOR'S AFFIDAVIT

(Individual)

THIS IS AN AFFIDAVIT MADE UNDER OATH. THE MAKING OF A FALSE STATEMENT WILL SUBJECT THE AFFIANT TO SEVERE CRIMINAL PENALTIES.

BEFORE ME, the undersigned authority, personally appeared Affiant,  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**who, being by me first duly sworn on oath, deposes and says:

1. Affiant is the owner of the following described property:

County of \_\_\_\_\_\_\_\_\_\_\_\_\_, State of Florida

2. Affiant is in exclusive, full, complete and undisputed possession of the above described property and any personal property included therewith; there are no leases, options, claims, unpaid taxes, assessments or interests of any kind held thereon; title has not been transferred; and said property is free and clear of all liens, taxes, encumbrances and claims of every kind, nature and description, except for real property taxes for the current year and except as shown in Title Commitment # **TRT\_\_\_\_\_\_**

3. There have been no improvements, alterations or repairs to the above described property for which costs thereof remain unpaid; there are no claims for labor, material or services furnished or performed for repairing or improving the same which remain unpaid; there are no mechanics', material men's or laborers' liens against the above described property; and no labor has been performed within the last 90 days which has not been paid in full in regards to said premises or personal property.

4. No judgments or decrees have been entered in any Court of this State or of the United States of America against Affiant which remain unsatisfied or unpaid; there exist no funds due to the Internal Revenue Service which remain unpaid which may result in a lien against the above described real property; Affiant is not a non-resident alien for United States Income Tax purposes; and Affiant's Federal Income Tax Payer I.D. number (SS#) is as shown below.

5. This Affidavit is made for the purpose of inducing to accept the mortgage loan being given on the above described property, and inducing to authorize hereinafter "Policy Issuing Agent," to issue Policies of Title Insurance insuring either the conveyance to the purchaser or the Lien of the mortgage or both.

7. Affiant agrees to indemnify and hold Policy Issuing Agent and harmless of and from all loss, cost, damage and expense of every kind, including attorneys' fees, which Policy Issuing Agent and shall sustain or become liable for under its policies of title insurance now to be issued on account of or in reliance upon any statements made herein, including but not limited to, any matters that may be recorded between the effective date of the Commitment referenced above and the time of the recording of the instruments described in said Commitment.

8. Affiant is familiar with the nature of an oath and with the penalties as provided by the laws of the State of Florida for falsely swearing to statements in an instrument of this nature. Affiant affirms he has read the foregoing affidavit and fully understands the facts contained herein. For the purposes of this affidavit, the use of the word "he" is intended and understood to mean all persons executing this affidavit be it "he", "she" or "they", and singular shall include plural, when indicated.

FURTHER, Affiant sayeth naught.

 SS#

STATE OF FLORIDA

COUNTY OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

In am a Notary Public in and for the jurisdiction named above and my commission expires: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

THE FOREGOING INSTRUMENT was acknowledged before me on \_\_\_\_\_\_\_\_\_\_, by **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** who is personally known to me or has produced \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as identification and did take an oath.

 Signature:

 Print Name:

 Notary Seal Notary Public