# AFFIDAVIT OF TITLE

STATE OF _____,

COUNTY OF _____, ss:

_____, says(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 _____

_____, NJ called "this property".

We now mortgage this property to _____ called "the Mortgagee".

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 **four months last past.** 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, construction lien, notice of unpaid balance, lien claim 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 recognizances have been filed against the Borrower or the property. No bankruptcy or insolvency proceedings have been started by or against us. We have never declared bankrupt. 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. **Further, deponent(s) state that the property has never been used as surety for bond or bail.**

**6. Marital History.** (check where appropriate)

- ☐ We are not married.
- ☐ We are [a] partner(s) in a civil union. The civil union took place on _____ and the name of our civil union partner is _____.
- ☐ We are married to each other. We were married on _____. The maiden name of _____ is _____.
- ☐ This property has never been occupied as the principal matrimonial or civil union 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/civil union history is listed above.
- ☐ Our complete marital/civil union history is listed below under paragraph 7. This includes all marriages/civil union not listed above, and any pending matrimonial/civil union actions. We include how each marriage/civil union ended. We have attached copies of any death certificates, judgments for divorce, civil union dissolutions or annulments, 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.

- ☐ Deponent(s) state that I/we do not owe any New Jersey Motor Vehicle Surcharges and I/we have not permitted said property to be used as surety for bail/bond.
- ☐ Deponent(s) state that I/we are not a party to any child support action.
- ☐ Deponent(s) have examined the Charles Jones, Inc. Search No. _____, dated _____ and hereby certify that said judgments are not against them, but against a person(s) of a same or similar name.
- ☐ Deponent(s) state that Judgment No. _____, as set forth on Charles Jones, Inc. Search No. _____, dated _____ **is against** me/us and the following actions have been taken to satisfy/remove said judgments:

  _____

  *If not sufficient space for explanation, use reverse side. [ ] See reverse side*
- ☐ Other: _____

  *If not sufficient space for explanation, use reverse side. [ ] See reverse side*

**8. Reliance.** We make this affidavit in order to induce the Lender to accept our mortgage. We are aware that the Mortgage lender relies on our truthfulness and the statements made in this affidavit.

Signed and sworn to before me on _____, 20____

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