

**BORROWER'S AFFIDAVIT OF TITLE
INDIVIDUAL**

STATE OF _____ } ss.

COUNTY OF _____

_____, 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 _____. 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 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.

6. Marital History. (check where appropriate)

NOTE: Any reference made to "marriage", "marital", "married", or "matrimonial", or another word which in a specific context denotes a marital or spousal relationship, the same shall include a civil union pursuant to N.J.S.A. 37:1-31 et seq.

☐ 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