

Owner's affidavit.

Personally appeared before me, the undersigned notary public in and for the above jurisdiction, _____ and _____ or _____, _____ (*title*) of _____ (*firm or corporation*) who, after being first sworn, depose(s) and say(s) that (he) (she) (they) or _____ (*is*) (are) the owner(s) of the property known as _____, and more particularly described in the _____ (*security instrument*) in favor of _____ dated _____, securing the sum of \$ _____ and filed, or to be filed, for record in the office of the authorized recording official for that jurisdiction, which it is represented shall be a first lien on the property;

[That there have been no improvements constructed, nor have there been any redecorations or repairs of existing improvements on the mortgaged property within a period of one year next preceding the date of this affidavit, and that no such construction, redecorations or repairs are now contemplated nor required as a condition for the making of the loan secured by the security instrument; (or)

That all improvements upon the property, including the construction, redecoration or repair of the property made within a period of one year next preceding the date of this affidavit, have been made under (his) (her) (their) own supervision, no contractor having been employed, and that same were completed on or about _____ [*date*]; (or)

That all improvements upon the property, including the construction, redecoration or repair of the property made within a period of one year next preceding the date of this agreement, have been made under the supervision of _____ as contractor employed by (him) (her) (them) to make the improvements and that same were accepted as fully completed on or about _____ [*date*];

That all bills or obligations incurred in connection with the improvements, including the construction, redecoration or repair of the property, have been paid in full, and in cash (as distinguished from any method requiring any payment in the future), and that there are no claims for labor, services or material furnished in connection with those improvements which remain unpaid, except: _____.]

That there is no person in actual possession or having a right to possession of the property or any part of it other than the owner(s), except: _____.

Further, that there are no unpaid bills for, nor chattel mortgages, conditional bills of sale or other liens affecting, any fixtures or any mantels, awnings, door or window screens or storm sash, or any plumbing, lighting, heating, cooking, cooling, refrigerating or ventilating apparatus used in connection with the improvements upon the property;

That this affidavit is made for the purpose of inducing the lender to make the loan evidenced and secured by the above-mentioned security instrument and _____ Title Insurance Company to insure the title to the property without exception to, possible claims of mechanics, materialmen and laborers, and, to rights of any person in possession who might have a claim adverse to the rights of the lender, without which it is understood said lender would not make the loan, nor would the title company assume that liability.

Subscribed and sworn to before me on _____ [*date*].

_____ [*Notary Public*]

[Seal]

My commission expires _____.