



Composite Mortgage Affidavit (Owner/Seller)

Commitment No. _____

Loan No. _____

Property Address ("Property"):

To be completed by the current owner(s) if a refinance transaction or seller(s) if a purchase transaction.

The undersigned, being first duly sworn on oath (or upon affirmation), deposes and states as to the Property:

1. Has any labor, material, or equipment been furnished on the Property in the last 90 days?
 None Yes, as follows: _____
2. Are you aware or have you received notice of any public improvements or services that would constitute a special assessment on the Property after the date of closing (e.g. sidewalks, curbs, streets, sewer, lawn care, delinquent water bills)?
 None Yes, as follows: _____
3. Are there any unrecorded contracts, mortgages, options, covenants, conditions, restrictions, leases, easements, agreements or other interests that affect the Property (e.g. shared driveway agreements, access easements)?
 None Yes, as follows: _____
4. Do any improvements located on the Property encroach into setback lines or easements of the Property or onto neighboring property?
 None Yes, as follows: _____
5. Do any neighboring improvements, including but not limited to, buildings, fences, walkways, driveways, eaves and drains encroach upon the Property?
 None Yes, as follows: _____
6. Do any of the neighboring property owners dispute the location of boundary lines?
 None Yes, as follows: _____
7. Are you aware or have you received notice of any violations of covenants, conditions or restrictions, including but not limited to, delinquent dues or unpaid special assessments?
 None Yes, as follows: _____
8. Are there any persons in actual possession or claiming a right to possession of the Property or any part thereof, other than yourself?
 None Yes, as follows: _____
9. Have you obtained in the last 90 days, or will you obtain prior to closing, any mortgages, lines of credit, or bridge loans on the Property?
 None Yes, as follows: _____
10. Are there any judgments, liens, claims or pending lawsuits against you?
 None Yes, as follows: _____
11. Are there any pending bankruptcy proceedings involving you?
 None Yes, as follows: _____

12. My marital status is:

- single
- married to each other
- married to: _____
- N/A (e.g., entity, trust, conservatorship, etc.)

13. I, the owner/seller, or the owner/seller's spouse, have disclosed all matters based on information known or reasonably available to me and certify that all matters stated herein are true and accurate. I make the above statements for the purpose of inducing Iowa Title Guaranty to issue a lender and/or owner certificate with respect to the Property. I hereby indemnify and hold harmless Iowa Title Guaranty against any and all loss, costs, damages and expenses of every kind, including but not limited to attorney's fees, incurred by Iowa Title Guaranty by reason of its reliance on the statements made herein.

Note: All titleholders and spouses, if any, must execute the Composite Mortgage Affidavit.

Sign: _____

Sign: _____

Print: _____

Print: _____

Sign: _____

Sign: _____

Print: _____

Print: _____

STATE OF _____, COUNTY OF _____:

Signed and sworn to (or affirmed) before me this _____ day of _____, _____, by _____

_____.

Signature of Notary Public

STATE OF _____, COUNTY OF _____:

Signed and sworn to (or affirmed) before me this _____ day of _____, _____, by _____

_____.

Signature of Notary Public