

OWNER'S AFFIDAVIT

County of _____r, Commonwealth of Virginia

1. The undersigned Affiant(s) is the record titleholder of the property known and described in Commitment Title Insurance No. _____ or as described on the attached.
2. The property is currently used as: a single family residence.
3. The street address of the property is: _____, of record or otherwise;
4. The building and all improvements were completed more than _____ years ago.
5. As to Mechanic's Liens: That at no time within 120 days of the date hereof has any work, services, or labor done, or any fixtures, apparatus or material been furnished in connection with, or to the said premises, except such material, fixtures, work, apparatus, labor or services as have been fully and completely paid for; that there is no indebtedness to anyone for any labor, fixtures, apparatus, material services, or work done to, upon, or in connection with, the sale premises; that there is no claim or indebtedness; that there is no mechanics' lien claim against said premises; whether of record or otherwise;
6. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;
7. As to possession: THAT there are no parties in possession of said premises other than the undersigned.
8. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiant and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponent in any court, or before any officer of any state;
9. As to marital status: THAT the undersigned is single/married, and if married, the undersigned have been continuously married to each other since we first took title to the property.
10. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;
 Also, that the undersigned has not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property;
 Additionally, there are no unpaid homeowners, condominium, or other special assessments.
11. The Corporation know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
12. The Corporation know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
13. The Corporation have never had its access to and from a public street limited in any way.
14. The Corporation have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.
15. THAT this Affidavit is made to induce the purchase of and/or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
16. THAT Affiant further state(s) that it is familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiant further certify that it has heard read to Affiant the full facts of this Affidavit, and understand its contents.

FURTHER YOUR AFFIANT(S) SAYETH NAUGHT.

By: _____{SEAL}

ACKNOWLEDGED, SUBSCRIBED AND SWORN TO BEFORE ME THIS _____ DAY OF _____, 2010.

NOTARY PUBLIC
My Commission Expires: _____