



INVESTORS TITLE INSURANCE COMPANY

Local Agent: Bankers Title, LLC
9011 Arboretum Parkway
Suite 110
Richmond, VA 23236
Tel. (804)560-7655 (800)830-1414
/ Fax (804)560-7202 (800)229-5565

Commonwealth of Virginia, County/City of _____ Commitment No. _____

SELLER / BORROWER AFFIDAVIT

(Seller to execute if sale; Borrower to execute if refinance or construction)

To induce the above-referenced agent to issue a policy in accordance with the above commitment, the undersigned Seller and/or Borrower being duly sworn, depose and say as follows:

1. The deponent(s) is/are the owner of the real estate referred to in the above-referenced commitment.
2. The deponent(s) is/are a citizen of the United States, is under no legal disability, has not been divorced since purchasing the real estate, and have never been known by any other name (except as listed below), or the Seller/Borrower is not a non-resident alien, foreign corporation, foreign trust, foreign estate or other foreign entity (as defined in the Internal Revenue Code or Income Tax Regulations).
3. That no proceedings in bankruptcy or receivership have been instituted by or against the deponent(s), nor has deponent(s) made any assignment for the benefit of creditors, which is in effect as to said real estate.
4. That there are no actions or proceedings now pending in any State or Federal Court, nor any State or Federal tax liens, or any other State or Federal lien or civil judgment of any kind or nature, including but not limited to support obligations, which could constitute a lien or charge against the real estate.
5. That there are no delinquent real estate taxes or unpaid current real estate, special assessments or pending assessments, or unpaid utility bills.
6. That there are no unpaid bills or claims for labor, services, or material furnished for alteration, repair or construction of any improvement to said real estate, and no such alteration, repair or construction has occurred within the last six (6) months. NOTE: If alterations, repairs or construction has occurred within this time frame, an Affidavit Regarding Liens must be completed. Please contact the agent listed above for the appropriate form.
7. That unless otherwise indicated, the real estate is occupied by deponent(s), and there are no unrecorded liens, leases or options to purchase, or other unrecorded provisions, easements, rights of way, or agreements which encumber the real estate.
8. That no dispute exists between deponent(s) and others concerning the title to said real estate, the boundary lines of same, nor the location of the improvements upon this real estate or the adjoining real estate.
9. The deponent(s) know(s) of no other real estate mortgages on the property other than the mortgage(s) disclosed on the title insurance commitment AND deponent(s) have not made any draws against any open equity line loans secured by the above referenced real estate that are to be paid down or closed as a condition of the loan.
10. That unless otherwise indicated, the real estate has not been used as collateral for a loan made to a person other than the deponent(s) or to a business in which the deponent(s) has (have) an interest. If so, please list below.
11. There are no purchase money obligations being created in this transfer in favor of the seller.
12. There are no mobile or manufactured houses located on the real estate that have not been previously disclosed.
13. If you have evidence of prior title insurance on this property, you may be entitled to a reduced premium. Please contact the above agent for details.

Note any exceptions to the above statements here: _____

The undersigned agree(s) to indemnify Investors Title Insurance Company for any loss or expense it may incur by reason of its reliance on the accuracy of the statements made herein.

FURTHER DEPONENT(S) SAYETH NOT.
SELLER/BORROWER:

By: _____ By: _____
Executed, subscribed and sworn to me this _____ day of _____, 20____
My Commission Expires: _____

Notary Public

[NOTARY SEAL]

Form No. SB-1 (8/2009)