**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_​​**

**RESIDENTIAL MORTGAGE SURVEY AFFIDAVIT**

Subject Property (Street Address): ​​

Owned by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_​​

Now, therefore, the Owner(s), for the purpose of inducing \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_​​ to remove exceptions from the lender’s title insurance policy to be issued in this transaction, on oath depose(s) and say(s) as follows:

I/We have owned the property now being sold or mortgaged by me/us for \_\_\_\_\_\_\_ years last past, and my/our enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed or questioned to my/our knowledge, nor do I/we know of any facts by reason of which the title to, or possession of, said property might be disputed or questioned, or by reason of which any claim to property might be asserted adversely to me/us, and more particularly:

1. No party other than the Owner(s) is/are in possession of all or any portion of the premises above described under any unrecorded leases, tenancy at will or otherwise. I/We have not leased, contracted or granted an option to other parties.
2. The Owner(s) during the time of ownership of the premises above described has/have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed or could change the boundaries of the premises. The Owner(s) has/have allowed no encroachments on the premises above described by any adjoining land owners nor has/have the undersigned encroached upon any property of adjoining land owners. The Owner(s) has/have allowed no easements, rights of way, continuous driveway usage, drain sewer, water, gas or oil pipeline or other rights of passage to others over the premises above described and has/have no knowledge of such adverse rights. The Owner(s) has/have no knowledge of any discontinued highways, abandoned roads, lanes, cemetery or family burial grounds, springs, streams, rivers, ponds, or lakes bordering or running through said premises, other than those shown in the title search.

3. The Owner(s), at present, and for a period of 180 days past, has/have caused no construction erection, alteration or repairs of any structures or improvements on the premises above cited to be done, nor has/have contracted for any materials to be delivered to the premises for which charges remain unpaid.

4. The Undersigned has/have no knowledge of any taxes or special assessments which are not shown as existing liens by the public records other than as shown in the title insurance binder and/or attorney’s title opinion.

5. The Undersigned has/have not allowed and know(s) of no violation of any covenants, restrictions, agreements, conditions or zoning ordinances affecting the premises. I/We have obtained all required Building Permits and Town/City Approvals for past construction, remodeling, etc.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
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In order to induce \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_​​ to remove exceptions from the Lender’s Title Insurance Policy only, the undersigned (Borrower(s) of subject property) on oath depose and say(s) that I/we have read the contents of the above, have reviewed the property, and know of no facts which would contradict the contents of said Affidavit.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
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STATE OF   
  
I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, being duly sworn, make this my affidavit and state:  
  
  
  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Affiant’s Name  
  
  
Subscribed and sworn to before me on this 9th day of June, 2021 by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  
  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Notary Public Signature  
  
My Commission Expires:​​