



# Investors Title Insurance Company

Local Agent:

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Chapel Hill, North Carolina 27515-2687  
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State of \_\_\_\_\_, County of \_\_\_\_\_

## ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY OF TITLE INSURANCE

and/or

## ALTA HOMEOWNERS POLICY OF TITLE INSURANCE AFFIDAVIT

*To be completed by Seller(s) if sale; Borrower(s) if refinance.*

Commitment / Policy No. \_\_\_\_\_

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, the undersigned, being first duly sworn, depose(s) and say(s) that:

1. The deponent is the owner of the property described as (or attach legal description):
  
2. That unless otherwise indicated below, there are no liens against the land and no judgments or tax liens against us (except as shown in the Commitment).
  
3. All taxes and assessments by a taxing authority are paid through \_\_\_\_\_ and there have been no special tax assessments granted on the land or tax exemptions that were not lawful.
4. All taxes and/or assessments are separately assessed as to this one residence or condo unit.
5. Unless otherwise indicated below, all assessments by the homeowners' association for the subdivision/condominium are paid current and outstanding assessments are not yet payable.
  
6. Unless otherwise indicated below, all homeowner assessment liens are subordinated to the insured mortgage.
  
7. We are not aware of any right of first refusal as to the property.
8. There have been no improvements added to the land or construction on the land within the last year.
9. There are no pending repairs or improvements to the street(s) adjacent to the land.
10. The land has a single family house/condominium known as:

\_\_\_\_\_ (address)

and does not have a separate building, garage or apartment used as a second residence.

11. Any improvements we added to the land were authorized by a building permit.
12. We are not aware, and have not been told, that the improvements on the land violate any building permit requirements, zoning laws or ordinances, restrictive covenants or subdivision law or regulations.
13. We are not aware, and have not been told, that the improvements on the land encroach over any building lines, easements or property lines.
14. We are not aware, and have not been told, that the improvements by our neighbors encroach over our property lines.
15. To the best of my/our knowledge, the land has actual pedestrian and vehicular access based on a legal right of access to the land.

This Affidavit is given to induce Investors Title Insurance Company and/or its Agent to issue an ALTA Expanded Coverage Residential Loan Policy of Title Insurance and/or ALTA Homeowners Policy, knowing it will rely on the accuracy of the statements herein made. The undersigned further agree(s) and do(es) hold harmless, and fully indemnify Investors Title Insurance Company for any losses or expenses it may incur by reason of its reliance on the accuracy of the statements made herein.

\_\_\_\_\_  
Owner/Borrower (Seal)

\_\_\_\_\_  
Owner/Borrower (Seal)

State of \_\_\_\_\_, County of \_\_\_\_\_

Executed and sworn to me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Notary Public

[NOTARY SEAL]