



Investors Title Insurance Company

P.O. Drawer 2687
Chapel Hill, North Carolina 27515-2687
(919) 968-2200 (800) 326-4842 Fax: (919) 968-2235

Local Agent:
Please Fax Forms to:
West Virginia Bankers Title
P.O. Box 2099
Fairmont, WV 26554
Phone: 877-439-4910
Fax: 877-451-8826

MASTER HOME EQUITY LOAN POLICY (MHELP) OWNER'S AFFIDAVIT

WARNING: Any intentional or negligent misrepresentation(s) of the information contained in this Affidavit may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, *et. seq.*, and liability for monetary damages including attorney fees to Lender, its agents, successors and assigns, Insurers and any other person who may suffer any loss in reliance upon any misrepresentations when made in this Affidavit.

Borrower(s)/Deponent(s) _____

Property Address _____

City _____ County _____ State _____ Zip _____

Lender _____

Prospective Loan Amount to be insured \$ _____ Loan # _____

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

The deponent is the owner in fee simple and holds record title to the Property above stated and no other parties have a vested or recorded interest;

The property is a 1-4 family, residential dwelling (or condominium unit);

The Prospective Loan is and will be a "junior" lien, subject to liens or encumbrances in (1) below;

There is no lien or encumbrance on the Property above stated, nor has any lien or encumbrance upon the property been given or executed or contracted or agreed to be given or executed by the deponent to any person except for (1) the liens or encumbrances disclosed below and remaining of record; or (2) the liens or encumbrances which will be discharged from the proceeds of the Prospective Loan. *(If you have used this property as collateral for a loan made to another person or to a business in which you have an interest, please include the additional loans):*

(1) Liens to remain of record:

Lender Name	Original Loan Amt/ Max Credit Line	Balance Due	Date of Origination	(x) if Line of Credit	Priority of Lien (1 st , 2 nd , etc.)

(2) Liens which will be discharged from the proceeds of the Prospective Loan:

Lender Name	Original Loan Amt/ Max Credit Line	Balance Due	Date of Origination	(x) if Line of Credit	Priority of Lien (1 st , 2 nd , etc.)



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The real estate taxes for the property subject to this "junior" lien are current and paid in full;

Further, the deponent is of legal age (18 years or older), a citizen of the United States, and in every respect competent to convey or encumber the title to the premises;

And there are no actions or proceedings now pending in any state or federal court or any state or federal tax liens, or any other state or federal lien of any kind or nature which could constitute a lien or charge against the said real estate.

Deponent understands that these statements and representations are made: (a) to induce Investors Title Insurance Company to include the Prospective Loan described above in a policy of title insurance issued to the Lender; and (b) with knowledge that Investors Title Insurance Company and Lender will rely on these statements and representations to issue the title insurance coverage and accept it in connection with the Loan.

Deponent understands and acknowledges that: (a) it is my benefit for Lender to make the Loan; (b) a copy of the full consumer credit report will be required for any claims made under the title insurance policy; and (c) this Affidavit is made to Investors Title Insurance Company and to Lender under penalty of perjury.

Each person signing this Affidavit, under penalty of perjury, swears, and affirms that all statements made in this Affidavit are true and complete and accurate.

Borrower(s) / Deponent(s):

_____ (seal)

_____ (seal) State of _____

_____ (seal) County of _____

_____ (seal)

I, _____, a Notary Public of the County and State aforesaid, do hereby certify that _____, personally appeared before me this _____ day and acknowledged the due execution of the foregoing instrument.

Witness my hand and notarized seal this _____ day of _____, _____.

 Notary Public My Commission expires: _____

Submitted by:

Name: _____ Phone/Fax number: _____

Signature: _____