

BUYER AFFIDAVIT

STATE OF NEW YORK

County of Dutchess

1. I am/we are the grantee/mortgagor in the deed/mortgage conveying/mortgaging title to the property described in the above numbered report.
2. I/we have not been known by any other name for the past ten (10) years except _____ and there are no judgments, environmental control board judgments, parking violations bureau judgments, any other special municipal judgments, Federal or State liens or warrants against me, and any and/or all of the foregoing appearing in the above captioned report of title are not against your deponent, but against a party of the same or similar name.
[] The judgments and/or liens returned herein are not against the deponent but someone of a similar name.
3. That no work has been done upon the premises that may result or has resulted in the filing of a mechanics lien within the permissible period for filing.
4. No proceedings in bankruptcy have ever been instituted by or against me nor have ever made an assignment of rents of said premises or an assignment for the benefit of creditors.
That I/we make this affidavit to induce the above noted title/abstract company to insure title to the above captioned property, knowing they will rely upon the foregoing statements and that this affidavit is made under penalties for perjury.
5. No other valid Contract of Sale for the within described premises other than the one executed between the sellers and buyers herein.
6. I/We hereby agree to indemnify Real Property Abstract & Title Services, LLC and The Security Title Guarantee Corporation of Baltimore harmless from any loss or damage that may arise by insuring against the enforced removal of any projections or encroachments.
7. I/We make this Affidavit to induce Real Property Abstract & Title Services, LLC and The Security Title Guarantee Corporation of Baltimore to issue its policy of Title Insurance.
8. I/We hereby agree to indemnify Real Property Abstract & Title Services, LLC and The Security Title Guarantee Corporation of Baltimore for all loss, cost or damage which it may sustain as a result of any statements in this affidavit being false or fraudulent.
9. SECTION 6409, SUBDIVISION "C" OF THE INSURANCE LAW REQUIRES THAT TITLE COMPANIES OFFER AT OR PRIOR TO CLOSING AN OPTIONAL POLICY RIDER TO COVER THE HOMEOWNER FOR THE FUTURE MARKET VALUE OF HIS OR HER HOME.

PLEASE CIRCLE AND INITIAL ONE

A. I choose to accept the Market Value Policy Rider.

OR

B. I do not wish to accept the Market Value Policy Rider for future increase market value and elect to waive the offer for such additional coverage.

Subscribed and Sworn before me this _____ day of _____ 20 _____

Real Property Abstract & Title Services,
85 Civic Center Plaza
Suite 201A