



IOWA TITLE GUARANTY

# Composite Mortgage Affidavit

(Buyer)

Commitment No.:

Loan No.:

Property Address:

**To be completed by the buyer(s) of the above-described property.**

**The undersigned being first duly sworn on oath (or upon affirmation) deposes and states:**

1. There are no pending lawsuits against me, **except:**

\_\_\_\_\_

2. There are no pending bankruptcy proceedings involving me, **except:**

\_\_\_\_\_

3. My marital status is:

single

married to each other

married to: \_\_\_\_\_

4. I know that the matters herein stated are true and correct and I indemnify Iowa Title Guaranty against loss, costs, damages and expenses of every kind incurred by it by reason of its reliance on the statements made herein.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

STATE OF \_\_\_\_\_, COUNTY OF \_\_\_\_\_

This affidavit was signed and sworn to (or affirmed) before me this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_,

by \_\_\_\_\_.

\_\_\_\_\_  
Signature of Notary Public



IOWA TITLE GUARANTY

**NOTICE OF AVAILABILITY  
OF IOWA TITLE GUARANTY OWNER CERTIFICATE**

Buyer's Name:

Date:

Address of Property ("Property"):

Purchase Price:

An Iowa Title Guaranty Lender Certificate ("Lender Certificate") only provides title guaranty protection for your lender's mortgage on the Property you are purchasing. Even though you pay for that Lender Certificate, it will not provide title guaranty protection to you as the property owner.

**If you want the benefits of title guaranty protection, you must obtain your own Iowa Title Guaranty Owner Certificate ("Owner Certificate").**

An Owner Certificate is available with a coverage amount equal to the purchase price of the Property. Possible problems covered by an Owner Certificate include:

- Someone else claims an ownership interest in your Property;
- Someone else claims a lien on your Property, including an unpaid lien for real estate taxes, a mortgage, a judgment, or an unpaid homeowner's association lien; or
- You do not have a legal right of access to your Property.

A Commitment for Iowa Title Guaranty is an offer to provide an Iowa Title Guaranty Certificate. It is not a representation as to the condition of title, does not constitute an abstract of title, and does not provide you the protection of an Owner Certificate. If you would like to review a sample of an Owner Certificate, it will be provided to you on request. If you are uncertain as to whether you should obtain an Owner Certificate, you are urged to seek independent advice.

Please select an option below:

***I WANT AN OWNER CERTIFICATE.*** By selecting this option, I acknowledge that an Owner Certificate is available to me for no additional charge *only* when the following three (3) conditions are met:

- 1) My Owner Certificate is issued in conjunction with a Lender Certificate;
- 2) I will occupy the Property being purchased as my primary residence; and
- 3) The purchase price of the Property being purchased is \$500,000 or less.

If all three (3) conditions are not met, I will ask my closer for a premium quote, and understand that my Owner Certificate will not be issued until I pay the additional premium.

***I DECLINE AN OWNER CERTIFICATE.*** I understand and agree to accept the risks associated with this decision.

**BUYER(S):**

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

COMMITMENT NO.:

VERIFICATION CODE:

