



Composite Mortgage Affidavit (2006)

(Primary Residence)

Commitment No. _____

Loan No. _____

1. No work, materials or equipment have been furnished in the last 90 days, before the date of closing, on the property located at:

 (Note: If work, materials or equipment have been furnished, attach all lien waivers.)

2. There are no public improvements affecting the above described property prior to the date of closing that would cause a special property tax assessment against such property after the date of closing.
3. To the best of my knowledge, there are no unrecorded contracts, options, leases, easements or other agreements or interests affecting the above described property.
4. Borrower(s)/purchaser(s) confirm that the above described property is or will be my primary place of residence.
5. Purchaser(s) may **Elect** _____ or **Decline** _____ (initial choice) to receive a standard Owner's Certificate for the full purchase price of \$ _____. (Not available for purchases over \$500,000.)
6. The improvements located upon the above described property are wholly contained within the property boundary and setback lines; and further that neighboring buildings, fences, walkways, driveways, eaves, drains, etc., do not encroach upon the above described property.
7. I am familiar with the covenants, conditions or restrictions, if any, for the above described property, and there are no known violations of said covenants, conditions or restrictions.
8. The undersigned affiant(s) knows that the matters herein stated are true and indemnify the Title Guaranty Division of the Iowa Finance Authority against loss, costs, damages and expenses of every kind incurred by it by reason of its reliance on the statements made herein.
9. Any person or party signing this Affidavit who is also the borrower in a mortgage to be guaranteed under a Lender Certificate issued by Title Guaranty states that the mortgage and the principal obligations therein are good and valid and free from all defenses; and that any purchaser of the mortgage may rely upon the truth of the statements made herein.

Seller(s) or Owner(s):

Purchaser(s)

 (Typed Name)

 (Typed Name)

 (Typed Name)

 (Typed Name)

Subscribed and sworn before me, a Notary Public in and for _____ County and State of Iowa, this _____ day of _____, 20____.

(place notary stamp or seal here)

 Notary Public

Subscribed and sworn before me, a Notary Public in and for _____ County and State of Iowa, this _____ day of _____, 20____.

(place notary stamp or seal here)

 Notary Public

Note: Sellers and purchasers should execute separate affidavits. If the property will not be a primary residence or the above representations cannot be made, the All Purpose CMA must be executed.