

SELLER'S/OWNER'S AFFIDAVIT AND INDEMNITY

State of Alabama
County of Jefferson

We, and being first duly sworn, on oath depose and state that we, own the following property:

We have owned the property now being sold or mortgaged and, during all the time that we owned the property, my enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed to my knowledge, nor do I know of any facts by reason of which the title to, or possession of, said property might be disputed or by reason of which any claim to any of said property might be asserted adversely to me/us, and more particularly:

1. No party other than the Seller(s)/Owner(s) is in possession of all or any portion of the premises above described under any unrecorded leases, tenancy at will or otherwise.
2. The Seller(s)/Owner(s) during the time of ownership of the premises above described has/have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed or could change the boundaries of the premises.
3. The Seller(s)/Owner(s) has/have allowed no encroachments on the premises above described by any adjoining land owners nor has/have the undersigned encroached upon any property of adjoining land owners.
4. The Seller(s)/Owner(s) has/have allowed no easements, rights of way, continuous driveway usage, drain, sewer, water, gas or oil pipeline or other rights of passage to others over the premises above described and has/have no knowledge of such adverse rights.
5. The Seller(s)/Owner(s), at present, and for a period of six months past, has/have caused no construction, erection, alteration or repairs of any structures or improvements on the premises above cited to be done, nor has/have contracted for any material to be delivered to the premises for which charges therefore remain unpaid.
6. The Seller(s)/Owner(s) has/have no knowledge of any highways, abandoned roads, lanes, cemetery or family burial grounds, springs, streams, rivers, ponds, lakes, bays or tidal waters either bordering, running through or situated on said premises.
7. The undersigned has no knowledge of any due taxes or special assessments, and have received no notice orally or in writing of any intention to create any assessment affecting the property.
8. The undersigned has not allowed and knows of no violation of any covenants, restrictions, agreements, conditions or zoning ordinances affecting the premises.
9. That there are no pending suits, proceedings, judgments, bankruptcies, liens or executions against said owner, either in the aforesaid county or any other county in the aforesaid state. This affidavit is given to induce any purchaser to purchase, any lender to accept a mortgage on the property and to induce JEFFERSON TITLE CORPORATION and its underwriter (hereinafter collectively JEFFERSON TITLE) to issue its title insurance policy or policies in reliance upon any of the statements contained herein, and should JEFFERSON TITLE, in its sole discretion, issue insurance in reliance upon such representations, affiant agrees to indemnify and hold JEFFERSON TITLE harmless of and from any and all loss, cost, damage and expense of every kind, including attorneys' fees, which said JEFFERSON TITLE shall or may suffer or incur or become liable for under its said policy or policies now to be issued, or any reissue, renewal or extension thereof, as a result of any misrepresentations contained herein.

Sworn to and subscribed before me this _____ day of _____, 20__.

NOTARY PUBLIC
My Commission Expires: _____