

**CLOSING AFFIDAVIT - REFINANCE**

STATE OF NEW YORK            )  
COUNTY OF                    )

TITLE NUMBER  
PREMISES

**BORROWER**

**The undersigned Borrower(s)** each being duly and severally sworn, depose(s) and says:

1. That I am (we are) the owner(s) of the above premises and that I am (we are) the only record owners of the premises.
2. That I (we) have not been known by any other name(s) during the past ten years except for \_\_\_\_\_ and there are no liens, judgments, or mortgages recorded or unrecorded against either name or against the premises.
3. That there has not been any dispute with any neighbor with respect to the location of any structures/fences/walls on our property lines. That the structures have been in existence in their current condition for at least two years and I (we) have not done anything to change the boundaries of the premises. There are no actions, lawsuits, or court proceedings pending against the premises. That no work has been done or materials furnished to the premises within 4 months of the date hereof that could result in the filing of a mechanics lien.
4. That there has not been any work done upon the premises by the City of New York that could result in any emergency repair liens or any charges by the New York City Department of Housing or Department of Environmental Protection.
5. That I (we) have read the Judgment, Bankruptcy, Federal Tax Lien, and Tax Warrant returns which constitute objection(s) # \_\_\_\_\_ in the \_\_\_\_\_ title report. I am (we are) not the party (parties) mentioned in said returns, none of said liens affect (me) (it), and that I have never resided or done business at any of the addresses stated in said report.
6. That we hereby guarantee any personal checks issued to the title company.

**MORTGAGE PAYOFF SECTION**

I am (we are) aware of the payoff letter(s) from our current Lender showing the total amount to pay off our loan(s) and to satisfy the existing mortgage(s). In consideration of your omitting the existing mortgage(s), I (we) do hereby agree to pay you, on demand, any additional monies required by the lender to enable you to obtain a recordable satisfaction. I acknowledge that the lender has the right to deduct any shortages from the tax escrow account. If the mortgage being paid off is a credit line mortgage, I (we) hereby consent to have the account frozen, and request that the lender accept the payoff check as full settlement to close and satisfy the account.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Social Security or Federal ID #

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Social Security or Federal ID #

Sworn to before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 20\_\_\_\_\_