



# Composite Mortgage Affidavit

Owner/Seller  
Revised 06-06-2023

Commitment Number:

Loan ID Number:

Property Address ("Property"):

**To be completed by the current owner(s) if a refinance transaction or seller(s) if a purchase transaction.**

**The undersigned, being first duly sworn on oath (or upon affirmation), deposes and states as to the Property:**

1. Has any labor, material, or equipment been furnished on the Property in the last 90 days?  
 No  Yes, as follows: \_\_\_\_\_
  2. Are you aware or have you received notice of any public improvements or services that would constitute a special assessment on the Property after the date of closing (e.g., sidewalks, curbs, streets, sewer, lawn care, delinquent water bills?)  
 No  Yes, as follows (attach copies): \_\_\_\_\_
  3. Are there any unrecorded contracts, mortgages, options, covenants, conditions, restrictions, leases, easements, agreements, or other interests that affect the Property (e.g., shared driveway agreements, access easements)?  
 No  Yes, as follows (attach copies): \_\_\_\_\_
  4. Do any improvements located on the Property encroach onto setback lines or easements of the Property or onto neighboring property?  
 No  Yes, as follows: \_\_\_\_\_
  5. Do any neighboring improvements, including, but not limited to, buildings, fences, walkways, driveways, eaves, and drains, encroach upon the Property?  
 No  Yes, as follows: \_\_\_\_\_
  6. Do any of the neighboring property owners dispute the location of the boundary lines?  
 No  Yes, as follows: \_\_\_\_\_
  7. Are you aware or have you received notice of any violations of covenants, conditions, or restrictions, including, but not limited to, delinquent dues or unpaid special assessments?  
 No  Yes, as follows: \_\_\_\_\_
  8. Are there any persons in actual possession or claiming a right to possession of the Property or any part thereof, other than yourself?  
 No  Yes, as follows: \_\_\_\_\_
  9. Have you obtained in the last 90 days, or will you obtain prior to closing, any mortgages, lines of credit, or bridge loans on the Property?  
 No  Yes, as follows: \_\_\_\_\_
  10. Are there any judgments, liens, claims, or pending lawsuits against you?  
 No  Yes, as follows: \_\_\_\_\_
  11. Are there any pending bankruptcy proceedings involving you?  
 No  Yes, as follows: \_\_\_\_\_
  12. My marital status is:  
 single  
 married to each other  
 married to: \_\_\_\_\_  
 N/A (e.g., entity, trust, conservatorship, etc.)
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13. I, the owner/seller, or the owner/seller's spouse, have disclosed all matters based on information known or reasonably available to me and certify that all matters stated herein are true and accurate. I make the above statements for the purpose of inducing Iowa Title Guaranty to issue a lender and/or owner certificate with respect to the Property. I hereby indemnify and hold harmless Iowa Title Guaranty against any and all loss, costs, damages, and expenses of every kind, including, but not limited, to attorney's fees, incurred by Iowa Title Guaranty by reason of its reliance on the statements made herein.

**Note: All titleholders and spouses, if any, must execute the Composite Mortgage Affidavit.**

Sign: \_\_\_\_\_

Sign: \_\_\_\_\_

Print: \_\_\_\_\_

Print: \_\_\_\_\_

Sign: \_\_\_\_\_

Sign: \_\_\_\_\_

Print: \_\_\_\_\_

Print: \_\_\_\_\_

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

Signed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_,  
by \_\_\_\_\_.

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

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

Signed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_,  
by \_\_\_\_\_.

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

