

A.R.S. ABSTRACT, LTD.

**HOME EQUITY THEFT PREVENTION ACT AFFIDAVIT
SELLER'S AFFIDAVIT**

(SELLER NOT IN FORECLOSURE OR DEFAULT)

State of New York)
County of) ss:

_____, each being
duly sworn depose(s) and say(s):

1. I am the owner of, or I am one of the owners of, _____
_____ **(insert address) (hereafter the Premises)**,
which I am selling to _____ **(hereafter the
Purchaser(s))**.

2. I am not in default in making any payments under my mortgage. There is
no action to foreclosure any mortgage on the Premises. I am not in arrears in
any real estate taxes due against the property.

3. I make this affidavit knowing that
Title Insurance Company is relying on the truth of the statements made
herein in insuring title to the Premises.

Sworn to before me on
_____, 200