**AFFIDAVIT FOR DEED IN LIEU OF FORECLOSURE**

Title Co:

Title No:

Date:

STATE OF NEW YORK }

} ss:

COUNTY OF       }

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

1. I am over twenty-one years of age and reside at:

2. I am the (if owner is a corporation, fill in office held by deponent and name of corporation) owner in fee of      , (the "Premises")

3. The said premises have been in       possession since the date of conveyance to      , and that such ownership and possession has been uninterrupted and continuous, open, notorious, hostile and adverse to all others and exclusive of the right or claim of any other person or persons and       title has never been disputed or questioned. No person has a contract for the purchasing of said premises and I know of no facts by reason of which said possession or title may be called in question or by reason of which any claim to any part of said premises or any interest therein adverse to       might be set up. That no conditional bills of sale or chattel mortgages have been filed against said premises or against any personal property or fixtures attached to or used in connection with said premises.

4. That I am married to       who is over the age of twenty one years and who is the same person who joined with me in the execution of the deed of said premises and that I have never been married to any other person now living. That I have never changed my name.

5. There are no judgments against       unpaid or unsatisfied of record, entered in any court of this State or of the United States, and said premises are free from all leases, taxes, liens, encumbrances or charges of every nature and description, save and except.

6. The premises are occupied as follows:

No proceedings in bankruptcy have ever been instituted by or against       in any court or before any officer of any State or of the United States, nor       at any time made an assignment for the benefit of creditors.

7. That there are no suits or proceedings pending anywhere affecting said premises and no claims or pending claims for accidents or other legal claims with respect to said premises.

8. That       not executed as to any other property any bonds secured by mortgage any extension agreements in or by which       assumed the payment of any mortgage debt, and       not liable on any notes, endorsements, guarantees or other contingent indebtedness.

9. That said premises are to be conveyed by       to the holder of the first mortgage covering said premises and that by such conveyance it will not be rendered insolvent.

10. The consideration to be paid for said conveyance is the sum of       Dollars and the assumption by the grantee of all liens and charges against said premises, the reason for such conveyance being in my opinion that the encumbrances on said premises plus the accrued taxes and interest exceed the value of the property, and that the income there from is insufficient to meet the expense of carrying the same.

11. That the said conveyance by       is not given as a preference against any other creditors and is an absolute conveyance and is not given as collateral security; that there is no agreement, either written or oral, between       and the grantee, whereby it may be understood or agreed that said premises are to be within any specified time or on or before any specified date, or at any time re-conveyed by the said grantee to the grantor.

12. This affidavit is made to induce       to accept a deed to said premises and to induce       to insure the title thereto, knowing that said grantee and said       will rely upon the truth of the foregoing statements.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Sworn to before me

this       day of      ,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public