ABSTRACTS & TITLES, INC.

Form 135

SELLER'S/OWNER'S AFFIDAVIT OF TITLE COVENANT AND WARRANTY

State of Illinois) TI#_____

) ss.

County of _____)

    The undersigned affiant(s) being duly sworn, and under penalty of perjury on oath say, and also covenants with and warrants to ABSTRACTS AND TITLES, INC./FIDELITY NATIONAL TITLE INSURANCE COMPANY and/or the grantee(s) [buyer(s)] hereinafter named:

_____

[buyer's/grantee's name(s)]

1. That the affiant has an interest in the land described in ABSTRACTS AND TITLES INC./FIDELITY NATIONAL TITLE INSURANCE COMPANY Title Commitment/Policy referenced above and/or in the proceeds from the sale thereof and/or is the grantor in the deed dated this date.

The legal is described in the above referenced Title Commitment/Policy.

2. That all labor or materials furnished to the subject property within the last six months have been paid for and all contracts for the furnishing of labor or materials have been completed.

3. Since the affiant(s) acquired his interest in the subject property, affiant(s) has not done or suffered to be done anything that could in any way affect the title to the said property, and no proceedings have been filed by or against affiant(s), nor has any judgment or decree been rendered against affiant(s), nor is there any judgment note, other instrument or judicial proceeding that can result in a judgment or decree against affiant(s) or insured property.

4. That all water bills, sewer bills, taxes and real estate taxes, except the current bill, are paid, that all the insurance policies assigned, if any, are paid, and that all Homeowners, Subdivision, and/or Condominium Association dues, if any, are paid current.

5. That there are no outstanding financing statements, (UCC Filings), and/or special assessments against the subject property.

6. That there are no unrecorded or recorded: contracts, deeds, mortgages, trust deeds, leases, easements, liens of any nature or other outstanding interest, none of which contained any option to purchase, rights of renewal or other unusual provisions except as disclosed in the Title Commitment issued by ABSTRACT AND TITLES, INC./FIDELITY NATIONAL TITLE INSURANCE COMPANY and referred to herein.

7. The undersigned affiant(s) hereby certify that he is not a party in any bankruptcy proceeding.

8. That the affiant is in undisputed and peaceful possession of the land and no other parties have any rights or claims to the possession of the land or any improvements thereon.

9. That this instrument is made to induce, and in consideration of the said grantee's consummation of the purchase of the subject property and/or to induce ABSTRACTS AND TITLES, INC./FIDELITY NATIONAL TITLE INSURANCE COMPANY to issue an owner's and/or loan title policy and the affiant(s) agree to indemnify said grantees and/or said ABSTRACTS AND TITLES, INC./FIDELITY NATIONAL TITLE INSURANCE COMPANY and/or its assigns against any loss arising out of any false or erroneous statement(s) rendered herein.

_____   _____

_____   _____

Subscribed and sworn to me before this_____day of _____, A.D. _____

_____

Notary Public