

Asks if you want an Exhibit "A" for the legal description

**BORROWER'S AFFIDAVIT**

**BEFORE ME**, the undersigned authority, personally appeared **Howard A. Franklin and Melanie F. R. Franklin, husband and wife**, who, being duly sworn according to law, depose and say as follows (as used in this Affidavit, the term "Affiant" shall include all parties executing this Affidavit):

1. That Affiants will execute a mortgage/trust deed to **BankAtlantic** encumbering the following described property situated in the County of Palm Beach, State of Florida:

↓ **Lot 167, Block 25, of MONTGOMERY ACRES, according to the Plat thereof, as recorded in Plat Book 24, Page 78, of the Public Records of Palm Beach County, Tennessee.**

2. That, to the knowledge of Affiants, there are no parties who have any interest in said property other than Affiants and there are no facts known to Affiants which could give rise to a claim being adversely asserted to any of said property, except:

**None**

3. That, other than shown in Item 1, Affiants have entered into no agreement, contract or commitment for the sale, lease, mortgage, option or creation of any other encumbrance on said property except:

**None**

4. That, to the knowledge of the Affiants, there are no taxes, liens or assessments due or about to become due which have attached or could attach to said property except:

**None**

5. That Affiants are citizens of the United States, of legal age, under no legal disabilities and have never been known by any names other than that shown above.

6. That there are no actions or proceedings now pending in any State or Federal court to which the Affiants are a party including, but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgements or liens of any nature which constitute or could constitute a charge or lien upon said property.

7. That, to the knowledge of Affiants, there have been no improvements, repairs, additions or alterations performed upon said property within the past ninety (90) days; that the Affiants have not entered into any agreement or contract with any party for the furnishing of any labor, services or material in connection with any improvements, repairs, additions or alterations within the referenced time period; and that there are no parties who have any claim or right to a lien for services, labor or material in connection with any improvements, repairs, additions or alterations on said property.

Affiants make this Affidavit for the purpose of inducing **BankAtlantic** to make a mortgage loan to Affiants in the amount of **\$240,000.00** and to induce **Willmott, Connor and Clow, P.A.** as agent for **Chicago Title Insurance Company**, to issue a policy of Title Insurance in connection with the above referenced transaction(s).

Automatically adds signature lines for the correct number of Borrowers - up to 4 Borrowers standard.

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**Howard A. Franklin**  
\_\_\_\_\_  
**Melanie F. R. Franklin**  
\_\_\_\_\_  
\_\_\_\_\_

**STATE OF FLORIDA**  
**COUNTY OF PALM BEACH**

Prompts for Mailaway States and Counties

The foregoing instrument was acknowledged before me this 31st day of May, 2011, by Howard A. Franklin and Melanie F. R. Franklin who are personally known to me or have produced \_\_\_\_\_ as identification.

\_\_\_\_\_  
Notary Public

My Commission Expires:

\_\_\_\_\_  
Printed Notary Signature