

**AFFIDAVIT AND ESTOPPEL CERTIFICATE OF INDIVIDUAL(S)
GIVING DEED IN LIEU OF FORECLOSURE**

STATE OF NORTH CAROLINA
COUNTY OF _____

_____ and _____,
Grantors/Affiants, being first duly sworn, depose and say:

That they are the persons who have made, executed and delivered to _____ and wife, _____ a deed dated _____, conveying the property described by Exhibit A (herein the "Property").

That the aforesaid deed is intended to be and is an absolute conveyance of the title to the Property to the Grantee therein named and was not and is not intended as a mortgage, trust conveyance, or security of any kind; that it is the intention of the Grantors of the deed to convey to Grantee all of their right, title, and interest in the Property absolutely and that possession has been surrendered to the Grantee.

That, in the execution and delivery of said deed, Affiants were not acting under any misapprehension as to the effect thereof, acted freely and voluntarily and were not acting under coercion or duress.

That the aforesaid deed was not given as a preference against any other creditors of the Affiants.

That at the time the conveyance was given there was no other person, firm, or corporation other than Grantee interested, either directly or indirectly in the Property.

That the Affiants are solvent and have no other creditors whose right would be prejudiced by this conveyance.

That the Affiants are not obligated under any bond or other mortgage whereby any lien has been created or exists against the Property described in said deed.

That the consideration for said deed was and is payment to the Affiants of the sum of _____ by Grantee and the full cancellation of the promissory note secured by that certain deed of trust executed by the undersigned to _____ as trustee for _____ as beneficiary, dated the ___th day of ____, _____ and recorded in Book _____, Page _____, _____ County Registry, for which said deed was given in lieu of foreclosure of the deed of trust for the release of the deed of trust.

That the Affiants believe that the consideration represents the fair value of the Property so deeded.

That this Affidavit and Estoppel Certificate is made for the protection and benefit of the Grantee in the deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire

an interest in the Property herein described, and particularly for the benefit of _____
Title Insurance Company which is about to insure the title to said Property in reliance thereon, and any
other title company which may hereafter insure the title to said Property.

That Affiants, and each of them will testify, declare, depose, or certify before any competent
tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth
of the particular facts hereinabove set forth.

The Affiants have executed this Affidavit and Estoppel Certificate as individuals.

_____, Affiant

_____, Affiant

STATE OF NORTH CAROLINA
COUNTY OF _____

I certify that the following person(s) personally appeared before me this day, each
acknowledging to me that he or she signed the foregoing-document and that said document was
signed and sworn to (or affirmed) before me this day by:

_____ and _____

Date: _____

_____, Notary Public

(Official Seal)

My commission expires: _____