**Foreclosure Certification Addendum to Policy Approval Form**

I hereby certify to Stewart Title Guaranty Company that I have read and understand Bulletins NY000371, NY000372, NY000460 and NY000461; NY000465 and NY000635 and, in addition, have reviewed the full foreclosure action and all documents therein, and state that, to the best of my knowledge, this transaction is in full compliance with the said bulletins. Accordingly I verify as follows:

**Please initial verification**

I verify that all foreclosure requirements have been complied with \_\_\_\_\_\_.

I verify that all necessary parties have been named and served in the foreclosure.\_\_\_\_\_\_\_\_\_

I verify that the primary obligor(s) of the foreclosed mortgage have been personally served. \_\_\_\_\_\_

I verify that I have examined the Certificate of Merit, and that plaintiff has alleged that it has standing to foreclose the subject mortgage. \_\_\_\_\_\_\_\_\_

I verify that the foreclosing lender has record standing to pursue foreclosure. \_\_\_\_\_\_\_

I verify that the lender is not currently pursuing a deficiency judgment against the mortgagors. \_\_\_\_\_\_\_\_\_

I verify that the mortgagor subject to the foreclosure is not in possession of the property. \_\_\_\_\_\_

I verify that no governmental authority in the state in which the property is located has issued a demand or commenced litigation to halt foreclosures. \_\_\_\_\_\_\_

I verify that no class action suits seeking to overturn/enjoin foreclosures or REO sales have been commenced which may affect the instant transaction. \_\_\_\_\_\_\_\_\_

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| --- | --- | --- | --- |
| **Title Number:** | |  | |
| **Agency Name:** | | |  | **Date:** |  |
| **Print Name:** |  | | | **Signature:** |  |