REVERSEMQ
P.O. Box 24606
West Palm Beach, FL 33416

Loan SKEY Number: _____

Borrower Name: _____

Property Address: _____

ELIGIBLE NON-BORROWING SPOUSE CERTIFICATION

I hereby certify all of the information provided about me herein is true and correct.

At the time the loan was originated, I was married to _____, borrower under a federally insured home equity conversion mortgage ("HECM") and we remained married until the time of my spouse's death.

I understand that my spouse's HECM contains a deferral period of the due and payable status to prevent my displacement from the property following the death of the last surviving borrower if:

1. I remained the spouse of the HECM borrower, identified above, for the remainder of his/her life;
2. The HECM borrower, identified above, and I truthfully disclosed my name and age to the mortgagee;
3. I continue to occupy the property securing my spouse's HECM as my principal residence;
4. All other obligations of the HECM borrower continue to be satisfied after the death of the last surviving borrower; and
5. All other terms and conditions of the HECM continue to be satisfied after the death of the last surviving borrower.

I further certify that I continue to meet all of these requirements for deferral.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct.
WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to five years, fines, and civil and administrative penalties. (18. U.S.C. 287, 1001, 1010, 1012, 1014; 31 U.S.C. 3729,3802).

YOU MUST SIGN AND PRINT YOUR NAME.

Eligible Non-Borrowing Spouse Signature: _____ **Date:** _____

Eligible Non-Borrowing Spouse Printed Name: _____

Home Phone Number: _____ **Cell Phone Number:** _____

Email Address: _____

Please complete all information, sign, date and return by email to Occupancy@OnityReverse.com.

If you are unable to return this form by email, please use one of the other methods below.

Mail: Onity Mortgage | PO Box 24606 | West Palm Beach, FL 33416 **Fax:** 1-561-682-8644