



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

AT-RISK MEDICAL INFORMATION

This checklist is a required component of all At-Risk Extension requests and must be completed by a licensed medical doctor. To ensure authenticity and compliance, the completed template must be printed on official office letterhead and include the provider's signature and medical facility stamp. This documentation serves as verification of medical necessity and will be reviewed as part of the extension approval process. Please ensure all sections are filled out accurately and legibly before submission.

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

Date: _____

Loan SKEY Number: _____

Borrower Name: _____

Property Address: _____

Property City, State, Zip: _____

To seek qualification for the U.S. Department of Housing and Urban Development's (HUD) At-Risk extension option, the borrower must evidence they or a family member receiving care in the residence has critical circumstances such as a supported terminal illness or substantiated long-term physical disability. Please provide the below requested details of the critical circumstance(s). The information must be completed by a licensed medical physician:

Long-term physical disability as defined by the Social Security Administration* (provide details):

Terminal Illness as defined by the Social Security Administration ** (provide details):

Medical Director Signature: _____

Medical Facility Stamp:

* The Social Security Administration (SSA) considers any illness or medical condition that prevents a person from working for at least 12 months or results in death to be a disability. To qualify, an individual must have a medically determinable impairment that prevents them from engaging in "substantial gainful activity" (SGA). The SSA evaluates conditions based on criteria outlined in its "Blue Book," which covers categories such as Musculoskeletal, Cardiovascular, Mental, and Immune System disorders.

** The Social Security Administration defines terminal illness as "a medical condition that is untreatable and expected to result in death."