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

Loan SKEY Number: _____

Borrower Name: _____

Property Address: _____

BORROWER CERTIFICATION

Please choose which scenario best identifies your spouse's eligibility or ineligibility for a deferral period as outlined in the loan documents. Section A (eligible) certifies you remain married to your spouse and your spouse continues to occupy the property. Section B (ineligible) certifies you are no longer married to your spouse, or your spouse no longer occupies the property.

Select either Section A *or* Section B.

☐ **Section A (eligible): You remain married, and your spouse continues to occupy the property.**

I hereby certify that the time I entered into my home equity conversion mortgage ("HECM") I was married to _____, we remain currently married and the information I have provided with respect to my spouse _____ is true and correct.

I understand that my HECM contains a deferral of a due and payable status to prevent the displacement of _____, my current spouse, that will not apply to any other person I may marry in the future. I further understand that this safeguard will only remain available to _____, my current spouse. If:

1. _____ remains my spouse for the remainder of my life;
2. I truthfully disclosed the name and age of my current spouse to the mortgagee;
3. _____ continues to occupy the property securing my HECM as his or her principal residence.
4. All my other obligations as 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 my death.

☐ **Section B (ineligible): Conditions have changed, causing your spouse to be ineligible for deferral according to the loan documents.**

1. My (then) spouse no longer resides in the property as his or her principal residence because _____.
2. My then spouse and I were legally divorced on _____ and as such are no longer legally married.
    a. Divorce Decree required.
3. My then spouse passed away on _____.
    a. Death Certification required.
4. Other: _____.

Once a Non-Borrowing Spouse is determined to be ineligible, he or she cannot later become eligible for a deferral period.

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).

I hereby certify the information as selected above is true and correct.

Borrower Signature: _____ **Date:** _____

Borrower Printed Name: _____**Email Address:** _____

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

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