

MORTGAGOR CERTIFICATION

Please check and acknowledge the appropriate certification below

Loan Number: 23456

UNMARRIED BORROWER:

I hereby certify that I am not married and I understand that my HECM loan does not contain a deferral of a due and payable status to prevent the displacement of any spouse to whom I may become legally married to in the future.

Acknowledgment

I have read the above certification and acknowledge receiving a copy by signing below.

John Z. Fgg

Borrower

Date

MARRIED WITH NON-BORROWING SPOUSE:

I hereby certify that I am currently married and the information I have provided with respect to my spouse, \ \ \ , is true and correct.

I understand that my HECM loan 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 to my spouse for the remainder of my life;
2. I have truthfully disclosed the name and age of my current spouse to the mortgagee;
3. \ \ \ continues to occupy the property securing the HECM as his/her principal residence;
4. \ \ \ is able to establish legal ownership or some other ongoing legal right to remain (e.g., executed lease, order, etc.) in the property securing the HECM after the death of the last surviving mortgagor.
5. All my other obligations as the HECM mortgagor continue to be satisfied after the death of the last surviving mortgagor; and
6. All other terms and conditions of the HECM continue to be satisfied after my death.

Acknowledgment

I have read the above certification and acknowledge receiving a copy by signing below.

John ZOFgg

Borrower

Date

WARNING: Federal law provides that anyone who knowingly or willfully makes or uses a document containing any false, fictitious, or fraudulent statement or entry may be criminally prosecuted and may incur civil administrative liability.