

Married Borrower Disclosure and Certification

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 the HECM loan for which I am applying 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 have truthfully disclosed the name and age of my current spouse to the Lender;
3. _____ continues to occupy the property securing my 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, court order, etc.) in the property securing the HECM after the death of the last surviving borrower.
5. All my other obligations as the HECM mortgagor continue to be satisfied after the death of the last surviving borrower; and
6. All other terms and conditions of the HECM continue to be satisfied after my death.

Borrower

Date

Co-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.