

<Servicer Logo>

<Servicer Name>
<Address>
<City>, <State> <Zip>

It's time to certify your occupancy.
Call us at <8XX-XXX-XXXX> for help with this document.

<Month XX, XXXX>

<Borrower Name>
<Co Borrower Name>
<Borrower Mailing Address>
<City>, <ST> <Zip>

IMPORTANT NOTICE

regarding your reverse mortgage (loan number <XXXXXXXX>) located at:

<Property Address>
<City>, <State>

Dear [Borrower Name]:

As a requirement of your reverse mortgage loan insured by the Federal Housing Administration (FHA), **you must certify in writing each year that you are living in the property securing your loan as your primary residence** (see definition on reverse side of this letter). Not having at least one borrower on the mortgage living in the property can lead to serious consequences, including default on your loan, demand for payment in full of the entire loan, and foreclosure. As a reminder, it's your responsibility to advise us of any absences from your property that exceed two (2) months.

What you need to do:

If you continue to **live in your property as your primary residence**, please sign the enclosed Annual Occupancy Certification form and return it to us by <XX/XX/XXXX>. You may mail your certification in the enclosed envelope, or fax it to <XXX-XXX-XXXX>.

- If you or a co-borrower **do not live in the property as your primary residence**, contact us immediately at <8XX-XXX-XXXX>.

We're here to help.

If you feel you need to leave your home, contact us immediately. In addition, we strongly recommend and encourage you to work with a free HUD-approved housing counseling agency. We can provide you with their contact information when you call us.

Sincerely,

<Servicer Representative Name>
<Title>

P.S. Be sure to read the enclosed **Where to Get Help With Your Reverse Mortgage** flyer for more information.



A primary residence is defined by:

- The homeowner has not sold the property or conveyed title to the property.
- The homeowner is not absent from the property due to physical and/or mental illness for more than 12 months.
- The homeowner must notify the servicer of absences from the property in excess of two months to avoid determinations that the borrower's principal residence has changed.

<Servicer Disclosures>

Sign and Return This Page

ANNUAL OCCUPANCY CERTIFICATION — REQUIRED

As required by the Federal Housing Administration (FHA), which insures your reverse mortgage, please sign, date and return this form to us in the envelope provided, or fax to <XXX-XXX-XXXX> by <XX/XX/XXXX>.

Property Address: <address>

I (we) hereby certify that I (we) occupy the property noted above as my (our) primary residence defined as:

- I (we) have not sold the property or conveyed title to the property.
- I (we) were not absent from the property due to physical or mental illness or any other reason for more than 12 months.
- I (we) haven't been absent from the property for more than 2 months, or I (we) have notified my servicer of any absences that exceeded 2 months (you must notify <Servicer Name> of any absences from the property that are in excess of two months to avoid determinations that your principal residence has changed).

Warning: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make a willfully false statement or misrepresentation to any department or agency of the United States government as to any matter within its jurisdiction.

Borrower (1): _____ Date _____
(borrower signature required)

Borrower (2): _____ Date _____
(co-borrower signature required)

BORROWER HELP REQUEST — OPTIONAL

- Yes No Someone helps me with my finances and I would like to grant approval for you to speak with him/her about my reverse mortgage loan. (Note: if yes, you must sign the third-party authorization form below.)
- Yes No I may need to leave my home, and would like to find out my options.
- Yes No I need to update my contact information and/or provide alternate contacts.
- Yes No I/we would like assistance because we're struggling with our property-related expenses.



This form continues on the next page.

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THIRD-PARTY AUTHORIZATION FORM — OPTIONAL

If you would like to give us permission to discuss your account with anyone other than yourself (your son, daughter, etc.), please complete the section below.

Third-Party Name _____ Phone Number _____

Address _____

Relationship to Borrower _____

I (we) hereby authorize my servicer to discuss my reverse mortgage loan with the third-party named above.

Borrower's Signature _____ Date _____

Please return this completed and signed form in the envelope provided along with your Annual Occupancy Certificate, or fax to <XXX-XXX-XXXX>.