

*****PLEASE READ BELOW BEFORE YOU ATTEND THE REVERSE MORTGAGE SIGNING*****

The following instructions are meant to help you as the notary have a smooth signing. Please look to your notary confirmation as there are more instructions that can answer more detailed questions. We suggest that you print these instructions and your notary confirmation to take with you to the signing.

PRINTING:

Make sure pages are printed on the correct paper size. Documents must be printed in black and white so that the highlighted areas do not show up. Before printing please check your toner. Light docs will not be acceptable. PRINT ON LEGAL AND LETTER. Documents cannot be cut off on the top or bottom. Do not print double sided.

*****YOU MUST PRINT A COPY FOR THE BORROWER. NO EXCEPTIONS*****

SIGNATURES AND DATES

Please note that Title and the lender are VERY PARTICULAR about the dates. If any signature or date looks incorrect in the slightest way, have the borrower initial and date. IF the borrower has shaky hands, you can cross out write the date in and have the borrower initial. This will lower the change of having to go back out for a simple correction. Please be diligent in going over signature and dates. This can hold up funding if a "0" looks like a "6" and vice versa. If there is any doubt them fix and initial. We cannot stress this enough!

ALL DOCUMENTS SHOULD HAVE THE SAME SIGNATURE LINES THROUGHOUT THE PACKAGE. NEVER HAVE THE BORROWER SIGN THEIR NAME IN DIRRECT VARRIATIONS

THE SIGNER MUST SIGN EXACTLY AS STATED ON THE SIGNATURE LINE.

*****TRUSTEE SIGNATURES*****

**When the borrower is signing as Trustee, they MUST sign as individual
and Trustee.**

Returning Documents:

Please return the documents in the same order in which you received! We cannot stress this enough! Signature pages should NOT be pulled and put in the front. That is unacceptable.

Please drop the documents the same day, unless you have an evening appointment. There are no scan backs on the documents unless specifically states. You are clear to drop as soon as the signing is completed.

Please note the shipping label will either be FEDEX OR UPS...please drop accordingly. **GET A RECEIPT!!!!**

Part III - Notices to Borrowers

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number can be located on the OMB Internet page at <http://www.reginfo.gov/public/do/PRAMain>. Privacy Act Information: The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Mortgagee identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA. I understand that my consent allows no additional information from my Social Security records to be provided to the Mortgagee, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements. I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s) **SIGN** Date Signed Signature(s) of Co - Borrower(s) Date Signed

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage. 22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? 22d. Address:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Is it to be sold? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> NA	22b. Sales Price \$	22c. Original Mortgage Amt \$
22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes" give details.				
23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home loan? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse resided at the time of marriage, or where you and/or your spouse resided when you filed your claim (or a later date when you become eligible for benefits) 38 U.S.C. § 103(c). Additional guidance on when VA recognizes marriages is available at http://www.va.gov/opa/marriage/ .				
24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan is the primary way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.				
25. I, the Undersigned Borrower(s) Certify that: (1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers. (2) Occupancy: HUD Only (CHECK APPLICABLE BOX) <input checked="" type="checkbox"/> I, the Borrower or Co-Borrower will occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year; or <input type="checkbox"/> I do not intend to occupy the property as my primary residence. Occupancy: VA Only <input type="checkbox"/> (a.) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements. <input type="checkbox"/> (b.) My spouse is on active military duty and in his or her absence; I occupy or intend to occupy the property securing this loan as my home. <input type="checkbox"/> (c.) I previously occupied the property securing this loan as my home. (for interest rate reduction loans). <input type="checkbox"/> (d.) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans). Note: If box 2b or 2d is checked, the veteran's spouse must also sign below. <input type="checkbox"/> (e.) The veteran is on active military duty and in his or her absence; I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home. Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below. <input type="checkbox"/> (f.) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home (for interest rate reduction loans). Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below. (3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$156,000.00) is :				
The reasonable value of the property as determined by VA or; The statement of appraised value as determined by HUD / FHA Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable. <input type="checkbox"/> (a.) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment; <input type="checkbox"/> (b.) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment. (4) I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, national origin, marital status, age, or source of income is illegal and void. I further recognize that in addition to administrative action by HUD, a civil action may be brought by the Attorney General of the United States in any appropriate U.S. court against any person responsible for a violation of the applicable law. (5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein. (6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> Not Applicable (7) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property.				

Signature(s) of Borrower(s) -- Do not sign unless this application is fully completed. Read the certifications carefully and review accuracy of this application.

Signature(s) of Borrower(s) **SIGN** Date Signed Signature(s) of Co - Borrower(s) Date Signed

PLEASE READ:

Please note that our biggest correction to come back for notary error is missing signatures on the 92900-A form. **This form requires TWO signatures on page two.** One up at the top about 1/4 down and another on the bottom. **Both the borrower and the non borrowing spouse (NBS) will need to sign this document.**

Due to this form coming back almost constantly for a correction, even when instructions are posted in notary confirmations, we will now how to deduct \$15 from the notary if this form comes back with no signatures.

Please make sure to double check all work and make sure that everything is correct.

INSTRUCTIONS -->

This document is needed in addition to the Title & Escrow Disbursement Form! It may seem like the borrower is completing two of the same documents, but this is not the case. They serve different purposes. This document is required to be completed regardless if the borrower is expecting money or not! The borrower needs to check "mail" and sign it OR "EFT" and sign it and include a voided check.

Fund Transfer Information

Funds for your line of credit advance* or monthly term or tenure payment will be disbursed per your instructions below (check one):

- Mail
- Electronic Funds Transfer
(Please complete additional information below)

*Funds will be forwarded to your mailing address or deposited to your financial institution within five (5) business days of receipt of your written request by Finance of America Mortgage, LLC.

Signature _____

Date _____

Signature _____

Date _____

Electronic Funds Transfer Information

- Checking Account (Attach voided check)
- Savings Account (Attach letter on financial institution letter head with deposit information)

Financial Institution Name: _____

Routing (ABA) Number: _____ Account Number: _____

Is this a checking account or savings account? _____

Name(s) on Bank Account: _____

I/We authorize funds to be deposited to the above referenced account by electronic funds transfer. If individuals other than those on my/our mortgage are on the account, I/we consent to funds to be deposited to the above referenced account by electronic funds transfer. Finance of America Mortgage, LLC is not responsible for disposition of funds after electronic deposit to the account or charges for deposit assessed by your financial institution.

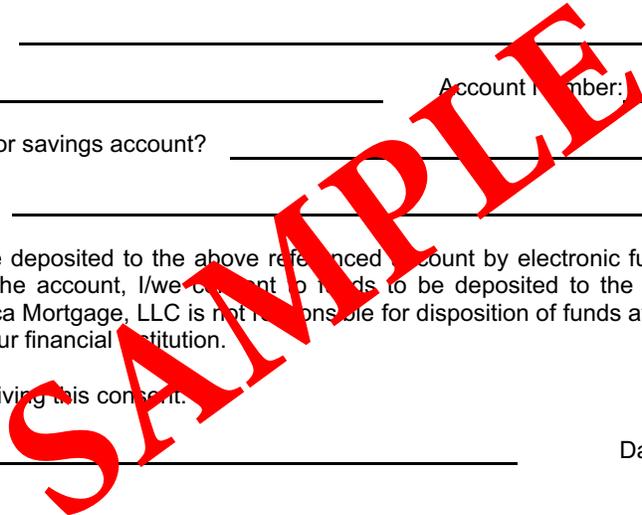
All mortgagors must sign giving this consent.

Signature _____

Date _____

Signature _____

Date _____



ATTACH VOIDED CHECK HERE OR ATTACH LETTER TO FORM IF SAVINGS ACCOUNT

PLEASE NOTE:

1. Temporary checks are not acceptable for EFT setup
2. Voided checks with an address different from the property address are not acceptable for EFT setup.
3. Checks in the name of only one borrower, when several borrowers exist on a loan are not acceptable for EFT setup.

Submitting one of the above may result in the EFT not being set up until alternate documentation is submitted. In this instance, a paper check will be mailed to your property address.



ALTERNATE PARTY CONTACT FORM

Please indicate below the name of the person with whom we may contact in the event that the Lender is unable to reach you, the borrower, as needed. Loan details will not be discussed with this contact unless authorization is given below.

Date: XX-XX-XXXX

Borrower Name:

Alternative Contact

Name: _____

Relationship: _____

Address: _____

Phone Number: _____

SAMPLE
MUST BE FILLED OUT COMPLETELY
NO EXCEPTIONS

AUTHORIZATION TO RELEASE INFORMATION

I/We authorize Lender to release information pertaining to our reverse mortgage to the alternate party contact listed above. I/We understand that at any time this release can be revoked by contacting the **Finance of America Mortgage, LLC** servicing department.

Borrower -

Date

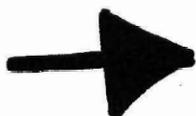


***** LETTER OF EXPLANATION EXAMPLE *****

To Whom It May Concern:

This is an example of what a Letter of Explanation may look like. There may or not be signature lines on this page. Please have the borrower(s) sign & date it, regardless if there are signature lines.

Thank you,



There is not always a signature line. Please create a line and have the borrower sign and date.

SAMPLE ONLY

****These may be in an email format (next page) & may look like a random email communication. Please pay attention and if in doubt, have the borrowers sign and date it anyway. ****

***** LETTER OF EXPLANATION EXAMPLE *****

From:
Sent:
To:
Subject: FW: LOE (LETTER of EXPLANATION

This letter below + the tax history for the vacant land (which I believe is on the tax cert title provided) & then this vacant land info added to MC as additional property is all that is needed to get Lamb back in for final. ☺

X

SAMPLE ONLY

There may not be a signature line. Please create one and have the borrower sign.

From:
Sent: Thursday, December 21,
To:
Subject: Fw: LOE (LETTER of EXPLANATION

Here yo go

Sent using OWA for iPad

From:
Sent: Thursday, December
To: Edward
Subject: Re: LOE (LETTER of EXPLANATION

[EXTERNAL MESSAGE]

To whom it may co

The additional property I own is vacant land. It does not carry a mortgage and I donot make rent payments.....From

***** PLEASE HAVE BORROWER(S) SIGN & DATE!! *****

**Certificate of
HECM Counseling**

U.S. Department of Housing
and Urban Development
Office of Housing

Certificate Number: 205899375
OMB No. 2502-0524 (expires 4/30/2017)

Provision of this information is required to obtain mortgage financing. HUD may not collect this information, and you are not required to complete this form, unless the form has a currently valid OMB control number.

Privacy Act Notice: The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in the form by virtue of Title 12, United States Code, Section 1701 et seq., and regulations promulgated at Title 24, Code of Federal Regulations. While no assurance of confidentiality is pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information Act request.

Homeowner(s) Name(s) _____ Power of Attorney (if present) _____

Peter Pan _____

Non-Borrower spouse (if applicable) _____

Current Property Address City/State/Zip of collateral securing the HECM if known at the time of counseling _____

123 somewhere place, neverland, hi 12345

The U. S. Department of Housing and Urban Development (HUD) requires that homeowner(s) and if applicable, non-borrower spouse interested in pursuing a Home Equity Conversion Mortgage (HECM) receive information about the implications of and alternatives to a reverse mortgage. The HECM counselor must adhere to all of HUD's guidelines and protocol regarding information that must be provided to the potential HECM mortgagor and must tailor the session to address the unique financial circumstances of the household being counseled.

Counselor Certification:

In accordance with Section 255 of the National Housing Act and 24CFR 206.41, I have discussed in detail the following items with the above referenced homeowner(s) and other participants

- Options other than a HECM that are available to the homeowner(s), including other housing, social service, health and financial options.
- Other home equity conversion options that are or may become available to the homeowner(s), such as other reverse mortgages, HECM for Purchase, HECM Saver, sale-leaseback financing, deferred payment loans, and property tax deferral.
- The financial implications of entering into a HECM.
- A disclosure that a HECM may have tax consequences, affect eligibility for assistance under Federal and State programs, and have an impact on the estate and heirs of the homeowner(s).
- Whether the homeowner has signed a contract or agreement with an estate planning service firm that requires, or purports to require, the mortgagor to pay a fee on or after closing that may exceed amounts permitted by the Secretary or in Part 206 of the HUD regulations at 24 CFR.
- If such a contract has been signed, the extent to which services under the contract may not be needed or may be available at nominal or no cost from other sources, including the mortgagee.
- The HECM will be due and payable when no remaining borrower and if applicable, non-borrower spouse lives in the mortgaged property, or when any other covenants of the mortgage have been violated. The non-borrower spouse has been advised of implications and consequences of requirements to adhere to all items of the HECM loan if the surviving non-borrower spouse choosing to remain in the property encumbered by a HECM mortgage (Borrowers are those parties who have signed the Note and Mortgage or Deed of Trust.)

I hereby certify that the homeowner(s) as well as other participants required to be counseled listed above have received counseling according to the requirements of this certificate and the standards of HUD, as described in mortgagee letters, handbooks, protocols, regulations, and statute. In states that require fact-to-face counseling or a waiver from the homeowner declining such the homeowner(s) signature below acknowledges the waiver provisions. This interview was held via Telephone and the amount of time required to cover the above items was as follows: 90 minutes. This certificate was not prepared before the counseling session occurred.

Counselor's Name (Printed): _____ HUD-Approved Counseling Agency Name: _____

ENRIQUE VARGAS _____ **HOUSING OPTIONS PROVIDED FOR THE ELDERLY** _____

Counselor Name (Signature & Date): _____ Address (Street/City/State/Zip) _____

Enrique Vargas _____ **1300 SOUTH GATEWAY AVE STE 100** _____

7.8.2020 _____ **UNIVERSITY CITY, MO 63130** _____

Telephone No: _____ Agency Housing Counseling System ID: _____

X _____ **314-776-0155** _____ **80342** _____

Homeowner and/or Non-Borrower Spouse Certification: I/we hereby certify that I/we have discussed the financial implications of and alternatives to a HECM with the above Counselor. I/we understand the advantages and disadvantages of a HECM and each type of payment plan, as well as the costs of a HECM and when the HECM will become due and payable. If applicable, this also certifies that I/We have been advised of the implications for Non-Borrower spouses. This information may further help me/us to make more informed decisions about whether I/we want to proceed with obtaining a HECM. I/we understand that I/we may be charged a counseling fee that may be paid upfront to the counseling agency or if I decide to proceed with a HECM loan, financed into the mortgage and payment under any of these methods will be reflected in the 800 series on the HUD-1 settlement statement in accordance with the Real Estate Settlement Procedure regulations at 24 CFR part 3500 (see 24 CFR 3500.8).

HECM for Purchase Certification: I/we hereby certify that I/we have been informed the HECM for Purchase program requires a significant monetary investment which will be applied to satisfy the difference between the HECM principal limit and the sales price of the property, plus any HECM loan related fees that are not financed in the loan, minus the amount of earnest deposit. I/we further understand that these funds must come from cash on hand or cash from the sale or liquidation of my/our assets and that the lender will verify the source of the monetary investment.

Homeowner Signature & Date: _____ Homeowner Signature & Date: _____

X _____ **X** _____

Non-Borrower Spouse Signature and Date (if applicable) _____

POA/Guardian Signature & Date _____

(All homeowners shown on the deed must sign the mortgage and this counseling certificate.)

Upfront Fee for Counseling Session: _____ Not Entered _____ Financed Fee for Counseling Session: **\$175.00** _____ Fees not waived _____

Date Counseling Completed: _____ 07/08/2020 _____ Certificate Expiration Date: _____ 01/04/2021 (180 days from date HECM counseling completed) _____

Form HUD-92902 (8/2011)

*****IF THE COUNSELING CERT IS IN YOUR DOC PACKAGE, PLEASE HAVE THE BORROWER(S) SIGN & DATE REGARDLESS IF THERE IS A SIGNATURE LINE OR NOT*****

PLEASE NOTE THAT NOT ALL PACKAGES WILL HAVE THIS DOCUMENT

USA PATRIOT Act Disclosure - Borrower Identification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies every customer.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Loan Number: 123456789

Date of Birth: XX/XX/XXXX

Borrower:

Borrower Address: 1234 somewhere place, neverland, hi 12345

IMPORTANT- Information listed below must be exactly as indicated on the document.

Primary Forms of Identification-must display Borrower's name

Document	Country/State	ID Number	Issuance Date	Expiration Date
<input checked="" type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card				
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns				
<input type="checkbox"/> Property Tax Bill				
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				
<input type="checkbox"/> Other:				

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the borrower(s).

Certifier's Signature

Date

Certifier's Printed Name and Title

*****INSTRUCTIONS***:**

TWO FORMS OF I.D REQUIRED.

NOTARY MUST SIGN AND DATE



ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

FHA Case Number: xxx-xxxxxxx

Property Address: 12345 Main Street, Neverland, HI 12345

HUD ADDENDUMS – (THERE ARE 2 – ONE BEHIND THE ESCROW HUD AND ONE BEHIND THE LENDER HUD) BORROWERS ONLY NEED TO SIGN THE TOP PART OF THE 1ST PAGE – DO NOT SIGN ANY OTHER AREAS ON THIS FORM. ((THE OTHER AREAS ARE FOR PURCHASE/BUYER/SELLER/POA))

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial investment is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BORROWER IN AN FHA-INSURED TRADITIONAL OR REFINANCE HECM LOAN TRANSACTION(S)

I(we) have carefully reviewed the HUD-1 Settlement Statement, and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower

Borrower

Date

Power of Attorney

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.

CERTIFICATION OF BUYER IN AN FHA-INSURED HECM FOR PURCHASE LOAN TRANSACTION

I(we) certify that the sales price is _____. I(we) certify that I(we) have provided a down payment of _____. I certify that the down payment has been provided by me (us) from my (our) own funds or from an approved FHA funding source as disclosed in my (our) mortgage application. I(we) certify that no part of the down payment has been provided by the seller or anyone else with a financial interest or financial connection to this transaction. I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated _____ (including addenda). I certify that I(we) have not been paid or reimbursed for any part of the monetary investment. I certify that I have not received and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including any addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender. I(we) certify that no cash or its equivalent, in whole or in part, was or will be received from the seller and/or other third party before, during, or after loan closing. I further certify that I (we) received a copy of the HUD-1 Settlement Statement.

****DO NOT SIGN****

Borrower

****BORROWER DOES NOT SIGN AS A BUYER****

Borrower

Date

Power of Attorney

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.

CERTIFICATION OF SELLER IN AN FHA-INSURED HECM FOR PURCHASE LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated _____ (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the monetary investment. I certify that I have not provided and will not pay or reimburse the borrower(s) for any part of the borrower’s closing costs which have not been previously disclosed in the sales contract (including any addenda). I certify that I have not provided and will not provide cash or its equivalent, in whole or in part, to the borrower(s) before, during or after loan closing. I (we) certify that the above statements are true and accurate.

DO NOT SIGN

Seller

****BORROWER DOES NOT SIGN AS THE SELLER****

Seller

Date

Power of Attorney

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.

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED HECM LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside of closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I (we) have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Settlement Agent

Attorney at Law

Date

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda]

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