



Subject: Annual Cert of Occ /Alternate Contact Letter
FHA Case #:
Property Address:

Dear Borrower:

Please note that NOVAD Management Consulting LLC as a contractor for the U.S. Department of Housing and Urban Development (HUD), is currently servicing your Home Equity Conversion Mortgage (HECM) account.

NOVAD Management Consulting LLC is required under the terms of the mortgage loan to verify the occupancy of the property that secures your Reverse Mortgage. Below is a statement certifying the above referenced property is your principal residence. Please read the certification and warning notice, sign where indicated, and return in the envelope provided within 30 days.

You should inform NOVAD Management Consulting LLC in writing, of absences from the property in excess of two months, together with your temporary address to avoid determination that the borrower's principal residence has changed.

Please also complete the alternate contact information at the bottom of this form. The Alternate Contact information allows NOVAD Management Consulting LLC to update HUD's records with the latest alternate contact who would serve as a supplemental contact in the event that we are not able to make contact with you.

If this certification of occupancy is not received promptly, NOVAD Management Consulting LLC will presume you no longer reside at this address and your Reverse Mortgage may become due and payable. If you are unable to sign for any reason, please return this form with a brief explanation of the status of residency. Thank you for your cooperation. You may call our Servicing Department toll free at (877) 622-8525 if you have any questions. For hearing impaired assistance, call (800) 855-2880.

I (we) hereby certify that I (we) continue to occupy the property identified above as my (our) principal residence.
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.

Please also provide your current phone number, including area code, so that HUD's records may be updated.

Borrower: _____ (sign) Date: _____

Borrower: _____ (sign) Date: _____

Phone: (____) _____ - _____

Alternate Contact: _____ Relationship: _____

Street Address: _____ City/State/Zip: _____

Alt. Phone: (____) _____ - _____ FHA Case #:

Loan Skey: