

# MFA Compliance Addendum – Next Home

MFA First Mortgage Loan # 555555 MFA 2<sup>nd</sup> Mortgage Loan # \_\_\_\_\_

Borrower Name: WYLIE E COYOTE

Co-borrower Name:

## Household Members

- Include all persons residing in the household, including family members, roommates, significant others, non-purchasing spouse, etc. You do not need to include the borrower or co-borrower MFA uses this information to determine the applicable household income limit.

Name	Age	Relationship

**Complete by circling the appropriate responses below.**

## Borrower Information

1. Has the borrower owned a home in the past 3 years? Yes/No
2. Has the borrower occupied the home they owned in the past 3 years? Yes/No/NA
3. Borrower's marital status Married/Unmarried
4. Does the borrower intend on residing in the home as their primary residence? Yes/No
5. I acknowledge I will have a *second mortgage*. The Next Down program will not require monthly payments and will follow the terms in accordance with the Note. Yes/NA

## Co-Borrower Information

1. Has the co-borrower owned a home in the past 3 years? Yes/No
2. Has the co-borrower occupied the home they owned in the past 3 years? Yes/No/NA
3. Co-borrower's marital status Married/ Unmarried/Married to Borrower
4. Does the co-borrower intend on residing in the home as their primary residence? Yes/No
5. I acknowledge I will have a *second mortgage*. The Next Down program will not require monthly payments and will follow the terms in accordance with the Note. Yes/NA

## Explanations/Comments

\_\_\_\_\_

\_\_\_\_\_

*By completing and signing this document you are certifying that your mortgage lender has advised you of MFA's program qualification guidelines, prior homeownership status, family size and disclosure of additional employment/income. You are also certifying that you will occupy the property as your primary residence and you have provided complete and accurate information to both MFA and your mortgage lender in response to the questions on this form and documentation provided.*

\_\_\_\_\_  
Borrower Signature:

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature:

\_\_\_\_\_  
Date

*I certify that I have provided MFA with complete and accurate information and have advised borrower(s) on all matters as stated above. I acknowledge that any intentional or negligent misrepresentation of the information contained in this addendum may result in criminal penalties including but not limited to, fine or imprisonment or both under provision of Title 18, United States Code, Sec.1001, et seq.*

\_\_\_\_\_  
Mortgage Lender Representative:

NMLS# \_\_\_\_\_

\_\_\_\_\_  
Date

Exact date (month/day/year) the initial application was taken for the first mortgage: \_\_\_\_\_