MFA Compliance Addendum

orrower Name:	WYLIE E CO	<u>JYUIE</u>				
o-borrower Name	:					
Non-Purchasing Spouse Name:						
ogram qualification sclosure of addition sidence and you ho	n guidelines, incl nal employment/i we provided com	luding income qualification ncome. You are also certij	n, prior hon fying that you tion to both	rage lender has advised you of MFA's neownership status, family size and ou will occupy the property as your prime MFA and your mortgage lender in		
lousehold Men	<u>nbers</u>					
others, non-p • You do not r	ourchasing spouse	, etc. e borrower or co-borrower.	•	ers, roommates, significant this information to determine		
Name		Age		Relationship		
Complete the infor				or the co-borrower and non-		
orrower Infor	purchasing spo	use. <i>Please circle the appr</i>		onses.		
orrower Infor	purchasing spo mation ower owned a hon	nuse. Please circle the approper	opriate resp	<u>onses.</u> Yes/No		
orrower Infor	purchasing spo mation ower owned a hon ower occupied the	use. <i>Please circle the appr</i>	opriate resp	onses.		
1. Has the borro 2. Has the borro 3. Borrower's r 4. I acknowleds monthly payin accordance	purchasing spo mation ower owned a hon ower occupied the narital status ge I will have a se ments payable dire with the terms o	nuse. Please circle the approper	opriate responses 3 years? Down will refinance Autly program w	Yes/No Yes/No/NA Married/Unmarried quire hority (MFA)		
1. Has the borrower's r. 3. Borrower's r. 4. I acknowledge monthly payrin accordance monthly payrin accordance monthly payrin accordance monthly payring acc	purchasing spo mation ower owned a honouver occupied the narital status ge I will have a se ments payable dire with the terms of	nuse. Please circle the appropriate in the past 3 years? The home they owned in the past of the Nortgage If the Note. The Home November 1985 in the Note in the past of the Note. The Home November 1985 in the Note in the Appropriate In the Note in the November 1985 in the Note in t	opriate responses 3 years? Down will refinance Autly program w	Yes/No Yes/No/NA Married/Unmarried quire hority (MFA)		
1. Has the borrow. 1. Has the borrow. 2. Has the borrow. 3. Borrower's r. 4. I acknowledge monthly payrow. in accordance monthly payrow. 5. Is the borrow. • If ye discl. • Addincomon.	purchasing spo mation ower owned a honor ower occupied the marital status ge I will have a sements payable directly with the terms of ments and will follower employed and/ose, list all employed seed on the loan autional income income, disability income,	ne in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home home home home home home has other income? The home home home has other income? The home home has other income? The home home home has other income? The home home has other income?	opriate responses 3 years? Down will refinance Author program we with the North the North the load part-time end, side jobs, each of the load part-time end, side jobs, each open with the North the load part-time end, side jobs, each open with the load part-time end, side jobs end, each open with the load part-time end, each open with the load	Yes/No Yes/No/NA Married/Unmarried quire hority (MFA) rill not require tote. Yes/No/NA Yes/No me, including those not an hoployment, self-employment etc.		
1. Has the borrower Informulation 1. Has the borrower's multiple of the control o	purchasing spo mation ower owned a honor ower occupied the marital status ge I will have a sements payable directly and will follower employed and will follower employed and sements all employed on the loan actional income income, disability income, disability incomes.	ne in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 5 years and 5 years? The Home Novel low the terms in accordance for has other income? The home they owned to qualify the past 5 years and 5	opriate responses 3 years? Down will refinance Author program we with the North the North the load part-time end, side jobs, elemining programs	Yes/No Yes/No/NA Married/Unmarried quire hority (MFA) rill not require tote. Yes/No/NA Yes/No me, including those not an hiployment, self-employment etc. ogram eligibility		
1. Has the borrow. 1. Has the borrow. 2. Has the borrow. 3. Borrower's r. 4. I acknowledge monthly payrow. in accordance monthly payrow. 5. Is the borrow. • If ye discl. • Addincomon.	purchasing spo	ne in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home how home home home home home in accordance of the home home home home, social security income home, social security income home home home in determine home home home home home home home hom	opriate responses 3 years? Down will refinance Author program we with the Number of the load part-time end, side jobs, elemining programs of the load part-time end, side jobs elemining programs of the load part-time end, elemining programs of the load part-time end, elemining programs of the load part-time end, elemining elemining elemining elemining elemining elemining elemining elemining	Yes/No Yes/No/NA Married/Unmarried quire hority (MFA) rill not require tote. Yes/No/NA Yes/No me, including those not an hoployment, self-employment etc.		
1. Has the borrown as the borrown or some state of the borrown of	purchasing spo	ne in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home they owned in the past 3 years? The home how home home home home home in accordance of the home home home home, social security income home, social security income home home home in determine home home home home home home home hom	opriate responses 3 years? Down will refinance Author program we with the Number of the load part-time end, side jobs, elemining programs of the load part-time end, side jobs elemining programs of the load part-time end, elemining programs of the load part-time end, elemining programs of the load part-time end, elemining elemining elemining elemining elemining elemining elemining elemining	Yes/No Yes/No/NA Married/Unmarried quire hority (MFA) fill not require tote. Yes/No/NA Yes/No me, including those not an hiployment, self-employment etc. ogram eligibility Onthly Income		

11/2018 1 M



MFA Compliance Addendum (cont.)

Yes/No

Yes/No/NA

Co-Borrower Information

1. Has the co-borrower owned a home in the past 3 years?

2. Has the co-borrower occupied the home they owned in the past 3 years?

3.	Co-borrower's marital status	Married/ Unmarried/Married to Borrower			
4.	. I acknowledge I will have a <i>second mortgage</i> . The First Down will require monthly payments payable directly to the NM Mortgage Finance Authority (MFA) in accordance with the terms of the Note. The Home Now program will not require monthly payments and will follow the terms in accordance with the Note. Yes/N				
5.	Is the co-borrower employed and/or has other income?		Yes/No		
	 If yes, list all employment and any sources of addisclosed on the loan application or used to quali includes, but is not limited to, part-time employn income, social security income, side jobs, etc. MFA must review and consider all income to determine the security income. 	fy for the loan. Additional in nent, self-employment incom	come		
(i.e. \$	loyer Name and any other income sources Self-employment business name, side jobs, SSI, ion etc.)	Gross Monthly Income *If self-employed provide Net	Monthly Income		
	ntage of expected business use of home for self-employed wers only:%				
Co-Boi	rower Signature:		Date		
Non-	Purchasing Spouse (NPS) Information				
1.	Has the non-purchasing spouse owned a home in the past	3 years?	Yes/No		
2.	Has the non-purchasing spouse occupied the home they own	ned in the past 3 years?	Yes/No/NA		
3.	Is the non-purchasing spouse employed and/or has other	income?	Yes/No		
	 If yes, list all sources of income, including employment derived from employment. Additional income incemployment, self-employment income, disability etc. MFA must review and consider all income in detection. 	cludes, but is not limited to, princome, social security income.	part-time ome, side jobs,		
Emp	loyer Name and any other income sources	Gross Monthly Income			
	Self-employment business name, side jobs, SSI, ion etc.)	*If self-employed provide Net	Monthly Income		
Pens	ion etc.)				
Perce only:	ntage of expected business use of home for a self-employed NPS				
		'			
Von-pt	rchasing Spouse Signature:		Date		
C 1					
Expl	anations/Comments				
NPS of inform	Ty that I have provided MFA with complete and accurate in all matters as stated above. I acknowledge that any interaction contained in this addendum may result in criminal conment or both under provision of Title 18, United States	entional or negligent misrep penalties including but not	resentation of the		
Montas	NMLS#		Date		
viortga	age Lender Representative Signature:		Date		

11/2018 2 N