Completed by Occupying NBS or Non-Occupying NBS on Title or in a Community Property State

Non-Borrowing Spouse Certification SecureEquity ARM Reverse Mortgage Application with Non-Borrowing Spouse

Borrower Name: Borrower Test

Non-Borrowing Spouse Name: NBS Test

Subject Property Address: , Beverly Hills, CA, Los Angeles 90210

Loan Number:

Date: 8/11/2026

I hereby certify that I am currently, legally married to my spouse, the above-listed Borrower, who is a proposed Borrower under a SecureEquity ARM Reverse Mortgage Loan (the "Loan"). I maintain that the information provided about me, including my identification, marital status and marriage, is true and correct. I consent to my spouse gaining access to his or her equity in the subject property identified above (the "home") by obtaining a SecureEquity ARM Reverse Mortgage Loan.

Please choose one of the following:

☐ I acknowledge and affirm that I have reviewed the Loan terms and Loan documents with my attorney, and I acknowledge the terms, conditions, and risks of the Loan.

☐ I acknowledge and affirm that I have not reviewed the Loan terms and Loan documents with an attorney, but I acknowledge the terms, conditions, and risks of the Loan.

I acknowledge and affirm that the home will serve as collateral for the Loan as evidenced by the Loan documents.

I understand that the SecureEquity ARM Reverse Mortgage Loan does not maintain spousal protections, which are offered under other reverse mortgage loan products such as Home Equity Conversion Mortgages (or "HECMs").

I understand that if my spouse, the Borrower, pre-deceases me, or another maturity or default event occurs, as specified in the Loan documents, and that I desire to maintain my residence in the home, the Loan must be paid off in full by me with proceeds I have obtained independently of this Loan. I understand that in such circumstances, if the Loan is not paid off in full, the lender may foreclose the mortgage Loan, and I will be displaced from the home, requiring me to leave the residence and no longer reside there.

I understand that the lender will rely on my certification herein in making the Loan to my spouse. I further acknowledge that this information is material to the origination of the Loan.

I acknowledge and I certify that I am not eligible for a deferral of any due and payable status of the SecureEquity ARM Reverse Mortgage Loan upon a maturity or default event under the loan.

NBS Test (Non-Borrowing Spouse) Date

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of ______________________)

County of ____________________)

On __________, _____, 20____, before me, ____ (insert name and title of the notary):

NBS Test (Non-Borrowing Spouse name), personally appeared, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Borrower Test (Borrower name), personally appeared, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

____ (Attorney Name), personally appeared, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of __________________ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Signature

____ (Seal)

I hereby attest I was present at the above-referenced attorney interview and consultation session with the Non-Borrowing Spouse named above.

Borrower Signature | Date

Borrower Test

Borrower Name

I hereby attest that I have reviewed the above proposed SecureEquity ARM reverse mortgage loan transaction with the Non-Borrowing Spouse named above, and he/she indicated to me his/her understanding of the foregoing loan transaction as outlined above, and his/her acknowledgments and declarations. Although I have been paid a fee to advise the Non-Borrowing Spouse regarding the potential impact of the loan transaction on him/her, I attest that I have no interest in the SecureEquity ARM reverse mortgage loan transaction.

Attorney Signature | Date

Attorney Name

I hereby attest that I transcribed and witnessed the above referenced attorney interview and consultation session with the Non-Borrowing Spouse named above, at which the Borrower was also present, and at which the Non-Borrowing Spouse indicated his/her understanding of the foregoing and his/her acknowledgments and declarations, and that I verified the identities of the Non-Borrowing Spouse and Borrower and as follows:

____ Drivers' License, or

____ Other Identification Documentation (Specify: ______________________________).

[Court Reporter to check one of the following:]

____ I videorecorded the above referenced attorney interview and consultation session.

____ A videographer was present to videorecord the above referenced attorney interview and consultation session (see videographer attestation below).

Court Reporter Signature | Date

Court Reporter Name

[The below is required to be filled out only if a separate videographer was present:]

I hereby attest that I video recorded and witnessed the above referenced attorney interview and consultation session with the Non-Borrowing Spouse named above, at which the Borrower was also present, and at which the Non-Borrowing Spouse indicated his / her understanding of the foregoing and his/her acknowledgments and declarations, and that I verified the identities of the Non-Borrowing Spouse and Borrower and as follows:

____ Drivers' License, or

____ Other Identification Documentation (Specify: ______________________________).

Videographer Signature | Date

Videographer Name

Sample - Sample - Sample

Completed by all NBSs and NBOs

Non-Borrowing Spouse and/or Non-Borrowing Owner Disclosure Regarding Certification

24 CFR part 206, 206.35(d); 24 CFR 30

Borrower(s):	Borrower Test	Loan Number:	123456789
Property Address:	Beverly Hills, CA, Los Angeles 90210	Prepared:	8/11/2026

As a Non-Borrowing Spouse and/or Non-Borrowing Owner, I understand and acknowledge that I will be required to certify that I: (i) consent to my spouse or other borrowing owner obtaining this reverse mortgage loan; (ii) acknowledge the terms and conditions of the Security Instrument securing the reverse mortgage loan and (iii) acknowledge that the real property in which I have an interest will serve as collateral for the loan as evidenced by mortgage lien(s) in Security Instruments. I will be required to accept and agree to the terms and covenants contained in the Security Instruments as it effects my rights in and to the real property securing the loan under the Security Instrument and any rider(s) executed by Borrower in connection with this loan.

NBS Test as Non-Borrowing Spouse	Date

Completed by all NBSs

Non-Borrowing Spouse Statement of Explanation

Borrower(s):	Borrower Test	Loan Number:	123456789
Property Address:	Beverly Hills, CA, Los Angeles 90210	Prepared:	8/11/2026

I am legally married to the Borrower named above, who is applying for a SecureEquity ARM Reverse Mortgage on the property listed above. I understand that I will not be a borrower on this loan and am requesting to be considered a Non-Borrowing Spouse ("NBS"). I understand that being an NBS involves significant risk and that Broker for Mutual of Omaha Mortgage is not advising or recommending my role in the reverse mortgage loan.

I understand that to proceed as an NBS, I am required to complete the information below and confirm that I understand the risks associated with this decision.

Section 1: Reason I am Not Applying as a Borrower

I understand that to qualify as a borrower on this reverse mortgage, I must:

1. Meet the product's age requirements;
2. Live in the property as my primary residence; and
3. Have an ownership interest in the property.

I am not applying as a borrower for the following reason(s). Please list all reasons that affect your decision:

Section 2: Understanding the Risks of Being a Non-Borrowing Spouse

By signing this document, I acknowledge and understand the following:

1. The reverse mortgage may become due and payable when a maturity event occurs, including, but not limited to, the death of the Borrower.
2. After the loan becomes due and payable, this reverse mortgage loan does not provide protections that would allow me, as the NBS, to automatically maintain residency in the property.
3. To remain a resident of the subject property of the reverse mortgage loan, following a loan maturity event, such as after the Borrower's death, I would need to obtain an ownership interest in the property and pay off the reverse mortgage loan.
4. If I am unable to obtain ownership and pay off the reverse mortgage loan, I may be required to leave the subject property of the reverse mortgage loan.

NBS Test as Non-Borrowing Spouse	Date

Section 3: Complete This Section ONLY if You <u>Do Not Currently</u> Live in the Reverse Mortgage Loan's Subject Property as Your Primary Residence.

Please provide the address to your current primary residence and explain your future plans regarding the subject property of the reverse mortgage loan.

1. The address of my current residence is:

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2. In the future, I do not intend to make the subject property of the reverse mortgage loan my primary residence. My plans are:

Section 4: Complete This Section ONLY if You <u>Currently</u> Live in the Reverse Mortgage Loan's Subject Property as Your Primary Residence.

I understand that when the reverse mortgage loan becomes due and payable, including but not limited to, the death of the Borrower, I must do one of the following:

1. Establish an ownership interest in the property and pay off the reverse mortgage loan to remain as a resident in the home; OR

2. Leave the subject property of the reverse mortgage loan and reside elsewhere.

Please describe your plan below. Your response should explain the details of your choice should a reverse mortgage loan maturity event occur.

Examples may include moving to another home, obtaining ownership through a trust or estate, using savings, life insurance proceeds, or other available funds to pay off the reverse mortgage loan.

When the reverse mortgage loan becomes due and payable, my plan is to:

By signing this document, I certify the information provided above is accurate and I understand the risks in not being a borrower on the reverse mortgage loan for the subject property listed above.

NBS Test as Non-Borrowing Spouse	Date

Sample - Sample - Sample

Completed by Occupying NBS for credit to be run

Non-Borrowing Spouse Authorization to Release

Borrower(s):	Borrower Test	Loan Number:	123456789
Property Address:	Beverly Hills, CA, Los Angeles 90210	Prepared:	8/11/2026

Non-Borrowing Spouse Name: NBS Test
Social Security Number:

My spouse has applied for a Reverse Mortgage from the Lender indicated above. As part of the application process, I authorize the Lender to obtain a factual data credit report concerning myself. I acknowledge that my credit report may be ordered.

A copy of this authorization may be accepted as an original.

Broker for Mutual of Omaha Mortgage will also use my social security number to perform a check against a system maintained by the Federal Government that lists persons who have defaulted within the last three years on a debt owed to the Federal Government or are currently delinquent on a debt owed to the Federal Government.

NBS Test as Non-Borrowing Spouse	Date

Non-Borrowing Spouse/Borrower – Attorney Video Recorded Session Instructions

Below are instructions to assist in completing the required Videorecorded session with an attorney. This recorded session is required when a loan contains a Non-Borrowing Spouse ("NBS") who either resides in the subject property or has any ownership interest in the subject property. The purpose of the session is to verify the Non-Borrowing Spouse and Borrower are aware of the inherent risks associated with being an NBS and ensure there is a plan in place to mitigate those risks.

Non-Borrowing Spouse/Borrower Instructions:

- The NBS should obtain an attorney who is not involved in the loan transaction to review the loan and provide advice regarding the risks associated with the loan. If help is needed in finding an attorney, contact the state bar association, which may be able to assist in locating an attorney. The attorney may recommend/select the court reporter.
- Prior to the session, provide the attorney with the Loan Application information and Loan Disclosures. These can include, but are not limited to: the Loan Comparison, TALC, Amortization Schedule, Sample of the Note and Loan Agreement, Deed of Trust/Mortgage, etc.
- Have a plan in place for what the NBS will do if/when the loan is due and payable upon a maturity event or default.
- Be prepared to show identification.
- Remain visible to the camera during the recorded session and speak clearly.
- Sign the NBS Certification at or after the session in front of a notary.
- Provide the transcription, fully executed NBS Certification and video recording to the Lender upon completion.

Attorney Instructions:

- Have entire session transcribed by a court reporter.
- Have a portion of the session video-recorded (see below).
- Upon completion of the session, all parties must execute the NBS Certification. This includes the Borrower, NBS, Attorney, Court Reporter, and Videographer if separate from the court reporter.
- Invoice the NBS and/or Borrower. NOTE: While this session may be allowed to be paid through the closing, if the loan does not close for any reason, the Borrower and/or NBS will be responsible for payment.
- Deliver the transcription, fully executed NBS Certification and video recording to the Borrower upon completion of the session.

Video Recording Must Contain the Following:

- Borrower and NBS full names and clear view of their identification, such as Driver's License.
- Attorney's full name and law firm.
- Subject Property Address.
- Purpose of meeting.
- A statement indicating the Attorney and court reporter have no involvement or interest in the loan transaction and were chosen by the NBS.
- NBS and Borrower individual acknowledgments and statements regarding the following:
  - They have reviewed loan terms, conditions, and risks with the attorney.
  - They understand the SecureEquity ARM - LESA Reverse Mortgage does not contain any spousal protections offered under the HECM.
  - They understand there is no deferral of any due and payable status of the SecureEquity ARM - LESA Reverse Mortgage upon maturity.
  - They understand that if the Borrower predeceases the NBS, or another maturity event/default occurs and the NBS wishes to live in the home, the loan will need to be paid off in full.
  - They understand if they do not pay off the loan in full upon a maturity event, the lender may foreclose and the NBS will be displaced from the home.
  - NBS to state their plan if the loan is due and payable upon a maturity event or default.
  - Confirmation that they are aware of and accept the risks to the Non-Borrowing Spouse in connection with this transaction.