

MFA Compliance Addendum

MFA First Mortgage Loan # 555555 MFA 2nd Mortgage Loan # _____

Borrower Name: WYLIE E COYOTE

Co-borrower Name: _____

Non-Purchasing Spouse Name: _____

By completing and signing this document you are certifying that your mortgage lender has advised you of MFA's program qualification guidelines, including income qualification, 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.

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 the information below for the borrower, and **only if applicable**, for the co-borrower and non-purchasing spouse. Please circle the appropriate responses.

Borrower Information

- Has the borrower owned a home in the past 3 years? Yes/No
- Has the borrower occupied the home they owned in the past 3 years? Yes/No/NA
- Borrower's marital status Married/Unmarried
- I acknowledge I will have a *second mortgage*. 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/No/NA
- Is the borrower employed and/or has other income? Yes/No
 - If yes, list all employment and any sources of additional income, including those not disclosed on the loan application or used to qualify for the loan
 - Additional income includes, but is not limited to, part-time employment, self-employment income, disability income, social security income, side jobs, etc.
 - MFA must review and consider **all** income in determining program eligibility

Employer Name and any other income sources (i.e. Self-employment business name, side jobs, SSI, Pension etc.)	Gross Monthly Income *If self-employed provide Net Monthly Income
Percentage of expected business use of home for self-employed borrowers only: _____%	

Borrower Signature: _____

Date _____

MFA Compliance Addendum (cont.)

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. I acknowledge I will have a *second mortgage*. 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/No/NA
5. Is the co-borrower employed and/or has other income? Yes/No
 - If yes, list all employment and any sources of additional income, including those not disclosed on the loan application or used to qualify for the loan. Additional income includes, but is not limited to, part-time employment, self-employment income, disability income, social security income, side jobs, etc.
 - MFA must review and consider **all** income to determine program eligibility

Employer Name and any other income sources (i.e. Self-employment business name, side jobs, SSI, Pension etc.)	Gross Monthly Income *If self-employed provide Net Monthly Income
Percentage of expected business use of home for self-employed borrowers only: _____%	

Co-Borrower 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 owned 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 and any additional income not derived from employment. Additional income includes, but is not limited to, part-time employment, self-employment income, disability income, social security income, side jobs, etc.
 - MFA must review and consider **all** income in determining program eligibility

Employer Name and any other income sources (i.e. Self-employment business name, side jobs, SSI, Pension etc.)	Gross Monthly Income *If self-employed provide Net Monthly Income
Percentage of expected business use of home for a self-employed NPS only: _____%	

Non-purchasing Spouse Signature:

Date

Explanations/Comments

I certify that I have provided MFA with complete and accurate information and have advised borrower(s) and/or NPS 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 Signature:

NMLS# _____

Date