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Counseling Requirement and Non-Borrowing Spouse Marital Status Validation

With all the exciting changes coming from the [HECM 4000.1 Handbook](#), PHH Mortgage Corporation DBA Liberty Reverse Mortgage (Liberty) wanted to take the time to go over the changes that may have an impact on your loans.

For applications received on or after March 12, 2024, the following changes will apply:

HECM Counseling

Liberty will require HECM counseling for all Borrower(s), Non-Borrowing Spouse (NBS), Non-Borrowing Mortgagor (NBM), Power of Attorney, Conservator, Guardian, Remainderman of a Life Estate prior to obtaining a case number or processing of the loan.

NOTE: These Parties may counsel with the Borrower but MUST counsel prior to obtaining a case assignment.

If counseling is not completed on all Borrower(s), Non-Borrowing Spouse (NBS), Non-Borrowing Mortgagor (NBM), Power of Attorney, Conservator, Guardian, Remainderman of a Life Estate prior to obtaining a case assignment or processing of the loan, the loan is considered non-compliant. The loan may require the case assignment, appraisal, and/or flood certificate to be cancelled and re-ordered or be subject to “decline.”

Non-Borrowing Spouse Marital Status Validation

For Non-Borrowing Spouse, Liberty must obtain the following prior to closing:

- a marriage certificate
- legal opinion certifying the validity of the marriage; or
- other evidence sufficient to establish the legal validity of the marriage

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