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Alert 25-16 | September 29, 2025

Collateral Documents Signed in Counterpart Reminder

Effective immediately, PHH Mortgage dba Liberty Reverse Mortgage will no longer allow for collateral documents (i.e. Notes, Security Instruments, and Loan Agreements with Exhibits) to be signed in counterpart. This change requires that all signers provide their signatures on the same collateral document; signature can no longer be collected separately and combined afterward.

Be aware the closing documents are date sensitive and should be signed on the closing date in the closing documents or within the same rate week to avoid re-draws. The Borrower(s) must execute the closing documents first to ensure that the closing date and interest rates are not affected. After the Borrower has executed the closing documents, then the closing documents will need to be shipped to the signer at a different location.

Once all signers have executed the closing documents, then the rescission period will start from the date of the last signer. The rescission period is applicable for refinances or purchase loans with a line of credit established.

Please reach out to your Account Manager or Lender Support for more details on the change or update.

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