

Suggested HECM guidelines for extended travel or absences from the primary residence

1. Communicate with your servicer about travel plans greater than two months.
2. Write a detailed letter of explanation and send a copy to your servicer.
3. Arrange for on-going maintenance of the property during your travel.
4. Confirm with your servicer an “Alternate Contact” in case of emergency.
5. Ensure that you do not establish a permanent residence elsewhere.
6. Ensure that all property charges are paid on time.
7. Arrange for your annual occupancy certificate to be forwarded, if needed, and ensure it is returned on time.