

NON BORROWER NON-TITLED SPOUSE SIGNATURE MATRIX

State	PRIMARY RESIDENCE			SECOND HOME		INVESTMENT		State Laws
	Does the NTS sign the security instrument?		Does the NTS sign the NORTC and TIL in a Rescindable Transaction?	Does the NTS sign the security instrument?		Does the NTS sign the security instrument?		
	Purchase Loan Initial Construction Construction Perm	All Refinances Home Improvement		Purchase Loan Initial Construction Construction Perm	All Refinances Home Improvement	Purchase Loan Initial Construction Construction Perm	All Refinances Home Improvement	

Alabama	No	Yes, unless: 1) the NTS voluntarily resides in another property; or 2) the NTS is the husband who has abandoned the wife, is a nonresident of the state, <u>or</u> is imprisoned under a conviction for crime for a period of two years or more.	Yes, unless: 1) the NTS voluntarily resides in another property; or 2) the NTS is the husband who has abandoned the wife, is a nonresident of the state, <u>or</u> is imprisoned under a conviction for crime for a period of two years or more.	No	No	No	No	Homestead
Arizona	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Community Property; Homestead
Arkansas	No	Yes	Yes	No	No	No	No	Cower/Curtesy; Homestead
California	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Community Property; Homestead
Colorado	Yes, if homestead designation is recorded	Yes, if homestead designation is recorded	Yes, if homestead designation is recorded	No	No	No	No	Homestead
Delaware	No	No	No	No	No	No	No	
Florida	Yes	Yes	Yes	No	No	No	No	Homestead
Illinois	No	Yes, unless both spouses sign a waiver releasing the NTS' homestead rights	Yes, unless both spouses sign a waiver releasing the NTS' homestead rights	No	No	No	No	Homestead

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Indiana	No	No	No	No	No	No	No	
Iowa	No	Yes	Yes	No	No	No	No	Dower/Curtesy; Homestead
Kansas	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Homestead; Marital Rights
Louisiana	No	Yes	Yes	No	Yes	No	Yes	Community Property; Homestead
Maryland	No	No	No	No	No	No	No	
Massachusetts	No	No	No	No	No	No	No	
Michigan	No	Yes	Yes	No	Yes	No	Yes	Dower; Homestead
Minnesota	No	Yes	Yes	No	Yes	No	Yes	Dower/Curtesy; Homestead
Mississippi	Yes	Yes	Yes	No	No	No	No	Homestead
Missouri	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Homestead; Marital Rights
Nebraska	Yes	Yes	Yes	No	No	No	No	Homestead
Nevada	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Community Property; Homestead (Declaration of Homestead must be recorded for property to be homestead)
New Jersey	No	Yes	Yes	No	No, if the NTS has never occupied the property jointly with the owner-spouse as their principal matrimonial residence and that fact is sworn to in a Affidavit of Title.	No	No, if the NTS has never occupied the property jointly with the owner-spouse as their principal matrimonial residence and that fact is sworn to in a Affidavit of Title.	Marital Property Rights
New Mexico	No	Yes	Yes	No	Yes	No	Yes	Community Property; Homestead
North Carolina	No	Yes	Yes	No	Yes	No	Yes	Homestead; Marital Rights

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Oklahoma	Yes	Yes	Yes	No	No	No	No	Homestead
Pennsylvania	No	No	No	No	No	No	No	
South Carolina	No, unless a lis pendens has been recorded indicating a pending divorce	No, unless a lis pendens has been recorded indicating a pending divorce	No, unless a lis pendens has been recorded indicating a pending divorce	No, unless a lis pendens has been recorded indicating a pending divorce	No, unless a lis pendens has been recorded indicating a pending divorce	No, unless a lis pendens has been recorded indicating a pending divorce	No, unless a lis pendens has been recorded indicating a pending divorce	Marital Property Rights
South Dakota	Yes	Yes	Yes	No	No	No	No	Homestead
Tennessee	No	Yes	Yes	No	No	No	No	Homestead
Texas	Yes if the borrower does not own a homestead at the time of closing	Yes	Yes	No	No	No	No	Community Property; Homestead
Utah	No	Yes	Yes	No	No	No	No	Homestead
Virginia	No	Yes, if a Homestead Deed for Real Property is filed in the real property records	Yes, if a Homestead Deed for Real Property is filed in the real property records	No	No	No	No	Homestead
West Virginia	No	No	No	No	No	No	No	Homestead (applies only to the title owner)
Wisconsin	No	Yes	Yes	No	Yes	No	Yes	Community Property; Homestead; Martial Property Rights
Wyoming	Yes	Yes	Yes	No	No	No	No	Homestead

This matrix applies only to spouses and partners who are not on title, including the spouse or partner of a settlor when title is held in the name of a trust. All persons shown on title must sign the Security Instrument and, when applicable, the NORTC and TIL including the trustee when title is held in the name of a trust.

In community property states, this Matrix applies to properties owned by the community estate. In dower/curtesy and marital property states, it applies to all properties. In homestead states, it applies to primary residences. If the applicant claims the property is outside the marital estate, the documents and circumstances that created the separate property must be reviewed and approved by compliance.

Although a state shows a "yes" answer, this could change depending on the circumstances. For instance, in most community property states, a couple may expressly characterize property as the separate property of one spouse in a warranty/grant deed or enter into a legal separation agreement in a state that recognizes these agreements. An aged Interspousal Transfer Deed is acceptable, and a new transfer document will not be required. A Quitclaim Deed or Disclaimer Deed is acceptable only if signed at closing.