

Non borrowing individuals signature requirements

- This table is intended exclusively for loans closed under individual names, regardless of product type or lien position.
- All individuals currently listed as title holders or being added at close are required to sign the Closing Disclosure, Mortgage, Right to Cancel.
- This requirement also extends to any non-borrowing married title holder.

State	Transaction Type	Occupancy	Closing Disclosure / Mortgage / Right to Cancel	Is Waiver Instrument Permitted
Alabama	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

Alaska	Purchase	Owner occupied	Spouse: Yes, only if going on title Title Holder (current or being added): Yes	Yes - waiver of homestead rights
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes - waiver of homestead rights
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
Arizona	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Disclaimer deed can waive the requirement
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Disclaimer deed can waive the requirement
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Disclaimer deed can waive the requirement
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Disclaimer deed can waive the requirement
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Disclaimer deed can waive the requirement
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Disclaimer deed can waive the requirement

Arkansas	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes - Dower and Homestead
		Second Home	Spouse: No Title Holder (current or being added): Yes	Yes - Dower and Homestead
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes - Dower and Homestead
		Second Home	Spouse: No Title Holder (current or being added): Yes	Yes - Dower and Homestead
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
California	Purchase	Owner occupied	Spouse: Yes unless held as sole & seperate Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes unless held as sole & seperate Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes unless held as sole & seperate Title Holder (current or being added): Yes	Yes
	Refinance	Owner occupied	Spouse: Yes unless held as sole & seperate Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes unless held as sole & seperate Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes unless held as sole & seperate Title Holder (current or being added): Yes	Yes

Colorado	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	Yes
		Investment	Spouse: No Title Holder (current or being added): Yes	Yes
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	Yes
		Investment	Spouse: No Title Holder (current or being added): Yes	Yes
Connecticut	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Delaware	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
District of Columbia	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Florida	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Georgia	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Hawaii	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Idaho	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Yes
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Yes

Illinois	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added):	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Indiana	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Iowa	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No - Iowa Code § 633.238
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
Kansas	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

Kentucky	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Louisiana	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Yes
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Yes

Maine	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Maryland	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Massachusetts	Purchase	Owner occupied	Spouse: Yes if declaration of homestead is recorded Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes if declaration of homestead is recorded Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Michigan	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Minnesota	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Mississippi	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

Missouri	Purchase	Owner occupied	Spouse:Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse:Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
Montana	Purchase	Owner occupied	Spouse:Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse:Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

Nebraska	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
Nevada	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes, unless sole and separate property Title Holder (current or being added):	Yes
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes, unless sole and separate property Title Holder (current or being added):	Yes

New Hampshire	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
New Jersey	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

New Mexico	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes unless sole and separate Title Holder (current or being added): Yes	Yes
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes unless sole and separate Title Holder (current or being added): Yes	Yes
New York	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

North Carolina	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): No	Only for Sole & Separate
		Second Home	Spouse: No Title Holder (current or being added): No	Only for Sole & Separate
		Investment	Spouse: No Title Holder (current or being added): No	Only for Sole & Separate
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Only for Sole & Separate
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Only for Sole & Separate
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Only for Sole & Separate
North Dakota	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

Ohio	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	No
		Investment	Spouse: Yes Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	No
		Investment	Spouse: Yes Title Holder (current or being added): Yes	No
Oklahoma	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	No
		Investment	Spouse: Yes Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	No
		Investment	Spouse: Yes Title Holder (current or being added): Yes	No

Oregon	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Pennsylvania	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Rhode Island	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
South Carolina	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

South Dakota	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
Tennessee	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Texas	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	No
		Investment	Spouse: Yes Title Holder (current or being added): Yes unless sole & separate	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	No
		Investment	Spouse: Yes Title Holder (current or being added): Yes unless sole & separate	No
Utah	Purchase	Owner occupied	Spouse: Yes unless sole and separate Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes unless sole and separate Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

Vermont	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
Virginia	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A

Washington	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes unless there is a signed disclaimer deed
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes unless there is a signed disclaimer deed
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Yes unless there is a signed disclaimer deed
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes unless there is a signed disclaimer deed
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes unless there is a signed disclaimer deed
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Yes unless there is a signed disclaimer deed
West Virginia	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	No
		Second Home	Spouse: No Title Holder (current or being added): Yes	No
		Investment	Spouse: No Title Holder (current or being added): Yes	No

Wisconsin	Purchase	Owner occupied	Spouse: No Title Holder (current or being added): Yes	N/A
		Second Home	Spouse: No Title Holder (current or being added): Yes	N/A
		Investment	Spouse: No Title Holder (current or being added): Yes	N/A
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Investment	Spouse: Yes Title Holder (current or being added): Yes	Yes
Wyoming	Purchase	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	Yes
		Investment	Spouse: No Title Holder (current or being added): Yes	Yes
	Refinance	Owner occupied	Spouse: Yes Title Holder (current or being added): Yes	Yes
		Second Home	Spouse: No Title Holder (current or being added): Yes	Yes
		Investment	Spouse: No Title Holder (current or being added): Yes	Yes