

Community Property States

- Arizona
- California
- Idaho
- Louisiana
- Nevada
- New Mexico
- Texas
- Washington
- Wisconsin

Loan Types Requiring Credit Report for Non-Borrowing Spouse

- FHA
- VA
- RD

Marital Signature Requirements

If only one spouse is on title to property being purchased in a community property state, then both husband and wife must sign the Mortgage or Deed of Trust. Only the borrowing spouse needs to receive the initial Closing Disclosure.

Regardless of whether one or both spouses appear on title to property being refinanced in a community property state, both must sign the Mortgage or Deed of Trust, the Right of Rescission and the Closing Disclosure.