



## NON-BORROWING SPOUSE AND CO-SIGNER MATRIX

By setting forth this guidance, WCDA in no way guarantees or assures the protection of the interest of any person or entity interest in any subject property. WCDA recommends consultation with an attorney, tax advisor, title insurer, and/or mortgage insurer/guarantor as deemed appropriate.

TOPIC	NON-BORROWING SPOUSE		CO-SIGNER	
	STANDARD HOME\$TRETCH	HFA AND ADVANTAGE AMORTIZING DPA	STANDARD HOME\$TRETCH	HFA AND ADVANTAGE AMORTIZING DPA
INCOME				
Qualifying Income	N/A	· Annual <b>Qualifying</b> Income (from underwriting transmittal form), not to exceed applicable product income limits	Follow insurer/guarantor guidelines	· Annual <b>Qualifying</b> Income (from underwriting transmittal form), not to exceed applicable product income limits
Total Family Income	Must be included	N/A	Do <b>not</b> include	N/A
MORTGAGE REVENUE BOND (MRB) Docs				
MRB Form 300 - Tax Exempt Financing Rider to attach to the Mortgage	· Will <b>not</b> sign	N/A	· Will <b>not</b> sign	N/A
H\$ Form 300 - Tax Exempt Financing Rider to attach to the H\$ Mortgage	· Will <b>not</b> sign	N/A	· Will <b>not</b> sign	N/A
MRB Form 400 - Mortgagor's Affidavit of Eligibility	· Will <b>not</b> sign	N/A	· Will <b>not</b> sign	N/A
MRB Form 405 - Family Income Affidavit	· All of the non-borrowing spouse's income <b>will</b> be included on the MRB Form 405 - Family Income Affidavit · The non-borrowing spouse <b>must</b> sign Page 2 as a secondarily liable resident	N/A	· Will <b>not</b> sign · Co-Signer Income <b>is not</b> included on the MRB Form 405 - Family Income Affidavit	N/A
MRB Form 410 - Affidavit of Qualification as Veteran	· Will <b>not</b> sign	N/A	· Will <b>not</b> sign	N/A
MRB Form 420 - Notice of Potential Recapture Tax	· Will <b>not</b> sign	N/A	· Will <b>not</b> sign	N/A



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<b>MORTGAGE REVENUE BOND (MRB) Docs Continued</b>				
MRB Form 425 - Information Required to Determine Potential Recapture Tax	· Will <b>not</b> sign	N/A	· Will <b>not</b> sign	N/A
H\$ Form 425 - Information Required to Determine Potential Recapture Tax	· Will <b>not</b> sign	N/A	· Will <b>not</b> sign	N/A
<b>OTHER</b>				
Borrower Consent to Use of Tax Return Information (only when Tax Return/Transcript are required by AUS or manual underwrite)	N/A	HFA <b>only</b> - to be signed by <b>all</b> names on the return/transcript Advantage - N/A	N/A	HFA <b>only</b> - to be signed by <b>all</b> names on the return/transcript Advantage - N/A
All Application Documents	N/A		<b>Must</b> sign all loan documents <b>excluding</b> the MRB Docs listed above	<b>Must</b> sign all loan documents
Homestead Waiver	· Not required by WCDA		N/A	
MERS Mortgage	· <b>Can</b> be on the face of the Mortgage if they take title <b>AT</b> closing	N/A	· <b>Cannot</b> be on the Mortgage · <b>Cannot</b> sign the Mortgage	Follow requirements of first mortgage loan product
Note	· Will <b>not</b> sign the Note		· <b>Will</b> sign the Note	
Notice to Co-Signer [Product] Form 415	N/A		· <b>Must</b> sign	
Power of Attorney	· <b>Can</b> be appointed as a Power of Attorney · <b>Cannot</b> sign as a POA on the MRB Docs listed below MRB Form 400 - Mortgagor's Affidavit of Eligibility MRB Form 405 - Family Income Affidavit		· <b>Can</b> be appointed as a Power of Attorney	
Purchase Contract	Will <b>not</b> be included on the purchase contract as a "Buyer"		Will <b>not</b> be included on the purchase contract as a "Buyer"	
Transfer of Title Warranty Deed	· Can be added to title <b>at</b> closing · May not be added to the title <b>after</b> closing.	Follow insurer/guarantor guidelines	· <b>Cannot</b> be added to title	Follow insurer/guarantor guidelines