



## NON-BORROWING SPOUSE, CO-HEAD OF HOUSEHOLD 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-HEAD OF HOUSEHOLD			CO-SIGNER		
	STANDARD, SPRUCE UP, and HOME\$TRETCH	HFA, ADVANTAGE and AMORTIZING DPA	EDGE and HOME\$TRETCH	STANDARD, SPRUCE UP, and HOME\$TRETCH	HFA, ADVANTAGE, EDGE, and AMORTIZING DPA	EDGE and HOME\$TRETCH
<b>INCOME</b>						
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	
<b>MORTGAGE REVENUE BOND (MRB) Docs</b>						
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 sign	N/A		· Will <b>not</b> sign	N/A	
MRB Form 405 - Family Income Affidavit	· All of the non-borrowing spouse's and co-head of household income <b>will</b> be included on the MRB Form 405 - Family Income Affidavit		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	
MRB Form 425 - Information Required to Determine Potential	· Will <b>not</b> sign	N/A		· Will <b>not</b> sign	N/A	



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	STANDARD, SPRUCE UP, and HOME\$TRETCH	HFA, ADVANTAGE and AMORTIZING DPA	EDGE & HOME\$TRETCH	STANDARD, SPRUCE UP, and HOME\$TRETCH	HFA, ADVANTAGE, EDGE, and AMORTIZING DPA	EDGE & HOME\$TRETCH
(MRB) Docs Continued						
H\$ Form 425 - Information Required to Determine Potential	· Will <b>not</b> sign	N/A		· Will <b>not</b> sign	N/A	
OTHER						
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	N/A	HFA <b>only</b> - to be signed by <b>all</b> names on the return/transcript Advantage - N/A	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	<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 and <b>cannot</b> sign the Mortgage	Follow requirements of first mortgage loan product	<b>Cannot</b> be on the Mortgage and <b>cannot</b> sign the Mortgage
Note	· Will <b>not</b> sign the Note			· <b>Will</b> sign the Note		
Notice to Co-Signer [Product] Form 415	N/A			Yes ( <b>Cannot</b> be signed by a POA)		
Power of Attorney	<b>Can</b> be appointed as a POA <b>Cannot</b> sign as a POA on MRB Form 400 and MRB Form 405.	<b>Can</b> be appointed as a Power of Attorney		Can be appointed as a Power of Attorney		
Purchase Contract	Can 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	