



STATE REQUIREMENTS

Alabama (AL)			
Month(s) Due	Survey	Trust	Dry / Wet
December	Purchase - no survey required w/ survey affidavit Refinance - not required	Trust Cert	Wet
<p><i>Alabama is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <i>Purchase</i> : both spouses must sign if the home is to be used as a homestead property. • <i>Refinance</i> : both spouses must sign the security instrument for a homestead property. • <i>Non-owner/second homes refinance</i> : only the title owner is required to sign if one spouse is on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Alaska (AK)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
June & August	Purchase - required Refinance - not required	Refer to Trust Policy	Dry
<p><i>Alaska is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <u>Purchase</u> : both spouses must sign if the home is to be used as a homestead property. • <u>Refinance</u> : both spouses must sign the security instrument for a homestead property. • <u>Non-owner/second homes refinance</u> : only the title owner is required to sign if one spouse is on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Arizona (AZ)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
March & October	Purchase - negotiable Refinance - not required	Trust Cert	Dry
<p><i>Arizona is a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

Arkansas (AR)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
April, July & October	Purchase - no survey required w/ survey affidavit Refinance - no survey required w/ survey affidavit	Trust Cert	Wet
<p><i>Arkansas law allows dower and courtesy rights as well as Homestead rights. Therefore spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

California (CA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
March & November	Purchase - not required Refinance - not required	Trust Cert	Dry
<p><i>California is a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

Colorado (CO)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
February & June	Purchase - not required Refinance - not required	Refer to Trust Policy	Wet
<p><i>Colorado is a homestead state (owner occupied property).</i></p> <ul style="list-style-type: none"> • <u>Purchase</u> : the security instrument of an owner-occupied property must be signed by both spouses. • <u>Refinance</u> : both spouses must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). • <u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one wishes to release his/her rights in the property. 			

Connecticut (CT)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
February & August	Purchase - Affidavit is required for owners/commercial loans and residential unless it is a new construction Refinance - not required	Refer to Trust Policy	Wet
<p><i>Neither spouse acquires any right, title, or interest in property held by the other before or acquired after marriage, merely as a result of the marriage.</i></p> <ul style="list-style-type: none"> • <i>Purchase</i> : it is <i>not</i> required that both spouses sign the security instrument. • <i>Refinance</i> : both spouses <i>must</i> sign if they are both listed on title. If one spouse is on title, only that spouse must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Delaware (DE)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
September	Purchase - required Refinance - not required	Trust Cert	Wet
<p><i>Married persons can mortgage property to secure the purchase money without the consent or signature of their spouse, and the non-signing spouse will not be liable for the debt.</i></p> <p><i><u>Refinance transactions</u> : both spouses must sign the security instrument if both spouses are on title. Only the title owner must sign the security instrument if only one spouse is on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i></p>			

District of Columbia (D.C.)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
March & September	Purchase - required Refinance - no survey required w/ survey affidavit	Trust Cert	Wet
<p><i>Spouses may transact mortgage loans without each other's signatures.</i></p> <ul style="list-style-type: none"> <i><u>Refinance</u> : both spouses must sign the security instrument if both spouses are listed on title. If only one spouse is on title, only that spouse must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i> 			

Florida (FL)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
November (validate with Tax Cert)	Purchase - required Refinance - survey or survey affidavit	Refer to Trust Policy	Wet
<p><i>Florida is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <u>Purchases</u> : the security instrument of an owner-occupied property must be signed by both spouses. • <u>Refinance</u> : both spouses must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). • <u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property. 			

Georgia (GA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
May-Dec (verify w Tax Cert) Fulton County - October	Purchase - not required Refinance - not required	Refer to Trust Policy	Wet
<ul style="list-style-type: none"> • <u>Purchase</u> : spouses may sign the security instrument without the other spouse's signature. • <u>Refinance</u> : both spouses on the property must execute the security instrument if both spouses are on the property. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Hawaii (HI)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
August & February	Purchase - required Refinance - not required ***outsourced***	Refer to Trust Policy	Dry
<p><i>Spouses may transact mortgage loans without each other's signatures.</i></p> <p><i>Refinance: both spouses must sign the security instrument if both spouses are on title. If only one spouse is on title for a refinance transaction, only that spouse must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i></p>			

Idaho (ID)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
December & June	Purchase - only if problem or extended coverage is needed Refinance - not required ***outsourced***	Trust Cert	Dry
<p><i>Idaho is a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

Illinois (IL)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
June & December (validate w Tax Cert) Cook Co: March & August	Purchase - required Refinance - not required	Refer to Trust Policy	Wet
<p><i>Illinois is a homestead state (owner occupied properties).</i></p> <p><i>Either spouse is entitled to convey property owned separately to a third party without obtaining the signature of the other spouse.</i></p> <ul style="list-style-type: none"> • Refinance : both spouses must sign the security instrument if both spouses are on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Indiana (IN)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
May & November	Purchase - required Refinance - not required	Refer to Trust Policy	Wet
<p><i>Either spouse is entitled to convey property owned separately to a third party without obtaining the signature of the other spouse.</i></p> <ul style="list-style-type: none"> • <i>Refinance</i> : both spouses must sign the security instrument if both spouses are on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Iowa (IA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
September & March	Purchase - no survey required w/ survey affidavit Refinance - no survey required w/ survey affidavit	Trust Cert	Wet
<p><i>Iowa is a homestead (owner occupied property) and dower state.</i></p> <ul style="list-style-type: none"> • <i><u>Purchase</u> : the security instrument of an owner-occupied property must be signed by both spouses. The spouse is not required to sign on purchase of non-homestead property.</i> • <i><u>Refinance</u> : both spouses must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i> • <i><u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property.</i> 			

Kansas (KS)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
December & May	Purchase - no survey required w/ survey affidavit Refinance - not required	Trust Cert	Wet
<p><i>Kansas acts like a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

Kentucky (KY)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
December	Purchase - required Refinance - not required	Refer to Trust Policy	Wet
<p><i>Kentucky is a homestead state (owner occupied property) and dower and courtesy interest exist in Kentucky.</i></p> <p><i>Note: The non-borrowing spouse should sign the Mortgage, CD, and Right to Cancel (if applicable).</i></p> <ul style="list-style-type: none"> <i>• Purchase: both spouses must sign the security instrument.</i> <i>• Refinance: if one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i> 			

Louisiana (LA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
December	Purchase - no survey required w/ survey affidavit Refinance - no survey required w/ survey affidavit	Refer to Trust Policy	Wet
<p><i>Louisiana is a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

Maine (ME)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
August	Purchase - no survey required w/ survey affidavit Refinance - required	Trust Cert	Wet
<p><i>A mortgage need not be signed by the nonowner spouse if the spouse has not, prior to conveyance of the property, filed a notice of divorce action with the registry of deeds. This protection is on all purchase money or other actual consideration given in good faith by the mortgagee to the owner. Although there is a homestead exemption, the mortgage lien is not under the homestead exemption thus a nonowner spouse is not required to sign the mortgage for refinance transactions.</i></p> <ul style="list-style-type: none"> • <i><u>Refinance</u> : both spouses must sign the security instrument if both spouses are on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i> 			

Maryland (MD)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
September	Purchase - not required Refinance - not required	Refer to Trust Policy	Wet
<p><i>If a property is being purchased or is owned individually by one spouse, only the spouse owning the property must sign the security instrument.</i></p> <ul style="list-style-type: none"> • <i>Refinance: both spouses must sign the security instrument if both spouses own property. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i> 			

Massachusetts (MA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
August, November, February, & May	Purchase - required on mortgage policies Refinance - not required	Refer to Trust Policy	Wet
<p><i>Due to dower and homestead (owner occupied property) rights, married individuals must sign the mortgage or deed the property over to the other spouse when property is to be homesteaded.</i></p> <ul style="list-style-type: none"> • Refinance : both spouses must sign the security instrument if both spouses are on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Michigan (MI)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
September & December (validate w Tax Cert) Detroit & Grand Rapids: February	Purchase - not required Refinance - not required	Trust Cert	Wet
<p><i>Only the owner of the property must sign the <u>purchase money</u> mortgage, whether the person is married or not.</i></p> <ul style="list-style-type: none"> • Refinance : both spouses should sign the mortgage due to homestead laws, if the property is a homestead (owner occupied property). If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Minnesota (MN)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
May & October	Purchase - Plat required Refinance - no survey required w/ survey	Trust Cert	Wet
<p><i>Minnesota is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <u>Purchase/Refinance</u> : the security instrument of an owner-occupied property must be signed by both spouses. • <u>Non-homestead property</u> : the spouse is not required to sign on purchase. 			

Missouri (MO)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
December	Purchase - no survey required w/ survey affidavit Refinance - not required	Trust Cert	Wet
<p><i>Missouri is a homestead (owner occupied property) state .</i></p> <p><i>Even if the property is not a homestead property, a mortgage on the property of married persons should be signed by both spouses, otherwise it will be considered a fraud on the marital rights of the non-signing spouse if that spouse becomes a surviving spouse.</i></p>			

Montana (MT)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
November & May	Purchase - required for extended coverage or new improvements Refinance - not required	Refer to Trust Policy	Wet
<p><i>Montana is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <u>Purchase</u> : the security instrument of an owner-occupied property must be signed by both spouses. • <u>Refinance</u> : both spouses must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). • <u>Non-homestead property</u> : the spouse is not required to sign the security instrument on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property. <p>*** A Homestead Disclosure must be signed by all borrowers.***</p>			

Nebraska (NE)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
April & August	Purchase - required Refinance - prior survey or affidavit in lieu of survey	Trust Cert	Wet
<p><i>Nebraska is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <i><u>Purchase</u> : the security instrument of an owner-occupied property must be signed by both spouses.</i> • <i><u>Refinance</u> : both spouses must sign the security instrument for refinance transactions. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i> • <i><u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property.</i> 			

Nevada (NV)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
August, October, January, & March	Purchase - required on high liability transactions Refinance - not required	Trust Cert	Dry
<p><i>Nevada is a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

New Hampshire (NH)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
July & December	Purchase - required Refinance - no survey required w/ survey affidavit	Trust Cert	Wet
<p><i>New Hampshire has homestead (owner occupied property) rights .</i></p> <ul style="list-style-type: none"> • <i><u>Purchase</u> : both spouses must sign the security instrument if the property is to be used as a homestead property.</i> • <i><u>Refinance transactions</u> : both spouses must sign the security instrument if it is a homestead property. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i> • <i><u>Non-homestead property</u> : only the persons taking ownership must sign the security instrument.</i> 			

New Jersey (NJ)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
February, May, August, & November	Purchase - required Refinance - not required	Refer to Trust Policy	Wet
<ul style="list-style-type: none"> • <u>Purchase</u> : both spouses must sign the security instrument unless one spouse is willing to give up his/her rights in the property. • <u>Refinance</u> : both spouses must sign on the mortgage or one spouse must quit claim or grant/warranty deed due to the right of joint possession. 			

New Mexico (NM)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
December & May	Purchase - required Refinance - required	Trust Cert	Dry
<p><i>New Mexico is a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

New York (NY)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
July & January (validate w Tax Cert)	Purchase - different zones have different requirements - contact title Refinance - survey or survey affidavit w/ old survey attached	Refer to Trust Policy	Wet
<p><i>Spouses may transact mortgage loans without each other's signatures.</i></p> <p><i>Refinance transactions: both spouses must sign the security instrument if both spouses are on title. However, if only one spouse is on title, only that spouse must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i></p>			

North Carolina (NC)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
September	Purchase - new survey or existing survey w/ affidavit Refinance - no survey required	Trust Cert	Wet
<p><i>Both spouses must always sign the security instruments in order to perfect our lien position even if only one spouse is holding title to the property.</i></p>			

North Dakota (ND)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
March & October	Purchase - no survey required w/ survey affidavit Refinance - no survey required w/ survey affidavit	Trust Cert	Wet
<p><i>North Dakota is a homestead (owner occupied property) state .</i></p> <ul style="list-style-type: none"> • <u>Purchase</u> : the security instrument of an owner-occupied property must be signed by both spouses. • <u>Refinance</u> : both spouses must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate language on the security instrument to release the homestead rights. • <u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property. 			

Ohio (OH)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
January & June	Purchase - required Refinance - no survey required w/ survey affidavit	Trust Cert	Wet
<ul style="list-style-type: none"> • <u>Purchase</u> : both spouses should sign a real estate mortgage in Ohio because dower rights are preserved by stature. Dower rights is interest in real estate of a deceased husband given by law to his widow during her life. • <u>Refinance</u> : both spouses must sign the mortgage if both spouses are on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Oklahoma (OK)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
March & December	Purchase - required for extended coverage Refinance - no survey required w/ survey affidavit in lieu of survey	Refer to Trust Policy	Wet
<p><i>Oklahoma is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <i><u>Purchase/Refinance</u> : the security instrument of an owner-occupied property must be signed by both spouses. Security instruments that are not signed by both spouses are invalid nor can a spouse waive their rights in a homestead property.</i> • <i><u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property.</i> 			

Oregon (OR)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
November	Purchase - required for extended coverage Refinance - not required	Trust Cert	Dry
<p><i>Spouses may transact mortgage loans without each other's signatures.</i></p> <ul style="list-style-type: none"> • Refinance : both spouses must sign the security instruments if both spouses are on title; however, if only one spouse is on title, only that spouse must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Pennsylvania (PA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
September (validate w Tax Cert) Philadelphia: March, Pittsburgh: April	Purchase - not required Refinance - not required	Trust Cert	Wet
<p><i>A married person may obtain a loan on real property without having the spouse sign the mortgage if the spouse is not on title. However, some title companies may require the spouse to sign the mortgage due to divorce law in the state. If both spouses are on the title, then both spouses must sign the mortgage.</i></p> <ul style="list-style-type: none"> • Refinance : if one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Rhode Island (RI)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
August	Purchase - required for owners Refinance - no survey required w/ survey affidavit	Refer to Trust Policy	Wet
<ul style="list-style-type: none"> • <i>Purchase</i> : spouses may transact mortgage loans without each other's signatures. • <i>Refinance</i> : both spouses must sign the security instrument if both spouses are on title. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

South Carolina (SC)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
January	Purchase - copy of previous survey is required and dated within 10 years of transaction Refinance - not required	Trust Cert	Wet
<p><i>A married person may obtain a loan on real property without having the spouse sign the mortgage if the spouse is not on title. If both spouses are on the title, then both spouses must sign the security instrument.</i></p> <ul style="list-style-type: none"> • <i>Refinance</i> : if one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Tennessee (TN)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
August	Purchase - required on a non-platted residential lot Refinance - not required	Trust Cert	Wet
<p><i>A married person may obtain a loan on real property without having the spouse sign the mortgage if the spouse is not on title. If both spouses are on the title, then both spouses must sign the security instrument.</i></p> <ul style="list-style-type: none"> • Refinance : if one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). 			

Texas (TX)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
December	Purchase - required Refinance - survey or survey affidavit	Trust Cert	Wet
<p><i>Texas is a community property state and a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • Purchase/Refinance: the security instrument must be signed by both spouses. Due to being both a community property and homestead state, security instruments that are not signed by both spouses on a homestead property are invalid. A spouse cannot waive their rights in a homestead property. 			

Utah (UT)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
November	Purchase - negotiable Refinance - not required	Trust Cert	Wet
<p><i>Utah is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <u>Purchase</u> : the security instrument of an owner-occupied property must be signed by both spouses. • <u>Refinance</u> : both spouses must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.). • <u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property. 			

Virginia (VA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
June & November (validate w Tax Cert)	Purchase - required Refinance - not required	Trust Cert	Wet
<p><i>Non-owner spouses are not required by law to execute security instruments. Owner spouses must execute the security instrument or quit claim.</i></p>			

Washington (WA)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
April & October	Purchase - required for extended coverage or new improvements Refinance - not required	Trust Cert	Dry
<p><i>Washington is a community property estate.</i></p> <p><i>Spouses are required to either sign the security instrument, or sign an appropriate release of rights instrument. Even if the spouse is not currently on title, the spouse should be given the option of signing the security instrument or waiving his/her rights to the title.</i></p>			

Wisconsin (WI)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
January	Purchase - required Refinance - not required	Refer to Trust Policy	Wet
<p><i>Wisconsin is a homestead (owner occupied property) state.</i></p> <ul style="list-style-type: none"> • <u>Purchase</u> : only the purchasing spouse must sign the security instrument of an owner-occupied property. • <u>Refinance</u> : both spouses must sign the security instrument. Even if only one spouse is on title. Since Wisconsin is a quasi-community property state, a spouse cannot waive its rights in a property if the spouse is on title. • <u>Non-homestead property</u> : the spouse is not required to sign on a purchase; however if both spouses are on title, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property. 			

Wyoming (WY)			
Month(s) Disbursed	Survey	Trust	Dry / Wet
November & May	Purchase - required on a non-platted residential lot Refinance - not required	Trust Cert	Wet
<p><i>Wyoming is a homestead (owner occupied property) state .</i></p> <ul style="list-style-type: none"> • <i>Purchase</i> : the security instrument of an owner-occupied property must be signed by both spouses. The spouse is not required to sign on purchase of a non-homestead property. <p><i>Refinance transactions: both spouses must sign the security instrument. If one spouse requests to be removed from title, we must obtain the appropriate release of rights instrument (warranty deed, grant deed, etc.).</i></p> <ul style="list-style-type: none"> • <i>Non-homestead property</i> : the spouse is not required to sign on a purchase; however if both spouses are on title for a refinance, both spouses must sign the security instrument unless one spouse wishes to release his/her rights in the property. <p><i>***Homestead rights can be waived by adding this language to the Security Instrument: "Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of this state." The waiver of homestead language is not required on a conveyance of property directly from husband to wife.***</i></p>			