

MARITAL RIGHTS PER STATE

	MARITAL/ HOMESTEAD STATE	MARRIED BOTH IN TITLE BOTH ON LOAN	MARRIED - BOTH IN TITLE ONE ON LOAN	MARRIED - ONE IN TITLE BOTH ON LOAN	MARRIED - ONE IN TITLE, ONE ON LOAN	TWO OR MORE NON-MARRIED PEOPLE IN TITLE AND ALL ON LOAN	TWO OR MORE NON-MARRIED PEOPLE IN TITLE ONLY, SOME ON THE LOAN	MARRIED - INVESTMENT PROPERTY, ONE IN TITLE ONE ON LOAN	MARRIED - INVESTMENT PROPERTY, BOTH IN TITLE, ONE ON LOAN	CORPORATIONS	LLC
CT	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Non-owner does not need to execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
DC	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Non-owner does not need to execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
DE	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Non owner is not required to sign but it is preferred by the Underwriter	All execute all documents.	All others execute legals.	non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
FL	HOME-STEAD	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
GA	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both Parties must sign all documents	Borrower in title only executes documents	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
IL	HOME-STEAD	Both on loan, execute all docs.	Borrower executes all documents, other executes legals.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents, non-borrower executes legals	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
IN	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Non-owner does not need to execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.

KY	MARITAL	Both on loan, execute all docs.	Borrower executes all docs. Other executes legals.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All others execute legals.	Borrower executes all documents. Non-borrower executes legals.	Borrower executes all docs. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
MA	HOME-STEAD	Both on loan, execute all docs.	If Declaration of Homestead, both must execute docs.	Both parties must sign all documents.	Other must execute legals	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
ME	TBD	Both on loan, execute all docs.	TBD	Both parties must sign all documents.	TBD	All execute all documents.	TBD	TBD	TBD	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
MI	MARITAL / HOME-STEAD	Both on loan, execute all docs.	Borrower executes all docs. Other executes mortgage only.	Both parties must sign all documents.	Other must execute mortgage only.	All execute all documents.	All others execute mortgage only.	Other must execute mortgage only.	Borrower executes all documents. Non-borrower executes mortgage only.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
MD	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Non-owner does not need to execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
NC	MARITAL	Both on loan, execute all docs.	Borrower executes all docs. Other executes legals.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All others execute legals.	Borrower executes all documents. Non-borrower executes legals.	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
NH	MARITAL	Both on loan, execute all docs.	Both must execute all documents.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All execute all documents.	Other must execute legals.	Both execute all documents.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
NJ	MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
NY	NON-MARITAL	Both on loan, execute all docs.	Both execute all documents.	Both parties must sign all documents.	Non owner is not required to sign.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.

OH	MARITAL	Both on loan, execute all docs	Borrower executes all docs, other executes legals	Both parties must sign all documents	Other must execute legals	All execute all documents	All others execute legals	Non owning spouse not required to sign	Borrower executes all documents, non-borrower executes legals	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
PA	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Other must execute legals	Borrower only executes documents	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
RI	MARITAL	Both on loan, execute all docs.	Borrower executes documents Other executes Legals.	Both parties must sign all documents.	Borrower executes all documents Other executes Legals	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents, spouse not required but preferred by Underwriter	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
SC	NON-MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes mortgage only.	Both parties must sign all documents.	Non owning spouse not required to sign.	All execute all documents.	Borrowers execute all documents. Others must execute mortgage only.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes mortgage only.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
TN	MARITAL	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All others execute legals.	Other must execute legals.	Borrower and spouse must execute all documents.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
VT	MARITAL / HOME-STEAD	Both on loan, execute all docs.	Borrower executes all documents. Other executes legals.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
VA	MARITAL	Both on loan, execute all docs.	Borrower executes documents Other executes Legals.	Both parties must sign all documents.	Borrower only executes documents if a sale both spouses must execute deed to convey interest	All execute all documents.	All others execute legals.	Non owning spouse not required to sign	Borrower executes all documents. Non-borrower executes legals.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.

WV	NON-MARITAL	Both on loan, execute all docs.	Both execute all documents.	Both parties must sign all documents.	Non owning spouse not required to sign.	All execute all documents.	Non owners not required to sign.	Non owning spouse not required to sign	Both execute all documents.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.
WI	MARITAL / HOME-STEAD	Both on loan, execute all docs.	Both parties must sign all documents.	Both parties must sign all documents.	Other must execute legals.	All execute all documents.	All execute all documents.	Non owning spouse not required to sign	Borrower and spouse must execute all documents.	Based on Corporate Resolution.	A managing member after Review of the Operating Agreement.