

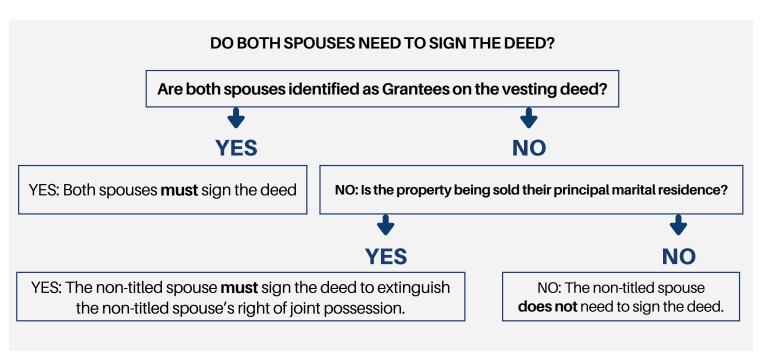
Have you ever been confused about whether both spouses need to sign a deed or mortgage? Spousal signature requirements will depend upon the type of transaction and the couple's use of the property (e.g. principal marital residence, second home, investment).

## DO BOTH SPOUSES NEED TO SIGN THE PURCHASE-MONEY MORTGAGE?



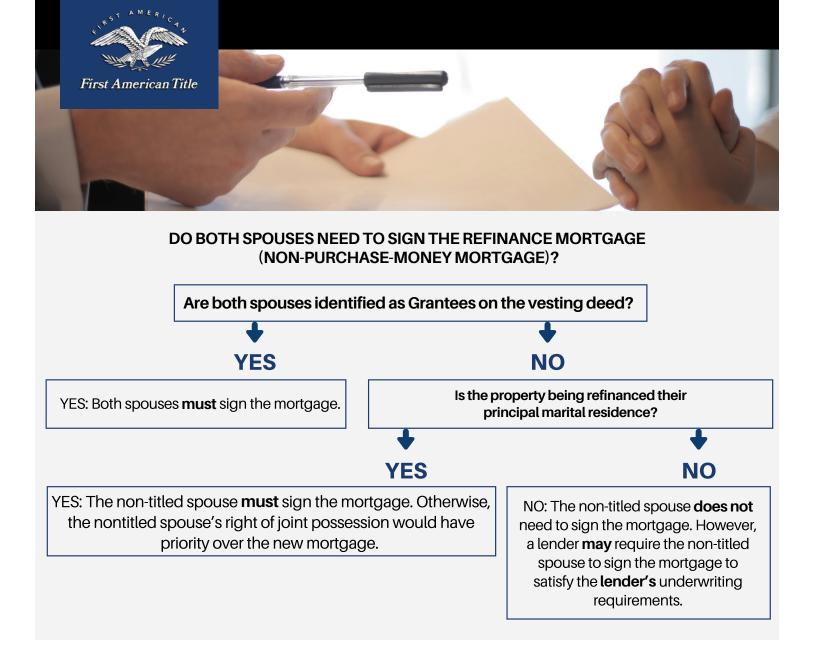
Both spouses must sign the mortgage

A purchase-money mortgage has priority over the right of joint possession of the mortgagor's non-titled spouse. However, a lender **may** require the non-titled spouse to sign the mortgage to satisfy the **lender's** underwriting requirements.



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The above charts are only applicable to married couples. Questions about the status of the property as the principal marital residence, or factors such as divorce (pending or completed) and death may impact these requirements.

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