

**DEED AND DOWER DATA**

**CASH SALE OR DEED TO NEW MORTGAGE**

**Title Held As:**

**Who Signs Deed?**

Husband and Wife  
Joint Tenants  
Tenants in Common  
Co-Partnership  
Limited Partnership  
Corporation  
LLC  
  
Man Alone  
Woman Alone  
D/B/A or Assumed Name  
Trust

Husband and Wife  
Joint Tenants (no spouses)  
Tenant in Common & wives of men  
Co-Partners  
General Partner  
Officers per Resolution  
Managing Partner per Operating  
Agmt or Resolution  
Man and Wife, if any  
Woman Only  
Individual & wives of men  
Trustee

**NEW MORTGAGE (PURCHASE MONEY)**

**Title To Be Held As:**

**Who Signs Mortgage?**

Husband and wife  
Joint Tenants  
Tenants in Common  
Co-Partnership  
Limited Partnership  
Corporation  
LLC  
Man Alone  
Woman Alone  
Trust

Husband and Wife  
Joint Tenants  
Tenants in Common  
Co-Partners  
General Partners  
Officers  
Managing Partner  
Man Only, with Marital Status  
Woman Only  
Trustee and spouse

**SIMUL SECOND/EQUITY TO THE 1<sup>ST</sup> MORTGAGE**

**Title Held As:**

**Who Signs Mortgage?**

Man Alone  
Woman Alone  
Husband and Wife  
Joint Tenants  
Trust

Man and Wife, in any  
Woman and husband, if any  
Husband and Wife  
Joint Tenants and Spouses  
Trustee and spouse

### **REFINANCE OF PRIMARY RESIDENCE**

<b>Title Held As:</b>	<b>Who Signs Mortgage?</b>
Husband and Wife	Husband and Wife
Joint Tenants	Joint Tenants and Spouses
Tenants in Common	Tenants in Common & Spouses
Man Alone	Man and Wife, if any
Woman Alone	Woman and Husband, if any
Trust	Trustee and spouse

### **REFINANCE-SECOND HOME OR INVESTMENT PROPERTY**

<b>Title Held As:</b>	<b>Who Signs Mortgage?</b>
Husband and Wife	Husband and Wife
Joint Tenants	Joint Tenants
Tenants in Common	Tenants in Common & wife of male
Alone	Man and wife, if any
Woman Alone	Woman ONLY

### **REFINANCE OF LAND CONTRACT**

Same criteria as for refinance of mortgage

### **REMEMBER**

DEATH, DIVORCE (PENDING OR COMPLETE), BANKRUPTCY, POWER OF ATTORNEY, OR CONSERVATORSHIPS (GUARDIANSHIP DOES US NO GOOD AT ALL) DISCLOSED BEFORE OR AT CLOSING WILL PROBABLY CHANGE OUR REQUIREMENTS AND UNDERWRITING AND DOCUMENTS!!