

REHABILITATION LOAN PROGRAM  
SIGNATURE REQUIREMENTS

Property Owned In Joint Tenancy

DOCUMENTS TO BE SIGNED			
SIGNATURE REQUIRED	HOMEOWNER APPLICATION	INCOME VERIFICATION	MORTGAGE
Applicant	X	X	X
Applicant's spouse in dwelling unit	X	X	X
Applicant's spouse <b>not</b> in dwelling unit	X*	X	X
Non-Spouse Joint Tenant <b>not</b> in dwelling unit			X

Property Owned As Tenants-In-Common

DOCUMENTS TO BE SIGNED			
SIGNATURE REQUIRED	HOMEOWNER APPLICATION	INCOME VERIFICATION	MORTGAGE
Applicant	X	X	X
Applicant's spouse in dwelling unit	X	X	X
Applicant's spouse not in dwelling unit	X	X	X
Other Tenants-in- Common and spouses in dwelling unit	X*		
Other Tenants-in- Common and spouses <b>not</b> in dwelling unit	X	X	X***

Residents With No Ownership Interest

DOCUMENTS TO BE SIGNED			
SIGNATURE REQUIRED	HOMEOWNER APPLICATION	INCOME VERIFICATION	MORTGAGE
Resident Age 18 or over with income	X	X	
Resident Age 18 or over without income			

Life Estate Property Holder

DOCUMENTS TO BE SIGNED			
SIGNATURE REQUIRED	HOMEOWNER APPLICATION	INCOME VERIFICATION	MORTGAGE
Applicant	X	X	X
Applicant's spouse or other co-holder in dwelling unit	X	X	X
Applicant's spouse not in dwelling unit	X*		X
Remaindermen and spouses in dwelling unit (Remaindermen are not eligible borrowers)	X	X	X
Remaindermen and spouses <b>not</b> in dwelling unit			X***

Contract For Deed Ownership

DOCUMENTS TO BE SIGNED			
SIGNATURE REQUIRED	HOMEOWNER APPLICATION	INCOME VERIFICATION	MORTGAGE
Applicant (Vendee)	X	X	X
Applicant's spouse or co-holder of CD in dwelling unit	X	X	X
Applicant's spouse not in dwelling unit	X*		X
Holder of the CD (Vendor) and spouse			X

\* Spouses not in dwelling unit must complete a separate application; however, their income is not included in the calculation of Gross Annual Income.

\*\* The person indicated should sign documents as a Guarantor of payment rather than a Borrower.

\*\*\* One-third of the Remaindermen and their spouses must sign the mortgage.