

All metroDPA Programs US Bank and TMS Servicers

Cosigners - Permitted to the extent allowed by applicable Agency (FHA, VA, USDA-RD, etc). Treat cosigner income as directed by Agency. A cosigner cannot have any ownership interest in the property (they cannot be on the Warranty Deed). Cosigners are not permitted on Freddie Mac HFA Advantage Conventional loan.

Non-Occupant Co-Borrower - Permitted to the extent permitted by the applicable Agency (FHA, VA, etc.). Freddie Mac does not allow non-occupant co-borrowers.

Non-Purchasing Spouse - Must sign the Deed of Trust (and applicable riders/disclosures), or sign and record a Quitclaim Deed at closing if borrower is vesting as their "sole and separate" property. Signing the Deed of trust and other related documents does not make the non-purchasing spouse a co-borrower.

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