

## **EPCHA Turnkey Plus Program**

**Co-signers** - Permitted to the extent allowed by applicable Agency (FHA, VA, 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-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.