

**Who Signs Bond Documents Chart**

<b>IF</b>	<b>Credit Income (1003)</b>	<b>Compliance Income</b>	<b>Title / Warranty Deed In Name(s) of</b>	<b>Who Signs Bond Documents</b>
<b>Married couples, both on title and mortgage, both work</b>	<b>Both</b>	<b>All in Household</b>	<b>Both</b>	<b>Both</b>
<b>Married couples, both on title, Husband only for credit and mtg, wife does not work</b>	<b>Husband</b>	<b>All in Household</b>	<b>Both</b>	<b>Both</b>
<b>Married Couples, Wife only on title, credit and mtg, husband works</b>	<b>Wife</b>	<b>All in Household</b>	<b>Wife</b>	<b>Wife</b>
<b>Married Couple, Both on title, credit, mtg. and Cosigner</b>	<b>Husband, Wife, Cosigner</b>	<b>Only those in Household</b>	<b>Husband and Wife Only</b>	<b>Husband and Wife Only</b>
<b>Single Woman, sole owner, living with roommate</b>	<b>Single Woman</b>	<b>All in Household</b>	<b>Single Woman</b>	<b>Single Woman</b>
<b>Two Unrelated Person Both on credit, mtg. and title</b>	<b>Both</b>	<b>All in Household</b>	<b>Both</b>	<b>Both</b>

Cosigners Cannot Live in Property, Do Not Sign Bond Documents or Take Title. Under No Circumstances May a Cosigner's Name Appear on Title or Warranty Deed.

Having People Sign Documents Who Should Not Sign Is as Incorrect as Not Having All Sign Who Should.

**THE SIMPLE RULE OF WHO SIGNS BOND FORMS – IF THE PERSON TAKES TITLE, THEY SIGN THE BOND FORMS. IF THEY DO NOT TAKE TITLE, THEY DO NOT SIGN THE BOND FORMS.**