

Non-Borrowing Spouse No SSN Certification for Community Property States

FHA/VA Guideline Requirements: The Mortgagee must obtain a credit report for a non-borrowing spouse who resides in a community property state, **or** if the subject property is located in a community property state in order to assure that the borrowing spouse is qualified with non-borrowing spousal debts. The credit report must indicate the non-borrowing spouse's SSN, where an SSN exists, was matched with the SSA, **or** the Mortgagee must either provide separate documentation indicating that the SSN was matched with the SSA or provide a statement that the non-borrowing spouse does not have an SSN.

Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

Both a signed Borrower Authorization Certification disclosure **AND** signed SSA-89 disclosure from the non-borrowing spouse must be obtained to document the non-borrowing spouse's acknowledgement and permission to allow a credit report to be obtained and to allow validation of the social security number as is required by FHA and VA.

The following must be completed if the non-borrowing spouse does not have a valid social security number that can be verified:

File Name: _____ **Loan Number:** _____

Non-Borrowing Spouse: _____

Check below as applicable:

Non-borrowing spouse has a valid ITIN as follows: _____ and the ITIN has been entered to order a HUD-compliant credit report which includes the full name, birthdate and two year residence history for the non-borrowing spouse as required by FHA and VA.

Non-borrowing spouse does not have a valid SSN **or** ITIN therefore a credit report cannot be obtained and the following information is provided as required by FHA and VA:

Full Name of Non-Borrowing Spouse: _____

Date of Birth of Non-Borrowing Spouse: _____

Present Residence Address of Non-Borrowing Spouse: _____

Previous Residence Address of Non-Borrowing Spouse (*required only if has resided less than two years at current residence*): _____

Previous Residence Address of Non-Borrowing Spouse (*required only if has resided less than two years at current and prior residences*): _____

Comments:

Form Completed by: _____
Name Date

For non-borrowing spouse without a legal SSN, a copy of the printout confirming inability to request credit without entering an SSN must be attached to this certification form.