



## **Non Purchasing Spouse Debts in Community Property States**

Southwest Funding must obtain a credit report for any non-purchasing spouse who resides in a community property state, or if the subject property is located in a community property state. This requirement is for FHA, VA and USDA loans.

Debts of a non-purchasing spouse must be included in the borrowers qualify ratios. The non-purchasing spouse credit history is not considered a reason to deny a mortgage loan.

The credit report must include the non-purchasing spouse's social security number or ITIN number. If a non-purchasing spouse does not have a social security number or ITIN number, the non-purchasing spouse must provide a written letter stating he/she has no social security number or ITIN number and the credit report must contain, at a minimum, the non-purchasing spouses full name, date of birth and address for most recent two years.

If the credit reporting company requires a social security number or ITIN number, the Southwest Funding employee should enter 111-11-1111.

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

For further assistance please contact the underwriting help desk at [uwhelpdesk@swfunding.com](mailto:uwhelpdesk@swfunding.com)