

Compliance Focus Areas – Nebraska

Marital Rights

- Nebraska is **not** community property state.
- Non-borrowing titled and non-titled spouses are required to sign the Mortgage, CD and Right of Rescission (if applicable) on homestead property. If can determine with certainty that property is non-homestead, then non-borrowing, non-titled spouse does not need to sign.

Predatory Lending

UWM does not purchase high-cost loans. Nebraska has no laws or regulations specifically regulating high-cost lending activities or loan terms.

Closing Practices

Nebraska is a wet settlement state. Good funds must be available for disbursement at settlement.