

Title Only (NBO) State Matrix

State	Disclosure / Acknowledgment Required for Title Only / NBO	Delivery Timing	Statutory Citation
Alabama	None	N/A	—
Alaska	None	N/A	—
Arizona	Spousal Joinder (Community Property)	At or before consummation	A.R.S. § 25-214
Arkansas	None	N/A	—
California	Homestead / Spousal Consent (if applicable)	At consummation	Cal. Fam. Code § 1102
Colorado	None	N/A	—
Connecticut	None	N/A	—
Delaware	None	N/A	—
District of Columbia	None	N/A	—
Florida	Homestead Spousal Consent	At consummation	Fla. Const. Art. X, § 4(c)
Georgia	None	N/A	—
Hawaii	Community Property Consent	At or before consummation	HRS § 510-8
Idaho	Community Property Consent	At consummation	Idaho Code § 32-912
Illinois	None	N/A	—
Indiana	None	N/A	—
Iowa	None	N/A	—
Kansas	None	N/A	—
Kentucky	None	N/A	—
Louisiana	Community Property Acknowledgment	At consummation	La. Civ. Code Art. 2347
Maine	None	N/A	—
Maryland	None	N/A	—
Massachusetts	Homestead Waiver	At consummation	M.G.L. c. 188, § 3
Michigan	None	N/A	—

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Minnesota	Homestead Spousal Consent	At consummation	Minn. Stat. § 507.02
Mississippi	None	N/A	—
Missouri	None	N/A	—
Montana	None	N/A	—
Nebraska	None	N/A	—
Nevada	Community Property Consent	At consummation	NRS § 123.230
New Hampshire	None	N/A	—
New Jersey	None	N/A	—
New Mexico	Community Property Acknowledgment	At consummation	NMSA § 40-3-13
New York	None	N/A	—
North Carolina	Homestead Waiver	At consummation	N.C. Gen. Stat. § 39-13
North Dakota	None	N/A	—
Ohio	Spousal Dower Waiver	At consummation	Ohio Rev. Code § 2103.02
Oklahoma	None	N/A	—
Oregon	None	N/A	—
Pennsylvania	None	N/A	—
Rhode Island	None	N/A	—
South Carolina	None	N/A	—
South Dakota	None	N/A	—
Tennessee	None	N/A	—
Texas	Texas Home Equity Notice (50(a)(6))	≥ 12 days prior to consummation	Tex. Const. Art. XVI, § 50(a)(6)(M)(i)
Utah	None	N/A	—
Vermont	None	N/A	—
Virginia	None	N/A	—
Washington	Community Property Consent	At consummation	RCW § 26.16.030
West Virginia	None	N/A	—
Wisconsin	Marital Property Consent	At consummation	Wis. Stat. § 766.55
Wyoming	None	N/A	—