

Published based on [How can I tell if my first and second mortgages are non-recourse loans?](#)

How can I tell if my first and second mortgages are non-recourse loans?

Both were purchase money loans made in California at the time we purchased our house (owner-occupied). No cash out and no refinance. I've reviewed the loan docs and cannot find the words "recourse" or "non recourse". What should I be looking for?

In general if your first note is a normal 80/20 and not 100 down no monies then its most likely non-recourse since the 80% equity in the house will cover their loss usually

the second note is probably a recourse loan since they would not bet on having equity to cover the 2nd note

You can also find this article published on [How can I tell if my first and second mortgages are non-recourse loans?](#), and on the tag pages [house](#), [how can i tell if my first and second mortgages are nonrecourse loans](#), [loan](#), [loan docs](#), [money](#), [non recourse](#), [purchase](#), [purchase money loans](#), [recourse loan](#), [Second Mortgages](#).