

MEMO #2013-7

TO: Distribution

DATE:

April 18, 2013

RE: E-Signature (Digital Signatures) Policy Update

EFFECTIVE DATE:

April 18, 2013

CMG's current policy regarding E-signatures (digital signatures) Documents:

- FNMA & FHLMC will accept digital signatures for all credit and closing Documents with the exception of the 4506T.
Note: Allowable in States which have approved a digital signatures policy
- FHA allows digital signatures on **third party** documents originated and signed outside the control of the Lender, such as the real estate contract
- VA does not allow any digital signatures

***Please contact your Correspondent Regional Manager or
your Correspondent Liaison with any questions.***

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