

**BULLETIN #2014-22**

TO: Distribution

DATE: July 18, 2014

RE: Electronic Signature Policy Update - VA Loans

EFFECTIVE DATE: Immediately

**Electronic Signature Policy Update - VA Loans**

Effective immediately on all VA loans, Electronic Signatures are permitted on Real Estate Sales Contracts. The Correspondent Seller must ensure the Sales Contract is signed by the correct parties in all required places.

The table below summarizes the ability to permit Electronic Signatures per each loan program.

<b>Loan Program</b>	<b>Initial Disclosures</b>	<b>Sales Contract</b>
Fannie Mae	Yes	Yes*
Freddie Mac	Yes	Yes*
FHA	Yes	Yes
VA	Yes	Yes
USDA	No	No
Jumbo	Yes	Yes
AIO	Yes	Yes

*\*Sales Contract must be managed by a licensed Real Estate Broker.*

Please refer to the [Electronic Signature Policy](#) to ensure full compliance with all requirements.

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

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