

Section 1.32 – Electronic Signature Requirements

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Overview

General

Truist allows the use of electronic signatures on all documents except for the following:

- Note,
- Security Agreement and Addendums, and
- Any notarized documents.

Note: The above guidance also applies to notarizations. Electronic notarizations (including remote online notarizations) are not acceptable.

Related Bulletins

General

Related bulletins are provided below in PDF format. To view the list of published bulletins, select the applicable year below.

- [2021](#)
- [2020](#)
- [2019](#)
- [2018](#)
- [2016](#)

Note: There were no related bulletins in 2017.

Eligibility of Electronic Signatures

General

Correspondent lenders must comply with investor requirements, as well as the United States Electronic Signatures in Global and National Commerce (ESIGN) Act, the Uniform Electronic Transactions Act (UETA), and any applicable state or federal laws, when utilizing electronic records and signatures on transactions submitted to Truist. Key Loan Program transactions adhere to Freddie Mac's requirements regarding use of electronic records and signatures.

Prior to submitting any transactions utilizing electronic records or signatures, Truist must approve the Correspondent lender for use of electronic records or signatures. For questions or assistance, please contact your Account Manager.

Correspondent lenders must provide proof of the borrower's consent to utilize electronic signatures.

All electronic signatures must be attributable to an identified signer.

When a record is electronically signed, the lender must retain, for each electronic signature, evidence of the following:

- the authenticated identity of the signer and, if applicable, related entity;
- attribution of the signature to the purported signer;
- the signer's express or implied agreement to use an electronic signature;
- date of the signature; and
- the method (and, if applicable, eSign vendor) by which the signature was made,

A copy of the electronic signature transaction log must be included in the closed loan file.
