



Bulletin 16-42

Electronic Signatures

This Bulletin replaces Bulletin 15-15 in its entirety. Refer to the highlight on page 2 for an additional approved vendor.

HomeBridge policy on the use of electronic signatures is as follows:

Electronic signatures are acceptable on:

- Purchase contracts,
- Initial 1003,
- Initial disclosures including:
 - Notice of Intent to Proceed
 - Borrower Certification and Authorization (in the event a physical borrower signature is required to verify employment HomeBridge will notify the broker)
 - Homeownership Counseling Disclosure
 - Notice of Right to Receive Copy of Appraisal
 - Borrower Certification Business Use of Investment Property
- Loan Estimate (LE)
- Letter of Explanation (LOE)

Electronic signatures are **not** eligible on the following:

- 4506-T
- Initial 1003 and initial disclosures where a POA is utilized
- Closing documents

Electronic signatures must be provided by one of the following HomeBridge approved electronic signature vendors:

- Alamode
- Digital Docs
- DocMagic eSign
- Document Cloud (EchoSign)

(list continued on next page)

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- Docusign
 - dotloop
 - Ellie Mae (Wave Systems)
 - eLynx's uSign and Swiftsign
 - Encomia
 - Fiserv
 - IDS (International Document Solutions)
 - Silanis
 - zipLogix

HomeBridge will require physical signatures at closing on all closing documents.

The above policy applies to all HomeBridge loan programs.

If you have any questions, please contact your Account Executive.