

**Gateway Correspondent - Power of Attorney, Electronic Signatures and a Combination of Both**

<b>Power of Attorney</b>	<b>FHA/RD-USDA</b>	<b>Section 184</b>	<b>VA</b>	<b>FNMA</b>	<b>TX(a)6 FNMA</b>
Allow a Specific POA for Loan Closing Docs	Yes HUD 4155.2 6.A.1.f	Yes Section 184 Processing Guide 2014 Chp 6.4.D	Yes VA HB Chapter 9 Section 7	Yes B8-3-03 & Part E Quick References & NO on all cash out transactions	No TX Supreme Ct Ruling 10-0121
Allow a Specific POA for initial disclosures and initial 1003 Application	No HUD 4155.1 1.B.1.a 1.B.3.c 1.B.3.d	No Section 184 Processing Guide 2014 Chp 6.4.D	Yes Along with an Alive & Wellness Cert - per Laura Rodriguez at VA.gov	No B8-3-03 & Part E Quick References	No TX Supreme Ct Ruling 10-0121
Allow a Specific POA for initial disclosures, initial 1003 Application and the borrower(s) to use an electronic signature on these documents as well.	No HUD 4155.1 1.B.1.a 1.B.3.c 1.B.3.d & ML 2010-14	No Section 184 Processing Guide 2014 Chp 6.4.D	No per Laura Rodriguez at VA.gov	No B8-3-03 & Part E Quick References	No Supreme Court Ruling 10-0121
<b>Electronic/Laser Signature</b>	<b>FHA/RD-USDA</b>	<b>Section 184</b>	<b>VA</b>	<b>FNMA</b>	<b>TX(a)6 FNMA</b>
Allow borrower(s) to use an electronic/laser signature on the initial disclosures and initial 1003 Application with evidence of e-consent.	Yes - FHA ML 2014-03 Yes - RD/USDA RD AN # 4776 (1980D)	Yes Section 184 follows FHA protocol ML 2014-03	Yes per Laura Rodriguez at VA.gov Circular 26-13-13	Yes A2-5.1-03 & 04	Yes A2-5.1-03 & 04
Allow borrower(s) to use an electronic/laser signature on the closing documents.	No ML 2014-03 RD AN # 4776 (1980D)	No Section 184 follows FHA protocol ML 2014-03	No Gateway policy will not allow (though VA Does) Circular 26-13-13	No A2-5.1-03 & 04	No A2-5.1-03 & 04
Allow the Loan Officer to use an electronic/laser signature on the initial 1003 Application.	Yes ML 2014-03 RD AN # 4776 (1980D)	Yes Section 184 follows FHA protocol ML 2014-03	Yes Circular 26-13-13	Yes FNMA Guide B1-1-01	Yes FNMA Guide B1-1-01
Allow the Loan Officer to use an electronic/laser signature on the final 1003 Application.	Yes ML 2014-03 RD AN # 4776 (1980D)	Yes Section 184 follows FHA protocol ML 2014-03	Yes Circular 26-13-13	Yes FNMA Guide B1-1-01	Yes FNMA Guide B1-1-01
Allow a third party electronic/laser signature outside of the lender's control (i.e. sales contracts, appraisals)	Yes ML 2014-03 RD AN # 4776 (1980D)	Yes Section 184 follows FHA protocol ML 2014-03	Yes per Laura Rodriguez at VA.gov Circular 26-13-13	Yes A2-5.1-03 & 04	Yes A2-5.1-03 & 04

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### All Files

**Borrower electronic/laser signature or electronic delivery of documents consent:** The loan file must contain the borrower's consent form for the use of any electronic signature, electronic disclosures or document sent. The e-consent disclosure must be provided to the borrower prior to sending any documents or appraisals electronically.

### Other Documents That Require Ink/Live Signatures

**Borrower Certification and Authorization, 4506T and the SSA form**

**RD/USDA form 1980-21**

**Promissory Note and Allonges**

**Deed of Trust/Security Instrument**

**Power of Attorney**

**Any Addendum or Riders to the Note and Security Instrument**

### Loan Officer/Lender electronic signature documentation requirements

**Lenders or document custodians must collect and retain appropriate evidence to:**

- document a signer's agreement to use an electronic signature,
- demonstrate a signer's execution of a particular electronic signature, and
- prove its attribution of the electronic signature to that signer.

**Any files that a lender maintains must include:**

- the name of the person and related entity, if applicable, who signed each document in the loan file;
- the borrower's consent for the use of any electronic signature or disclosure;
- the date of the signature;
- the method by which the document was signed; and
- any associated information that can be used to verify the electronic signature.

