

# Gateway First Bank, Correspondent Lending

Power of Attorney, Hybrid Electronic Signatures(s) and/or Combination of Both (applicable for ALL loan programs, including specialty loan programs)

POWER OF ATTORNEY	SPECIALTY LOAN PROGRAMS	FHA/RD-USDA	SECTION-184	VA	CONVENTIONAL	TX(a)6
Allow a Specific POA for Purchase Contract and Initial URLA If POA used for Purchase Contract and Initial URLA, POA cannot be used for Closing Documents.	Yes	Yes HUD 4000.1	Yes Section 184 Processing Guidelines	Yes VA Handbook Chapter 9 Along with an Alive & Wellness Cert	Yes FNMA Selling Guide B8-5-05 FHLMC Seller Guide 6301.4 NO on all cash out transactions	No TX Supreme Court Ruling 10-0121
Allow a Specific POA for Loan Closing Documents	Yes	Yes HUD 4000.1	Yes Section 184 Processing Guidelines	Yes VA Handbook Chapter 9	Yes FNMA Selling Guide B8-5-05 FHLMC Seller Guide 6301.4 NO on all cash out transactions	No TX Supreme Court Ruling 10-0121
Remote Online Notary (RON) and In-Person Electronic Notarization (IPEN)	No	No	No	No	No	No
ELECTRONIC SIGNATURE(S)	SPECIALTY LOAN PROGRAMS	FHA/RD-USDA	SECTION-184	VA	CONVENTIONAL	TX(a)6
Allow Borrower(s) to use an Electronic Signature on the Initial Disclosures and Initial URLA with evidence of Borrower(s) e-consent approval.	Yes	Yes	Yes	Yes	Yes	Yes
Allow the Loan Officer to use an Electronic Signature on the Initial URLA.	Yes	Yes	Yes	Yes	Yes	Yes
Allow a Third Party electronic signature outside of the lender's control (i.e. sales contracts, appraisals).	Yes	Yes	Yes	Yes	Yes	Yes
Allow Borrower(s) to use an Electronic Signature on Custodial/Collateral Documents delivered to the Agencies: <ul style="list-style-type: none"><li>• Original Note/Allonges and any Addendums/Riders to the Note</li><li>• Security Instrument and any Addendums/Riders to the Security Instrument</li><li>• Power of Attorney</li></ul>	No	No	No	No	No	No



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ELECTRONIC SIGNATURE(S)	SPECIALTY LOAN PROGRAMS	FHA/RD-USDA	SECTION-184	VA	CONVENTIONAL	TX(a)6
Allow Borrower(s) to use an Electronic Signature on these closing documents. <ul style="list-style-type: none"><li>• 4506-C (if e-signed, must absolutely include the document specific detailed e-consent tracking)</li><li>• SSA-89 Form</li><li>• Right To Cancel Notice</li><li>• Final URLA and HUD Addendum</li><li>• Final CD</li><li>• Name Affidavit</li></ul> *NOTE: Other Closing Documents can be electronically signed and pre-signed within 72 hours of closing date.	No	No	No	No	No	No
Allow the Loan Officer to use an Electronic Signature on the Final URLA.	Yes	Yes	Yes	Yes	Yes	Yes
Allow Notary to use Electronic Signature on Closing Documents (includes Remote Online Notary – RON).	No	No	No	No	No	No

## ALL FILES

**Borrower(s) Electronic Signature or Electronic Delivery of Document Consent:** The loan file must contain the borrower’s consent form and document tracking 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.

\*Client is responsible for following applicable Agency Guidelines for Power or Attorney and Electronic Signatures.

## LOAN OFFICER/LENDER ELECTRONIC SIGNATURE DOCUMENTATION REQUIREMENTS

