

Job Aid for Inter-Vivos Revocable Trust Signatures on Trusts

<p>Documents addressed in this Job Aid include:</p> <ul style="list-style-type: none">• Note• Addendum to Note• Security Instrument (Mortgage or Deed of Trust) and Riders• Inter Vivos Revocable Trust Rider• Settlor Acknowledgment• Closing Disclosure and Notice of Right to Cancel• Handwritten Signature Requirements	
<p>Subject Summary</p>	<p>This document contains signature block requirements and examples of acceptable forms of handwritten signatures for legal documents for Loans with property vested in an Inter Vivos Revocable Trust where the Borrower is signing both in individual capacity and trustee capacity.</p>
<p>Note</p>	<p>The Note must be executed individually by each Borrower and by each Trustee on behalf of the Trust. For example:</p> <ul style="list-style-type: none">• If John Doe is the Borrower, and• If title is vested in “John Doe, Trustee of the John Doe Trust dated May 1, 2012,” then <p>Signature block requirements</p> <p>The document must be typed the same or substantially similar to the following (either signature block is acceptable).</p> <ul style="list-style-type: none">• _____ _____ John Doe John Doe, Trustee of the John Doe Trust dated May 1, 2012 [or under Trust instrument dated May 1, 2012] <p>OR</p> <ul style="list-style-type: none">• _____ John Doe, Individually and as Trustee of the John Doe Trust dated May 1, 2012 [or under Trust instrument dated May 1, 2012]
<p>Addendum to Note</p>	<p>The Addendum to Note may be included, but is not required. If included, it must be completed in its entirety. The Addendum to Note must be executed individually by each Borrower and by each Trustee on behalf of the Trust. For example:</p> <ul style="list-style-type: none">• If John Doe is the Borrower, and• If title is vested in “John Doe, Trustee of the John Doe Trust dated May 1, 2012,” then <p>Signature block requirements</p> <p>The document must be typed the same or substantially similar to the following (either signature block is acceptable).</p> <ul style="list-style-type: none">• _____ _____ John Doe John Doe, Trustee of the John Doe Trust dated May 1, 2012 [or under Trust instrument dated May 1, 2012] <p>OR</p> <ul style="list-style-type: none">• _____ John Doe, Individually and as Trustee of the John Doe Trust dated May 1, 2012 [or under Trust instrument dated May 1, 2012]

Job Aid for Inter-Vivos Revocable Trust Signatures on Trusts

<p>Security Instrument (Mortgage or Deed of Trust) and Riders</p>	<p>The definition of “Borrower” on page 1 of the Security Instrument must specifically include everyone who is signing the Security Instrument. The Security Instrument and any applicable Rider (except the Settlor Acknowledgement) must be executed by:</p> <ul style="list-style-type: none"> • Each Trustee on behalf of the Trust, • Any vested individual and • Any individual with other ownership interest in the property, including non-title holding spouses or domestic partners, required by law to sign for the limited purpose of releasing homestead, community property or other marital rights. <p>For example:</p> <ul style="list-style-type: none"> • If John Doe is the Borrower, and • If title is vested in “John Doe, Trustee of the John Doe Trust dated May 1, 2012,” then <p>Signature block requirements The document must be typed the same or substantially similar to the following.</p> <ul style="list-style-type: none"> • _____ John Doe, Trustee of the John Doe Trust dated May 1, 2012 [<i>or under Trust instrument dated May 1, 2012</i>]
<p>Inter Vivos Revocable Trust Rider</p>	<p>An Inter Vivos Revocable Trust Rider is required with all trust Loans.</p> <ul style="list-style-type: none"> • Page 1 of the Rider must contain the following definitions: <ul style="list-style-type: none"> A. “Revocable Trust,” B. “Revocable Trust Trustee(s)” and C. “Revocable Trust Settlor(s).” Additional information on these definitions can be found in the Attorney’s Opinion Letter or Trust Certification. • Page 2 of the Rider must be executed by each Trustee on behalf of the Trust. <p>For example:</p> <ul style="list-style-type: none"> • If John Doe is the Borrower, and • If title is vested in “John Doe, Trustee of the John Doe Trust dated May 1, 2012,” then <p>Signature block requirements The document must be typed the same or substantially similar to the following.</p> <ul style="list-style-type: none"> • _____ John Doe, Trustee of the John Doe Trust dated May 1, 2012 [<i>or under Trust instrument dated May 1, 2012</i>]
<p>Settlor Acknowledgment</p>	<p>The Settlor Acknowledgment cannot be a stand-alone document.</p> <p>The Settlor Acknowledgment must reference the Security Instrument and the trust rider and be executed by each original Settlor of the Trust and needs to be incorporated into the Security Instrument and the Trust rider.</p> <p>Settlor Acknowledgment: BY SIGNING BELOW, the undersigned Settlor(s) of the _____ [<i>Complete Legal Name of Trust</i>] Trust under Trust instrument dated _____, _____, acknowledges all of the terms and covenants contained in this Security Instrument and the trust rider(s) thereto and agrees to be bound hereby.</p> <p>The Settlor Acknowledgment must be executed by each Settlor. For example:</p> <ul style="list-style-type: none"> • If John Doe is the Borrower, and • If title is vested in “John Doe, Trustee of the John Doe Trust dated May 1, 2012,” then

Job Aid for Inter-Vivos Revocable Trust Signatures on Trusts

	<p>John Doe, Individually and as Trustee of the John Doe Trust dated May 1, 2012 [<i>or under Trust instrument dated May 1, 2012</i>]</p> <p><i>*Typed names below this signature indicate that John Doe has signed in both an individual and trust capacity, <u>THIS IS ONLY ACCEPTABLE IF THE SIGNATURE BLOCK IS TYPED EXACTLY AS ABOVE.</u></i></p> <p>The following would be unacceptable for documents requiring both individual and Trustee signatures if typed on any document without an additional signature block and without any additional handwritten signatures. The typed name must indicate the Borrower is signing in both individual capacity and trustee capacity.</p> <p><u>John Doe</u> John Doe, Trustee</p>
--	--