

**Generally, any document that requires a notary must be wet-signed. The Note must always be wet signed.** Electronic signatures must be obtained from an approved E-sign vendor.

*Note: For all loan types, only seller documents can be completed via E-Notary. Documents signed outside the United States must be notarized at a U.S. Embassy or military installation.*

*The matrices, though not an exhaustive list, provide guidance on acceptable signature types. State-specific disclosures are not part of this list.*

## Conventional Loans

Closing Package Disclosure	E-sign	Wet Sign
Uniform Residential Loan Application (URLA)	X	
1103 Supplemental Consumer Information Form	X	
Note		X
Addendum To Loan Application Homestead-LP1	X	
AKA Statement B1		X
Allonge to Note		X
Borrower Appraisal Acknowledgment	X	
Borrowers Certification and Authorization	X	
Borrowers Certification of Continued Employment and Income	X	
Closing Disclosure	X	
Closing Instructions	X	
Compliance Agreement/E&O		X
Discount Point Fee Disclosure	X	
ECOA Notice-Occupancy Statement and Mailing Address Cert	X	
First Payment Notification	X	
Flood Hazard Determination	X	
Flood Insurance Coverage Subject to Change Disclosure	X	
Initial Escrow Account Disclosure Statement	X	
IRS 4506-C	X	
IRS 4506-C Authorization	X	
IRS W-9	X	
Liability Certificate-Mortgage Fraud is Investigated by the FBI	X	
Limited Power of Attorney to Correct Documents		X
Notice Concerning Private Mortgage Insurance - Initial Disclosure - Fixed	X	
Notice of Right to Cancel (Primary Refi)	X	
Notice of Special Flood Hazards - Participating Communities	X	
Notice Regarding Furnishing of Negative Information Model B-1	X	
Occupancy Statement		X
Patriot Act Disclosure	X	
Quality Control Release	X	
Reserve Account Agreement for Taxes and Insurance	X	
Security Instrument/Mortgage		X
Tax Information Sheet	X	

## FHA Loans

Closing Package Disclosure	E-sign	Wet Sign
1003 Application 1	X	
1103 Supplemental Consumer Information Form	X	
Addendum To Loan Application Homestead	X	
AKA Statement		X
Allonge to Note		X
Amendatory Clause - Real Estate Cert	X	
Assumption of HUD-FHA Insured Mortgages	X	
Borrower Appraisal Acknowledgment	X	
Borrowers Certification and Authorization	X	
Borrowers Certification of Continued Employment and Income	X	
Closing Disclosure	X	
Closing Instructions	X	
Compliance Agreement/E&O		X
ECOA Notice-Occupancy Statement and Mailing Address Cert	X	
FHA Addendum to Closing Instructions	X	
FHA Direct Endorsement Disclosure	X	
FHA Note		X
FHA Settlement Certification	X	
First Payment Notification	X	
FL FHA MERS Security Instrument		X
FL Radon Gas Disclosure	X	
Flood Insurance Coverage Subject to Change Disclosure	X	
HUD 92900-A (Effective 3-1-2021) 1	X	
Important Notice to Homebuyers HUD-92900-B	X	
Informed Consumer Choice Disclosure Notice	X	
Initial Escrow Account Disclosure Statement	X	
IRS 4506-C Authorization	X	
IRS 4506-C F01-T01	X	
IRS W-9	X	
Liability Certificate-Mortgage Fraud is Investigated by the FBI	X	
Limited Power of Attorney to Correct Documents		X
No HUD Warranty	X	
Notice of Right to Cancel (Primary Refi)	X	
Notice Regarding Furnishing of Negative Information Model B-1	X	
Occupancy Statement		X
Patriot Act Disclosure	X	
Program Integrity Bulletin - Avoid Loan Fraud	X	
Quality Control Release	X	
Reserve Account Agreement for Taxes and Insurance	X	
Tax Information Sheet	X	

## VA Loans

Closing Package Disclosure	E-sign	Wet Sign
Uniform Residential Loan Application (URLA)	x	
1103 Supplemental Consumer Information Form	x	
Addendum To Loan Application Homestead	x	
AKA Statement		x
Allonge to Note		x
Borrower Appraisal Acknowledgment	x	
Borrowers Certification and Authorization	x	
Borrowers Certification of Continued Employment and Income - VA	x	
Closing Disclosure	x	
Closing Instructions	x	
Compliance Agreement/E&O		x
ECOA Notice-Occupancy Statement and Mailing Address Cert	x	
First Payment Notification	x	
Flood Insurance Coverage Subject to Change Disclosure	x	
Initial Escrow Account Disclosure Statement	x	
IRS 4506-C Authorization	x	
IRS 4506-C	x	
IRS W-9	x	
Liability Certificate-Mortgage Fraud is Investigated by the FBI	x	
Limited Power of Attorney to Correct Documents		x
Notice to Borrower (GNMA)	x	
Notice of Right to Cancel (Primary Refi)	x	
Notice Regarding Furnishing of Negative Information	x	
Occupancy Statement		x
Patriot Act Disclosure	x	
Quality Control Release	x	
Reserve Account Agreement for Taxes and Insurance	x	
Rights of VA Loan Borrowers (Important Notice)	x	
Report and Certification of Loan Disbursement (VA Form 26-1820)		x
Security Instrument/Mortgage		x
Tax Information Sheet	x	
VA Note		x
VA Guaranteed Loan and Assumption Policy Rider		x
VA Escape Clause Disclosure and Real Estate Certification	x	