



Electronic Signatures (E-sign) Certification

Electronic Signatures (eSign)

FLCBank accepts electronic signatures (E-sign) when they comply with the E-Sign Act and the Uniform Electronic Transactions Act (UETA) and has an approved list of eSign vendors.

Check the FLCBank approved list of E-sign vendors at <https://www.flcbmtg.com/customer-policy-documents/>

If you are using a vendor that is not on the FLCBank approved list, provide the following to Mortgage Third Party Risk mortgagethirdpartyrisk@flcb.com for review prior to using for FLCBank documents.

OPTION ONE:	OPTION TWO:
Publicly held companies and those that specifically state on their web site that they fully comply with the E-sign Act and reference the two items below will be approved without requiring other documentation.	Failing Option One, the TPO provides their compliance statement and the SSAE, SOC or SAS documentation from the vendor. Including but not limited to the following below:
<input type="checkbox"/> Vendor documentation confirming system compliance with UETA, E-SIGN and other applicable state and regulatory requirements.	<input type="checkbox"/> Vendor documentation confirming system compliance with UETA, E-SIGN and other applicable state and regulatory requirements.
<input type="checkbox"/> Other documentation such as a SSAE 16 (SAS 70 Type II) review.	<input type="checkbox"/> Documentation confirming the vendor has internal or external computer/ technology experts and internal or external legal experts regarding systems compliance.
	<input type="checkbox"/> Confirmation of the vendor's ongoing effectiveness of controls with routine
	<input type="checkbox"/> Other documentation such as a SSAE 16 (SAS 70 Type II) review.
	<input type="checkbox"/> Any relevant information on all technology providers, including a comprehensive list of their technology providers.

FLC Bank requires the Broker to represent and warrant the following:

1. The software and disclosures used comply with the applicable federal and/or state laws, regulations and rules including, the Uniform Electronic Transactions Act, as enacted in each applicable jurisdiction ("UETA") and the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"), as applicable:
2. Certifies (initially and then annually) by reading and acknowledging this policy located at <https://www.flcbmtg.com/customer-policy-documents/>, and agrees to comply with any revisions to the foregoing policy promulgated at the foregoing online repository and that only vendors acceptable to FLC Bank are utilized to comply with the applicable requirements described herein;
3. Will promptly notify FLC Bank of any negative or adverse findings identified by federal regulators with respect to any Electronic Records and Electronic Signatures used by Broker in connection with creating and using Electronic Initial Loan Documents;
4. The Broker is able to provide when requested, evidence of borrower's electronic consent, proof of receipt and proof of signature with electronic consent disclosures and audit trail.

Applicant (Company Full Legal Name):

Signature: _____ Title: _____

Print Name: _____ Date: _____