



## Corporate Policies

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### Electronic Signature Policy

#### Overview

LDWholesale will accept electronic signatures on initial disclosures and third party documents that meet the following requirements:

- Electronically signed document(s) must comply with the [Electronic Signatures in Global and National Commerce Act](#) (esign)
- Electronically signed document(s) must comply with all Federal and State laws and regulations
- Electronically signed document(s) must have utilized a LDW approved third party E-sign technology vendor. LDW approved vendors are:
  - Adobe Document Cloud
  - SureDocs/Alamode technologies, llc.
  - Calyx INK-it
  - Cogent Road, Inc.
  - DocMagic, Inc. Magic
  - Docu Prep, Inc.
  - DocuSign, Inc.
  - DocuTech Corporation
  - Ellie Mae, Inc
  - Elynx/Usign
  - Encomia, LLC
  - IDS – International Document Services
  - Mortgage Builder
  - RightSignature™ - Citrix®
  - RPost
  - Sign Now/Barracuda Networks
  - Silanis
  - SwiftsignSwiftView, Inc. SwiftSend/eLynx
  - Wolters Kluwer
  - Xerox Mortgage Services BlitzDocs XE

**Note:** LDW approval of the vendor that the RE Agent used for a purchase contract is not required.

#### Prohibited E-Sign Transactions

Electronic Signatures are not allowed in the following situations

- A Power of Attorney (POA) is involved
- The document requires notarization
- Closing Documents

## **Requesting ESIGN Vendor Approval**

Brokers may request LDW approval for an ESIGN vendor by providing their Account Manager (AM) with following information:

- Broker to provide a narrative/explanation in writing of how their systems interact with the ESIGN vendor.
- Process map or description; how a document is sent, signed and delivered back to the broker.

The AM will send the request and the required documentation the VP, LDW Compliance who will confirm that the requested ESIGN vendor has the security and functionality required by the [Electronic Signatures in Global and National Commerce Act](#) (ESIGN). If acceptable, an approval will be issued and the new vendor will be added to the LDW ESIGN vendor approved list.

Topic Date: 04/17/17