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No: **2015-10-04**

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### Electronic Signature Policy

ResMac, Inc. (ResMac) will allow electronic signatures for initial disclosures, initial 1003 and purchase contracts for all conventional, FHA, VA and USDA loan types. Documents signed via an eSignature must be in accordance with the E-SIGN Act.

We will continue to require a live signature on the SSA form and Credit Authorization; they should be included with the initial submission.

An indication of the electronic signature and date should be clearly visible when viewed electronically and in a paper copy of the electronically signed document. ResMac employees must review these signatures with the same level of care and due diligence that would be used for “wet” signatures.

Resmac will continue to require “wet” signatures on closing documents.

To comply with the e-Sign Act:

1. The consumer must consent electronically to receive documents in electronic form in a manner that reasonably demonstrates that the consumer can access information in the electronic format that will be used to provide the information.
2. The consumer must receive a clear and conspicuous statement of:
  - a. The consumers right to receive paper records
  - b. The right to withdraw the consent and any consequences of later withdrawing consent to receive electronic records
  - c. Informing the consumer of whether the consent applies only to a particular transaction or identified categories of records that may be provided
  - d. Describing the procedures the consumer must use to withdraw consent
  - e. Informing the consumer how, after the consent, the consumer may, upon request, obtain a paper copy and whether any fee will be charged
  - f. The hardware and software requirements for accessing electronic records

ResMac will use the following eSignature and eDelivery Vendors that comply with the regulation:

- DocMagic
- Calyx Point

Resmac will maintain a copy of the eDelivery log for each loan that captures the electronic consent and proof of each delivery made by email within the required timeframe.