

MiMutual will now accept E-Signed Origination documents (i.e. application, application disclosures, etc.), **once you have been approved** through our Client relations department. This policy is to provide detailed information regarding electronic signature requirements.

Ineligible loan programs and documents:

- Any closing documents or any documents that require notarization or witnesses, including Power of Attorney
- SSA-89 form (requires borrower's wet signature)
- LOX for Inquiries (requires borrower's wet signature)
- Priority Appraisal Credit Card Authorization (requires borrower's wet signature)

MiMutual will accept applications from third-party originators using one of the approved vendors below. The application must be fully completed and submitted with all requested items to the Client Relations team for consideration. The application must be reviewed and approved before any loans using e-sign may be submitted.

MiMutual's Approved Vendors

- Adobe® EchoSign®
- A la Mode, Inc.®
- Calyx Software® INK-it™
- DocMagic, Inc.
- DocuSign®
- Ellie Mae® Encompass

Additional Eligible Vendors

- | | | |
|------------------------------------|-----------------------------------------|------------------------------------------------|
| • Accenture (fka Mortgage Cadence) | • eLynx, uSign, Swiftview, or INBOX | • MRG Document Technologies |
| • DocVelocity® | • eOriginal® | • National Credit-Reporting System, Inc. (NCS) |
| • CIC® | • Encomia | • SigniaDocs |
| • CSi | • Fiserv | • Silanis' ApproveIt® |
| • Cogent Road | • Integrated Media Management (IMM) | • Sutisoft® |
| • Data-Vision, Inc. Remote Docs® | • International Document Services (IDS) | • Wave eSignSystems |
| • Digital Delivery, Inc. | • Mortgagebot, LLC | • Wolters Kluwer |
| • Document Express, Inc. | • Mortgage Builder | • Xerox Blitzdocs |
| • DocuPrep | | |
| • DocuTech™ | | |

All loan submissions using E-Sign must include a Disclosure Tracking Summary or Disclosure Tracking Details (see E-Sign Disclosure Tracking Job Aid). **If the Disclosure Tracking Details indicate that disclosures were either not delivered in a timely manner to ensure compliance with federal and state regulations, or not in compliance with the E-Sign Act, the loan is ineligible for delivery with MiMutual.**



Third Party E-Sign Application

Customer Name: _____ Date: _____

For consideration, provide the following:

- Fully completed application
- **The following information is only required if you are using a vendor that is NOT listed as one of MiMutual's Approved Vendors (one of the additional eligible vendors):**
 - Example of Disclosure Tracking Summary, which must include:
 - Loan identifying information
 - Date disclosures were electronically sent and date the e-disclosures were accepted by the borrower(s)
 - Evidence of Borrower(s)' IP Address
 - List of documents sent
 - Example of a signed borrower consent form for e-sign for each borrower on the loan

1. What e-Sign vendor will be used for the E-sign program and how long have you utilized the vendor?

_____ Start Date _____

2. Who completes the Quality Control reviews of E-Sign loans (in-house or outsourced)?

- Explain the Quality Control process for E-Signed loans (i.e., sample size, frequency of audits, etc.)

3. Please list the individual to contact in the event any documents are needed.

NAME: _____

TITLE: _____

Phone Number: _____ Fax Number: _____ Email: _____

Signature: _____

Title: _____

Submit to Client Relations (clientrelations@mimutual.com)

For Internal Use Only	
Approved By: _____	Date: _____