

# Product Support Bulletin

Information for Correspondent Lenders of SunTrust Mortgage, Inc.  
March 27, 2015 • COR15-019



Alert

Update

Reminder

Clarification

Training  
Information

Preview

## Electronic Signature Eligibility Expanded

SunTrust Mortgage, Inc. expands the electronic signature (eSignature) requirements to allow an eSignature on the initial loan application and initial disclosures for Agency products.

### Intended Audience

Origination Processing	Secondary Marketing	Underwriting	Closing Delivery Funding	Compliance Legal	Other
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### Effective Dates

#### Friday, March 27, 2015

Effective for new loan applications and existing loans in the pipeline on or after this date.

### Background Information

SunTrust Mortgage identified an opportunity to expand our published eSignature eligibility requirements.

### Bulletin Details

#### Electronic Signatures

We will now permit an eSignature for Agency products on the initial loan application and initial disclosures. Click [here](#) to access the before-and-after matrix providing the detailed guideline updates.

**Note:** SunTrust Mortgage defines "initial disclosures" as any disclosures required to be provided to applicants under state or federal law or by SunTrust Mortgage's Seller Guide prior to the loan closing date.

As a reminder, eSignatures are not eligible when a notary is required on the sales contract.

#### Revised Materials

Click [Electronic Signature Requirements](#) to access the revised materials.

### Action Required

**Origination, Processing, Underwriting, Closing, Delivery, Funding, Compliance, and Legal March 27, 2015**

Follow eSignature requirements for new loan applications and existing loans in the pipeline.

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## Former Guidelines

Previously, we did not allow eSignatures on the initial loan application and initial disclosures.

## Other Resources

Support Group	Description and Contact Information:
Correspondent Relations Coordinator	Specific questions on applying this procedure to specific loan files. Direct contact information for each correspondent relations coordinator is located in General Section 1.01: The Correspondent Division.
Emerging Banker Account Executive	Specific questions on applying this procedure to specific loan files. Direct contact information for each account executive is located in General Section 1.01: The Correspondent Division.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 4.

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