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Sent: Friday, February 28, 2014 11:44 AM
To: 'SF-HOUSING-COUNSELING-L@hudlist.hud.gov'
Subject: Use of Electronic Signatures for HECM Counseling Certificates

TO: ALL HUD-APPROVED HOUSING COUNSELING AGENCIES; All HUD APPROVED LENDERS

SUBJECT: Use of Electronic Signatures for HECM Counseling Certificates

Mortgagee Letter 2010-14 announced that HUD will accept electronic signatures on all third party documents in accordance with the Electronic Signatures in Global and National Commerce Act(ESIGN) and Uniform Electronic Transaction Act (UETA). This policy applied to all forward and Home Equity Conversion Mortgages (HECM). The policy states that third party documents are those that are originated and signed outside of the mortgagee's control. The Certificate of HECM Counseling, Form HUD-92902, is considered a third party document consistent with the intent of this policy.

Housing Counselors on the HUD HECM Roster are permitted to utilize an electronic signature when executing the Certificate of HECM Counseling, Form HUD 92902, and to accept electronic signatures from homeowners and other participants of the reverse mortgage counseling session who are required to sign the Certificate. Consistent with the requirements of Mortgagee Letter 2010-14, the electronic signature and date must be clearly visible when viewed electronically and in the paper copy of the certificate. The use of electronic signature must comply with all provision of ESIGN and UETA. Housing Counselors are reminded that all client files must include a signed Certificate of HECM Counseling.

Any question regarding this subject may be directed to:
Housing.Counseling@HUD.GOV

Bulk subscriptions:

Some housing counselors have asked, "How do I sign up my entire agency staff for housing counseling listserv updates?" It is easy... Just list your staff email addresses like this:

aaa@xyz.com
bbb@xyz.com
ccc@xyz.com

You can send in one email address or your entire agency. Then [Email your list](#) to HUD-OHC.

If you have a housing counseling industry friend who you want to subscribe to this listserv, there are 2 other ways to sign up: Send them this [link](#) or forward them this email. Click here to [unsubscribe](#), then click on "Housing Counseling" and follow the unsubscribe instructions on that page.

Some Helpful Links for Housing Counselors:

- [Email Technical Support for Housing Counselors](#)
- [HUD Housing Counseling Webpage](#)
- [The Bridge Housing Counseling Newsletter Archive](#)
- [Housing Counseling Listserv Archive](#)
- [Training Webinar Archive](#)
- [Events & Training Calendar](#)
- [Contracting Opportunities](#)
- [Career Opportunities](#)
- [Grant Opportunities](#)
- [Disaster Recovery Resources](#)
- [Foreclosure Assistance](#)
- [Making Home Affordable](#)
- [FHA Resource Center](#)
- [Index of HUD Listserv Mailing Lists](#)

This list will often provide training opportunities and event announcements for non-profit and government HUD Housing Counseling partners. HUD does not endorse the organizations sponsoring linked websites, and we do not endorse the views they express or the products/services they or their community/business partner's offer. For more information please see [HUD's web policies](#)

Thank you!!!!