

External Hybrid eClose Guidelines

A Borrower(s) may be eligible for Hybrid eClosing for specific Loan Types. Certain loan documents are required to be “wet” signed and executed the same day as eSigning/eClosing.

Hybrid eClose is Allowed for the Following Loan Types

- Conventional Loan Programs
 - Exclude Texas Equity Section 50(a)(6)
- Government Loan Programs

Hybrid eClose is Not Allowed for the Following Loan Types

- Jumbo Loan Programs
 - Laguna
 - Malibu
 - Manhattan
 - Monterey
- Non-QM Loan Programs
 - Newport
 - Sunset
 - Zuma
- Texas Equity Section 50(a)(6)
- Loan closing with Power-of-Attorney (POA)
- Loan closing in a Trust

“Wet” Signature is Required on the Following Documents

- Document(s) that require Notarization, but not limited to:
 - Errors and Omissions/Compliance Agreement
 - Mortgage/Deed of Trust
 - Occupancy Statement
 - Signature/Name Affidavit
- Borrower’s Certification and Authorization
- Mortgage/Deed of Trust and applicable Rider(s)
- Notice of Right to Cancel, if applicable
- Promissory Note and applicable Addendum(s)
- SSA-89 Release Social Security Number (SSN) Verification
- W-9

For additional questions, please contact eClose@jmacclending.com.