

Talking to Investors About Digital Closings

When implementing a digital closing strategy, it is important to partner with your investors to understand their acceptance criteria for electronic documents (including eNotes or other documents that are eSigned or eNotarized). While many investors accept digital closings today, each has their own unique set of requirements, policies, and capabilities for acceptance.

Here are six key questions to help you determine investor acceptance and guidelines for digitally closed loans.

- Do you accept eNotes (electronic promissory notes)?
- Do you accept loans closed using remote online notarization (RON)?
- Do you have any restrictions on the loan/product types that are eligible for eNote or RON?
- Are there any closing documents for which you do not accept the use of eSignatures?
- What is the process to obtain approval to deliver loans to you that are closed with eNotes and/or RON?
- Can you share any applicable procedures or guidelines for the delivery of loans to you that are closed with eNotes and/or RON?

The MERS® eRegistry

As the industry's system of record for eNotes, the MERS eRegistry identifies and verifies eNote rightsholders.

For a comprehensive list of all organizations that originate, fund, and purchase eNotes, [visit the MERS® eRegistry webpage.](#)