

Documents addressed in this Job Aid include:

- Note
- Addendum to Note
- Security Instrument (Mortgage or Deed of Trust) and Riders
- Inter Vivos Revocable Trust Rider
- Settlor Acknowledgment
- Closing Disclosure and Notice of Right to Cancel

Subject Summary	<ul> <li>This document contains signature block requirements and examples of acceptable forms of handwritten signatures for legal documents for Loans with property vested in an Inter Vivos Revocable Trust.</li> <li>At least one borrower on the loan must be all of the following: <ul> <li>Credit Qualifying Borrower</li> <li>Trustee</li> <li>Settlor/Grantor/Trustor</li> <li>Beneficiary (if there is a beneficiary, or where applicable state law requires a trust to have a beneficiary).</li> </ul> </li> </ul>
Acceptable Title Vesting	The property must be vested in the trust's name or in the trustee's name on behalf of the trust.FLCBank accepts loans closed in:• One Trust• One Trust• One Trust and an individual(s)• Multiple Trusts• Multiple Trusts• Multiple Trusts and individual(s)Title vesting requirementsFannie Mae: Title to be vested solely in the trustee(s) of the inter vivos revocable trust, jointly in the trustee(s) of the inter vivos revocable trust and in the name(s) of the individual borrower(s), or in the trustee(s) of more than one inter vivos revocable trust.Freddie Mac: Title to be vested in the trustee(s) on behalf of the trust (or in such as manner as is customary in the jurisdiction for the Trust).
Note	The Note must be executed individually by all Borrowers as individuals and by all Trustees of the Trust. For example:  If John Doe is the Borrower, and If title is vested in "John Doe, Trustee of the John Doe Trust dated May 1, 2024," then  Signature block requirements The document must be typed the same or substantially similar to the following (either signature block is acceptable).  John Doe John Doe John Doe, Trustee of the John Doe Trust dated May 1, 2024 [or under Trust instrument dated May 1, 2024] OR John Doe, Individually and as Trustee of the John Doe Trust dated May 1, 2024 [or under
Addendum to Note	Trust instrument dated May 1, 2024]         The Addendum to Note may be included but is not required. If included, it must be completed in its entirety. The Addendum to Note must be executed individually by all Borrowers and by all Trustees on behalf of the Trust. For example:         If John Doe is the Borrower, and         If title is vested in "John Doe, Trustee of the John Doe Trust dated May 1, 2024," then



J	Job Aid for Inter-Vivos Revocable Trust Signatures on Trusts	
	Signature block requirements	
	The document must be typed the same or substantially similar to the following (either sign	ature
	block is acceptable).	
	John Doe John Doe, Trustee of the John	
	Doe Trust dated May 1, 2024	
	[or under Trust instrument dated	
	May 1, 2024]	
	OR	
	<ul> <li>John Doe, Individually and as Trustee of the</li> </ul>	
	John Doe Trust dated May 1, 2024 [or under	
	Trust instrument dated May 1, 2024 [or under	
	Trust Instrument duted Muy 1, 2024]	
	The Security Instrument and any applicable Rider (except the Settlor Acknowledgement) m	ust
Security	be executed by:	ust
Instrument	<ul> <li>All Trustees on behalf of the Trust,</li> </ul>	
(Mortgage or Deed		
of Trust) and	<ul> <li>Any individual with other ownership interest in the property, including non-title ho</li> </ul>	Iding
Riders	spouses or domestic partners, required by law to sign for the limited purpose of	ung
	releasing homestead, community property or other marital rights.	
	For example:	
	If John Doe is the Borrower, and	
	<ul> <li>If title is vested in "John Doe, Trustee of the John Doe Trust dated May 1, 2024," th</li> </ul>	an
		cn
	Signature block requirements	
	The document must be typed the same or substantially similar to the following.	
	•	
	John Doe, Trustee of the John Doe	
	Trust dated May 1, 2024 [or under	
	Trust instrument dated May 1, 2024]	
	An Inter Vivos Revocable Trust Rider is required with all trust Loans.	
Inter Vivos	Page 1 of the Rider must contain the following definitions:	
Revocable Trust	A. "Revocable Trust,"	
Rider	B. "Revocable Trust Trustee(s)" and	
	C. "Revocable Trust Settlor(s)."	
	Additional information on these definitions can be found in the Attorney's Opinion Lett	er or
	Trust Certification.	
	• Page 2 of the Rider must be executed by each Trustee on behalf of the Trust.	
	For example:	
	<ul> <li>If John Doe is the Borrower, and</li> </ul>	
	<ul> <li>If title is vested in "John Doe, Trustee of the John Doe Trust dated May 1, 2024," th</li> </ul>	an
		cn
	Signature block requirements	
	The document must be typed the same or substantially similar to the following.	
	•	
	John Doe, Trustee of the John Doe	
	Trust dated May 1, 2024 [or under	
	Trust instrument dated May 1, 2024]	
	The Settlor Acknowledgment must be added to the security instrument and to the trust r	
Borrower/Settlor	and any necessary rider following the Borrower's signature lines (and then must be signe	d by
Acknowledgment	each settlor of the inter-vivos revocable trust who is a borrower).	
	Settlor Acknowledgment:	
	BY SIGNING BELOW, the undersigned Settlor(s) of the	
	[Complete Legal Name of Trust] Trust under Trust instrument dated,,	



J	ob Aid for Inter-Vivos Revocable Trust Signatures on Trusts
	acknowledges all of the terms and covenants contained in this Security Instrument and the trust rider(s) thereto and agrees to be bound hereby.
	<ul> <li>The Settlor Acknowledgment must be executed by each Settlor. For example:</li> <li>If John Doe is the Borrower, and</li> <li>If title is vested in "John Doe, Trustee of the John Doe Trust dated May 1, 2024," then</li> </ul>
	Signature block requirements
	The document must be typed the same or substantially similar to the following.
	• John Doe, Trust Settlor Note: The Settlor Acknowledgment must be attached to and recorded with the Security Instrument.
Closing Disclosure and Notice of Right to Cancel	<ul> <li>The Closing Disclosure and Notice of Right to Cancel must be executed:</li> <li>Individually by all Borrowers,</li> <li>All Trustees of the Trust,</li> <li>Any vested individual and</li> <li>Any individual with other ownership interest in the property, including non-title holding spouses or domestic partners, required by law to sign for the limited purpose of releasing homestead, community property or other marital rights.</li> </ul>
	<ul> <li>For example:</li> <li>If John Doe is the Borrower, and</li> <li>If title is vested in "John Doe, Trustee of the John Doe Trust dated May 1, 2024," then</li> </ul>
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	• John Doe, Individually and as Trustee of the John Doe Trust dated May 1, 2024 [or under Trust instrument dated May 1, 2024]