



REQUIRED WITNESSES FOR A MORTGAGE OR DEED OF TRUST

| STATE | Y/N | EXPLANATION | CITATION | EFANNIE MAE REQUIREMENTS | DSI 1st LIEN SECURITY INSTRUMENTS |
|-------------|-----|---|---|--|---|
| Alabama | Yes | Unless acknowledged by a notary public, two witnesses who are able to write are required. | Ala. Code §§ 35-4-20; 35-4-23 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures if document is notarized. | Witness lines present in CONV and CONVMERS. |
| Alaska | Yes | A subscribing witness is required and may be made before an officer authorized to take acknowledgment of conveyances. | Alaska Stat. §§ 34.15.210; 34.15.220 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Arizona | No | Witnesses are not required, but an officer who is authorized to take acknowledgements must acknowledge the deed of trust. | Ariz. Rev. Stat. Ann. § 33-401 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Arkansas | No | Witnesses are not required so long as the instrument is acknowledged. All deeds and other instruments in writing shall be acknowledged in conformity with the provisions of Arkansas law before they shall be admitted into record. | Ark. Code Ann. §§ 18-40-101; 18-12-201; 18-12-209 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| California | No | Witnesses are not required, but the deed of trust must be notarized in order to be recorded. | Cal. Civ. Code § 1217 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Colorado | No | Witnesses are not required, but acknowledgement is required unless a master from instrument is recorded. | Colo. Rev. Stat. §§ 38-35-104; 38-35-109.5 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Connecticut | Yes | Two witnesses are required for each mortgagor and acknowledged before a notary public or other authorized public official. | Conn. Gen. Stat. § 47-5(a) | NONE | Witness lines present in CONV and CONVMERS. |



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| Delaware | No | Delaware law does not require witnesses for the valid execution of a mortgage, although it is customary for a mortgage to be witnessed by at least one person. The form of mortgage set forth in Delaware's mortgage statutes provides for a witness, but the use of such form is not mandatory. | Del. Code Ann. tit. 25, § 2101. | Lenders MAY delete the words "Signed, sealed, and delivered in the presence of:" and the two blank witness signature lines. | "Signed, sealed, and delivered in the presence of:" present in CONV and CONVMERS. |
| District of Columbia | No | Witnesses are not required. | N/A | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Florida | Yes | No security instrument may be recorded unless the signature of the witnesses is present. | Fla. Stat. Ann. § 695.26(1)(c) | Lenders MAY use one of the blank witness signature lines for the notary's signature. | Witness lines present in CONV and CONVMERS. |
| Georgia | Yes | Only one additional witness is required after a deed of trust is acknowledged before a notary public. | Ga. Code Ann. §§ 44-1433; 44-1461 | NONE | Only one Unofficial witness line present in CONV and CONVMERS. |
| Hawaii | No | Witnesses are not required. | N/A | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Idaho | No | Witnesses are not required, but the borrower's signature should be notarized. | Idaho Code § 55-805 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Illinois | No | There is no statutory requirement that requires witnesses for Illinois mortgages. | N/A | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Indiana | No | No witnesses are required. A mortgage of land that is dated and signed, sealed, and acknowledged by the grantor is a good and sufficient mortgage. | Ind. Code Ann. § 32-29-1-5 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Iowa | No | Witnesses are not required, but allowed when: the grantor dies before making the acknowledgment, if the grantor's appearance is unattainable, or if the grantor appears and refuses to acknowledge the execution of the instrument. | Iowa Code § 558.31 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Kansas | No | Witnesses are not required, but the document should be notarized. | Kan. Stat. Ann. § 58-2211 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |



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| Kentucky | No | Witnesses are not required, but the document should be notarized. | Ky. Rev. Stat. § 382.130 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Louisiana | Yes | Two witnesses are required and are acknowledged by a notary public. | La. Civ. Code Ann. art. 1833; La. Rev. Stat. Ann. § 9:5136 | Lenders MAY delete the following words from the Borrower signature lines: "... , and in the presence of the undersigned competent witnesses, who hereinto sign their names, along with Borrower,..." and replace them with the following words, if the security instrument is notarized:"... , and in the presence of the undersigned Borrower, ...". Then, lenders MAY delete the words "Witness(es) (as to all signatures)" and the two accompanying lines. | Witness lines present in CONV and CONVMERS. |
| Maine | No | Witnesses are not required for a mortgage. | N/A | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Maryland | No | Witnesses are not required. | Md. Code Ann., Real Prop. § 4-101 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Massachusetts | No | Witnesses are not required, but mortgage must be acknowledged by a notary public or other authorized official. | Mass. Gen. Laws Ann. ch. 183, § 29 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Michigan | No | Witnesses are not required, but must be acknowledged by a notary public or other authorized official. | Mich. Comp. Laws Ann. § 565.8 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. If a borrower signs the document in Michigan, lenders MUST have the borrower's execution of this document notarized and, in such cases, MUST add any acknowledgment and notary statement necessary to comply with applicable Michigan law. | Witness lines and signatures NOT present. |
| Minnesota | No | Witnesses are not required, but the borrower's signature should be notarized. | Minn. Stat. Ann. § 507.24 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Mississippi | No | Witnesses are not required, but the party who executed it must acknowledge the deed of trust. | Miss. Code Ann. § 89-5-1 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |



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| Missouri | No | Witnesses are not required, but must be acknowledged by an authorized official before recorded. | Mo. Rev. Stat. § 443.035 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Montana | No | Witnesses are not required for the valid execution of a deed of trust. | Mont. Code Ann. § 71-1-101 et seq. | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Nebraska | No | Witnesses are not required, but must be acknowledged by the grantor. | Neb. Rev. Stat. § 76-211 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Nevada | No | There is no statutory requirement that requires witnesses, but the borrower's signature should be notarized. | Nev. Rev. Stat. § 240.166 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| New Hampshire | No | Witnesses are not required, but must be acknowledged by a justice, notary public or commissioner. | N.H. Rev. Stat. Ann. § 477:3 | Lenders MAY delete the words "Signed, sealed, and delivered in the presence of:" and the two blank witness signature lines. | Witness lines present in CONV and CONVMERS. |
| New Jersey | No | Witnesses are not required, but mortgages must be notarized. | N.J. Stat. Ann. § 46:15-1.1(a) | Lenders MAY delete the words "Signed, sealed, and delivered in the presence of:" and the two blank witness signature lines. | Witness lines present in CONV and CONVMERS. |
| New Mexico | No | Witnesses are not required, but documents must be signed and acknowledged. | N.M. Stat. Ann. § 14-8-4 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| New York | Yes | One witness is required, and mortgage must be acknowledge and recorded. | N.Y. Real Prop. Law § 291; 292 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| North Carolina | No | Witnesses are not required, but deed of trust must be proved and acknowledged before an authorized official. | N.C. Gen. Stat. §§ 47-12; 47-13; 47-13.1 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines and signatures NOT present. |
| North Dakota | Yes | One witness is required, and mortgage must be executed with an original signature, as well as acknowledged by the person(s) authorized to execute instruments. | N.D. Cent. Code §§ 47-19-03; 47-19-22 | Lenders MAY delete the two blank lines for witness signatures. | Witness lines present in CONV and CONVMERS. |



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| Ohio | No | Witnesses are not required, but be advised that Fannie Mae and Freddie Mac are not authorizing the removal of witness lines from the Uniform Security Instrument in Ohio. According to Fannie Mae and Freddie Mac, the lines should be left blank. | Ohio Rev. Code Ann. § 5301.01 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. If a borrower signs the document in Ohio, lenders MUST have the borrower's execution of this document notarized and, in such cases, MUST add any acknowledgment and notary statement necessary to comply with applicable Ohio law. | Witness lines and signatures NOT present. |
| Oklahoma | No | Witnesses are not required, but mortgages must be acknowledged. | Okla. Stat. Ann. tit. 16, §§ 2; 15 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Oregon | No | Witnesses are not required, but signatures on deed of trust must be notarized. | Or. Rev. Stat. § 93.410 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Pennsylvania | No | Witnesses are not required, but mortgages must be acknowledged by a notary public or equivalent officer prior to recording. | 21 Pa. Cons. Stat. Ann. § 42 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Rhode Island | No | Witnesses are not required, although it is common practice for one witness to sign the mortgage., The mortgage must be acknowledged and recorded. | R.I. Gen. Laws § 34-11-1 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| South Carolina | Yes | Two witnesses are required and must be acknowledged by a notary public or other official officer. | S.C. Code Ann. § 30-5-30 | NONE | Witness lines present in CONV and CONVMERS. |
| South Dakota | No | Witnesses are not required for the valid execution of a mortgage. | S.D. Codified Laws Ann. § 18-4-1 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Tennessee | No | Witnesses are not required for the execution of the security instrument, provided that it is acknowledged. Otherwise, two subscribing witnesses must prove the deed of trust. | Tenn. Code Ann. § 66-22-101 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures if document is notarized. | Witness lines present in CONV and CONVMERS. |



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| Texas | No | Witnesses are not required, but signatures must be acknowledged and notarized; if not, two subscribing witnesses must be present. | Tex. Prop. Code § 12.001 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures if document is notarized. | Witness lines NOT in CONVMERS (TXM3044.ESI) and CONV (TX3044.ESI). Witness lines present in other CONV and CONVMERS. |
| Utah | No | Witnesses are not required, but document must have certificate of acknowledgement or proof of execution. | Utah Code Ann. § 57-3-101 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Vermont | No | Witnesses are not required, but security instrument must be acknowledged and recorded. | Vt. Stat. Ann. tit. 27, § 342 | NONE | Witness lines present in CONV and CONVMERS. |
| Virginia | No | There is no statutory requirement that requires witnesses, but the borrower's signature must be notarized. | N/A | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Washington | No | Witnesses are not required, but the deed of trust must be acknowledged by an authorized official. | Wash. Rev. Code § 64.04.20 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| West Virginia | No | Witnesses are not required, but the deed of trust must be acknowledged or proved by two witnesses before recorded. | W. Va. Code §§ 39-1-2; 39-1-3 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Wisconsin | No | Witnesses are not required, but the mortgage may be acknowledged or notarized. | Wis. Stat. Ann. §§ 706.06; 706.07 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |
| Wyoming | No | Witnesses are not required, but must be acknowledged by a notary public or other authorized official. | Wyo. Stat. § 34-1-113 | Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures. | Witness lines present in CONV and CONVMERS. |