



## 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; Ala. Code § 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	No	There is no statutory requirement that requires signatures on a deed of trust to be witnessed.	N/A	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 some officer who is authorized to take acknowledgements must acknowledge the deed of trust.	Ariz. Rev. Stat. §§ 33-101 et seq.	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; Ark. Code Ann. § 18-12-201; Ark. Code Ann. § 18-12-202.	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 acknowledged before a notary public or other authorized officer 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; Colo. Rev. Stat. § 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, but a notary public must acknowledge the document. A notary public who is also employed as counsel, attorney or agent by a party to the transaction may not take an acknowledgment on a document pertaining thereto.	N/A	Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures.	Witness lines present in CONV and CONVMERS.
Florida	No	There is no witness requirement for Florida mortgages or deeds of trust.	Wickes Corporation v. Moxley, 342 So.2d 839, 842 (Fla. App. 2nd Dist. 1977), affirmed 356 So.2d 785, 786 (Fla. 1978).	Lenders MAY use one of the blank witness signature lines.	Witness lines present in CONV and CONVMERS.
Georgia	Yes	Two witnesses are required and must have a notary or court seal affixed. The notary or court seal affixing, may count as one of the required witnesses.	GA ST § 44-2-14; GA ST § 44-2-15; GA ST § 44-5-30; GA ST § 44-2-21; GA ST § 45-17-8; GA ST § 45-17-6.	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 or deeds of trust.	N/A	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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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.
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 art. 1833	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 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		Witnesses are not required, but must be acknowledged by a notary public or other authorized official.	MA ST 183 § 29.	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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Michigan	No	Witnesses are not required for a mortgage or deed of trust.	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 <b>NOT</b> present.
Minnesota	No	Witnesses are not required, but the borrower's signature should 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.
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.
Missouri	No	Witnesses are not required.	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 mortgage or 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 notary or justice of the peace.	NH ST § 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. Rev. Stat. § 17:11C-1 et seq.	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.



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New York	No	Witnesses are not required.	NY Real Prop § 291.	Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures.	Witness lines present in CONV and CONVMERS.
North Carolina	No	There is no statutory requirement that requires witnesses for a security instrument.	N/A	Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures.	Witness lines and signatures <b>NOT</b> present.
North Dakota	No	Witnesses are not required, but must be acknowledged by a notary public or other authorized official.	N.D. Cent. Code § 47-19-13	Lenders MAY delete the two blank lines for witness signatures	Witness lines present in CONV and CONVMERS.
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 § 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 <b>NOT</b> present.
Oklahoma	No	Witnesses are not required, but mortgages 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.
Oregon	No	Witnesses are not required, but signatures on a mortgage or deed of trust must be notarized.	Or. Rev. Stat. § 93.010; 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.	21 Pa. Stat. § 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, but the document must be acknowledged.	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.



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Tennessee	No	Witnesses are not required for the execution of the deed of trust, 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.
Texas	No	Witnesses are not required, but the signatures must be acknowledged and notarized. Otherwise, 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 <b>NOT</b> in COVNMERS (TXM3044.ESI) and CONV (TX3044.ESI). Witness lines present others in CONV and CONVMERS.
Utah	No	Witnesses are not required, but the document must a 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 for deeds of trust executed after July 1, 2004, but must be acknowledged before a notary.	Vt. Stat. Ann. tit. 27, § 341(a).	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 grantor's signature must be notarized and acknowledged.	WA ST § 64.04.020.	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 a notary should acknowledge the deed of trust.	W. Va. Code § 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 mortgagor's signature should be notarized.	Wis. Stat. Ann. § 706.06; Wis. Stat. Ann. § 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 et seq.	Lenders MAY delete the words "Witnesses" and the two accompanying lines for witness signatures.	Witness lines present in CONV and CONVMERS.