

**TITLE 5: UNIFORM COMMERCIAL CODE**  
**DIVISION 3: COMMERCIAL PAPER**

**§ 3307. Burden of Establishing Signatures, Defenses and Due Course.**

(1) Unless specifically denied in the pleadings each signature on an instrument is admitted. When the effectiveness of a signature is put in issue:

(a) The burden of establishing it is on the party claiming under the signature; but

(b) The signature is presumed to be genuine or authorized except where the action is to enforce the obligation of a purported signer who has died or become incompetent before proof is required.

(2) When signatures are admitted or established, production of the instrument entitles a holder to recover on it unless the defendant establishes a defense.

(3) After it is shown that a defense exists a person claiming the rights of a holder in due course has the burden of establishing that he or some person under whom he claims is in all respects a holder in due course.

**Source:** PL 3-56, § 1 (§ 3307).