

Borrower FAQs

Make your closing a success.

Q: What is FlashCloseSM?

A: FlashCloseSM is the way Guaranteed Rate closes loans. FlashCloseSM enables you to electronically sign most of your closing documents prior to your in-person meeting. This reduces your time at the closing table to minutes!

Q: Who is Notarize?

A: Notarize is Guaranteed Rate's partner for FlashCloseSM transactions. Eligible borrowers will receive an invitation from Notarize to their closing documents the day before closing or earlier and will be notified when they can eSign documents.

You will need to create a secure account with Notarize to review, share and sign your documents. The Notarize platform currently requires Google Chrome or Firefox.

Q: Is FlashCloseSM mobile friendly?

A: Yes! To digitally review and sign documents with FlashCloseSM via iPhone or Android smart phone or tablet, download the Notarize app. Search 'Notarize, Inc' to find and download the app.

Q: Can I share my documents with my attorney?

A: Documents are sent for your review prior to your closing appointment (normally 24+ hours in advance). At this time, you can access and send any of the closing documents through the Notarize platform to your attorney or anyone else you trust.

Q: Can I download my documents?

A: Both during the review and signing stages, you can go into the Notarize platform and download a PDF of all of your documents or select individual docs to download to update your records.

Q: When can I sign my closing documents?

A: Once a loan is ready for Closing the assigned Closer will send documents out for review. Documents are then opened for eSign on the Day of Closing (e.g. 12:01AM local time).

Q: How does FlashCloseSM secure personal confidential information?

A: The Notarize application development team has extensive experience building bank grade, highly secure software systems. Data is transmitted and stored using industry-best data security practices. For example, all user communications are encrypted and all data at rest (such as documents) are protected using AES-256. All application accesses are also tracked using an audit trail.