

Hybrid Closing Instructions with FlashClose™

FlashClose™, powered by Notarize, is the way Guaranteed Rate closes loans. FlashClose™ offers a Hybrid closing for our borrowers and settlement agents. With this option, most of the closing documents will be electronically signed by borrowers. The settlement agent will only need to witness/notarize a handful of documents such as the Note, Mortgage and other Notary documents.

How it works

With FlashClose™, the borrower only signs a limited package in the presence of the settlement agent. This process saves time at the table, reduces errors, and allows everyone much more flexibility when scheduling appointments!

1. Notarize, on behalf of Guaranteed Rate, sends the borrower and settlement agent a link to the transaction the day before closing or earlier.
2. Borrowers are able to preview the closing package as soon as received, but cannot sign until the day of the closing.
3. On the day of the closing, the documents go “Live” and the borrower will be reminded to electronically sign all eligible documents in advance of the in-person meeting with the settlement agent.
4. The settlement agent is responsible for printing all wet signed documents for the in-person meeting with the borrower. The settlement agent is responsible for ensuring a mobile notary has all wet signed documents if one is utilized.
5. When the in-person meeting with the agent occurs, the title agent will confirm that the eSign documents have been completed. If they have not, the settlement agent must print all documents for signatures.
6. The agent emails the completed wet signed document scans to Guaranteed Rate and mails the physical copies as usual.

For Notarize portal support, contact support@notarize.com or call (855) 414-1084 - available 24/7!

1. Receive Notification Email

Look for an email from noreply@notarize.com. The subject line will contain the Loan Number, Name of the signer(s), and “Documents have been sent for review.” If you don’t see it right away, you may need to check your spam or junk folder. Once you open the email, you will see a button that says, “Download or Print Documents.”

Your signer's documents are ready!

Jane Homeowner has been sent their documents to review and sign before 11:59pm, March 6th.

DOWNLOAD OR PRINT DOCUMENTS

Guaranteed Rate Test Account has sent the document package to sign and review. You're listed as the Title agent for this transaction. There is 1 signer on the transaction:

- Jane Homeowner

To download the documents and complete the closing, [click here](#).

If the borrower signs the eSign documents online, you will only be responsible for getting the wet sign documents completed. You have access to all documents for download in case the borrower does not eSign their documents.

You can find Hybrid Closing Instructions with Notarize as a downloadable PDF [here](#).

2. Access Documents

Click the “Download or Print Documents” button in the email. It will open and sign you into the Document Access Portal.

Note: For security reasons, if the link is expired, the page will inform you that we have sent you a new link to the same email address. Click on the new link to get access to the portal.

All eSign Documents Complete!

All eSign documents for this closing have been completed. Click below to download and print all wet-sign documents.

[PRINT WET SIGN DOCUMENTS](#)

123 HAPPY STREET, Chicago, IL 60613

SIGNER

Jane Homeowner

CLOSING DATE:

03/06/2019

LOAN NUMBER:

1799000297

FILE NUMBER:

123456

PRINT DOCUMENTS

[PRINT WET SIGN DOCUMENTS \(18\)](#)

[PRINT ESIGN DOCUMENTS \(19\)](#)

[PRINT ALL DOCUMENTS \(37\)](#)

Document List (37)

DOCUMENT NAME	DOCUMENT TYPE	STATUS
eSign Consent Form - Signer 1	eSign	eSign Complete
CLOSING AND FUNDING INSTRUCTIONS	eSign	eSign Complete
DOCUMENTS REQUIRED FOR FUNDING (TRID)	Wet Sign	Ready to print

Once in the document access portal, take a moment to familiarize yourself with the dashboard. You can see and do the following things:

- a. View the address, closing date, loan number, and borrowers.
- b. See the status and type (eSign or Wet Sign) of each document.
- c. Download Wet Sign, eSign, or all documents.

123 HAPPY STREET, Chicago, IL 60613

SIGNER
Jane Homeowner

CLOSING DATE:
03/06/2019

LOAN NUMBER:
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Document List (37)

DOCUMENT NAME	DOCUMENT TYPE	STATUS
eSign Consent Form - Signer 1	eSign	eSign Complete
CLOSING AND FUNDING INSTRUCTIONS	eSign	eSign Complete
DOCUMENTS REQUIRED FOR FUNDING (TRID)	Wet Sign	Ready to print
ADDENDUM TO CLOSING INSTRUCTIONS	Wet Sign	Ready to print
ADDENDUM TO SPECIFIC CLOSING INSTRUCTIONS	Wet Sign	Ready to print
MULTISTATE FIXED RATE NOTE	Wet Sign	Ready to print
MERS ILLINOIS MORTGAGE	Wet Sign	Ready to print
FIXED INTEREST RATE RIDER	Wet Sign	Ready to print
TAX RECORD INFO SHEET	Wet Sign	Ready to print

3. Download and Print Documents

You can download or print the Wet Sign documents using the “Print wet sign” documents button. This will open another tab in your browser with the PDF to download or print.

123 HAPPY STREET, Chicago, IL 60613

SIGNER

Jane Homeowner

CLOSING DATE:

03/06/2019

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ADDENDUM TO SPECIFIC CLOSING INSTRUCTIONS	Wet Sign	Ready to print
MULTISTATE FIXED RATE NOTE	Wet Sign	Ready to print
MERS ILLINOIS MORTGAGE	Wet Sign	Ready to print
FIXED INTEREST RATE RIDER	Wet Sign	Ready to print

4. Verify and Send Documents

When the borrowers are at the in-person meeting to sign the Wet Sign documents, it is **very important** to check the document access portal to verify that the eSign documents are complete. If they are, there will be a large blue banner across the top that says the esign documents are complete.

All eSign Documents Complete!

All eSign documents for this closing have been completed. Click below to download and print all wet-sign documents.

[PRINT WET SIGN DOCUMENTS](#)

123 HAPPY STREET, Chicago, IL 60613

SIGNER
Jane Homeowner

CLOSING DATE: 03/06/2019	LOAN NUMBER: 1799000297	FILE NUMBER: 123456
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PRINT DOCUMENTS

PRINT WET SIGN DOCUMENTS (18)

PRINT ESIGN DOCUMENTS (19)

PRINT ALL DOCUMENTS (37)

Document List (37)

DOCUMENT NAME	DOCUMENT TYPE	STATUS
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FIXED INTEREST RATE RIDER	Wet Sign	Ready to print
TAX RECORD INFO SHEET	Wet Sign	Ready to print
CUSTOMER IDENTIFICATION NOTICE	Wet Sign	Ready to print
CUSTOMER IDENTIFICATION VERIFICATION	Wet Sign	Ready to print
UNIFORM RESIDENTIAL LOAN APPLICATION	eSign	eSign Complete
LOAN APPLICANT ATTESTATION	Wet Sign	Ready to print

Once the wet signed documents are complete, scan and email the signed documents to the Guaranteed Rate closer. You must also overnight the original wet signed documents to Guaranteed Rate.