

FlashCloseSM is the way Rate closes loans. FlashCloseSM delivers a seamless signing experience by allowing borrowers to sign documents in person and online. With this option, most of the closing documents can be electronically signed prior to closing.

How it works

With FlashCloseSM, you can digitally sign all eligible documents prior to closing, leaving you with a limited package to sign in the presence of the title agent or notary. This process saves time, reduces errors and processing time after the closing, and allows everyone much more flexibility when scheduling appointments!

PRIOR TO CLOSING

1. As closing approaches, you will receive an email from **noreply@rate.com** containing a link to access your loan package. You will be able to review all documents within the package before the day of closing but cannot sign until the day of closing. At this time, you can also send your documents to your attorney and anyone else you trust.
2. To view the loan package, click on the **Closing Documents** hyperlink within the email and securely sign in.



FlashClose Documents Ready for Review!

Hi John Homeowner,
Your **Closing Documents** are ready to be reviewed!

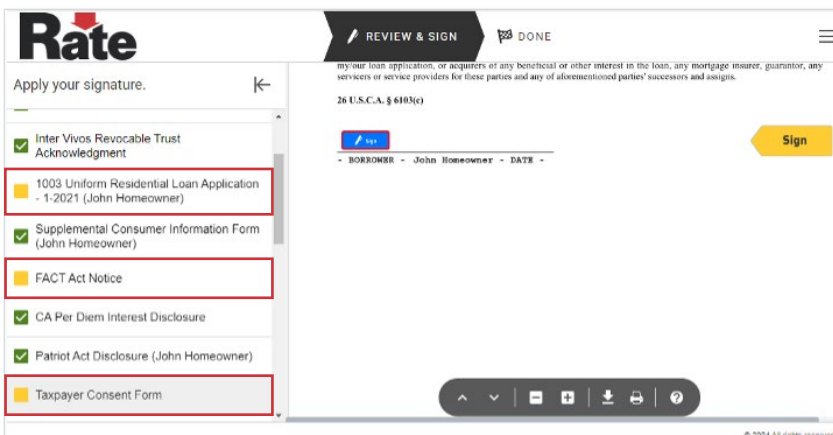
3. As you review each document, a **green checkmark** will appear. Once all documents have been reviewed, the bottom message will update for eSigning to begin on your scheduled closing day.

On closing day (10/13/22), click start to begin signing.

CONTINUE

DAY OF CLOSING

1. Documents go “live” and you will be sent an email to electronically sign all eligible documents in advance. The remaining documents will be signed in-person at the meeting with the title agent or notary.
2. Click the **Closing Documents** hyperlink to securely sign in.



FlashClose Documents Ready to Sign

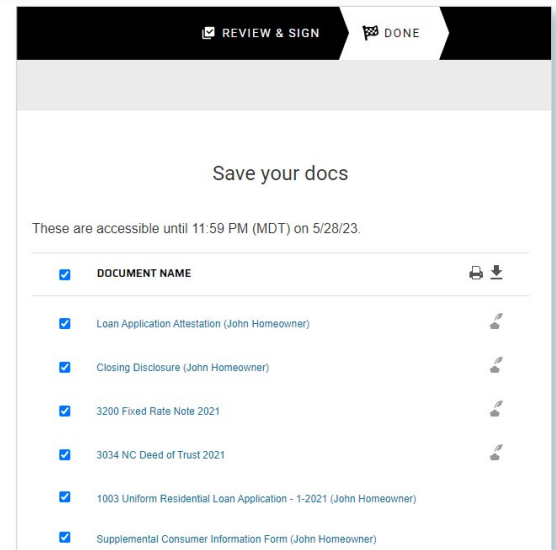
Happy Closing Day!
Your **Closing Documents** are ready to be signed.

3. Rest assured, once you begin eSigning, you will automatically be directed to the pages of a document which require a signature.
 - a. The documents requiring eSign are marked with a yellow box.
 - b. If a signature is missed, you will be directed back to that page to sign before you can submit.

4. Once all documents have been eSigned, click **Submit** at the bottom of the page.
5. Once submitted and done with the eSign portion, you can download your documents for your records.

Click to submit your docs and move on.

SUBMIT



FlashClose Online Portion is Complete!

Congrats, and thank you!

The online portion of your **Closing Documents** are completed and can be accessed

6. An email will be sent to you to confirm the online portion is complete. A similar notification and your documents will also be sent to Rate and your title agent.
7. To sign the remaining closing documents, you'll meet with a title agent or mobile notary in-person to complete the closing.

REMINDERS

If the eSign portion is not complete by a certain time on the day of closing, you will receive a reminder email.

Purchase:

- 1 hour prior to an EST closing time
- 2 hours prior to a CST closing time
- 3 hours prior to a MST closing time
- 4 hours prior to a PST closing time

Refinance:

- 3pm EST

**Reminder:
Sign Your FlashClose
Documents!**