

The FlashCloseSM Hybrid Signer Experience

FlashCloseSM, powered by Notarize, is the way Guaranteed 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!

1. Receive Invitation

Notarize, on behalf of Guaranteed Rate, sends you an email from noreply@notarize.com with an invitation to access your closing package the day before closing or earlier.

Cosigners will receive separate invitations.

To sign via iPhone or Android smart phone or tablet, you will need to download the Notarize app to access and digitally sign docs. Search 'Notarize, Inc' to find and download the app.

Jane Homeowner, the documents for your closing have been updated. Please review and sign before your closing.

Wednesday, March 6

REVIEW AND SIGN

Questions? Ask your closing team.

We're here to help! Please don't hesitate to reach out.

2. Review Documents

You will be able to review all documents within the loan package before the day of the 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.

Kick off your closing today.

GET STARTED



You're scheduled to close in person

Today, September 19, 2018



Review + Sign Documents

You have 24 documents to sign before your closing.

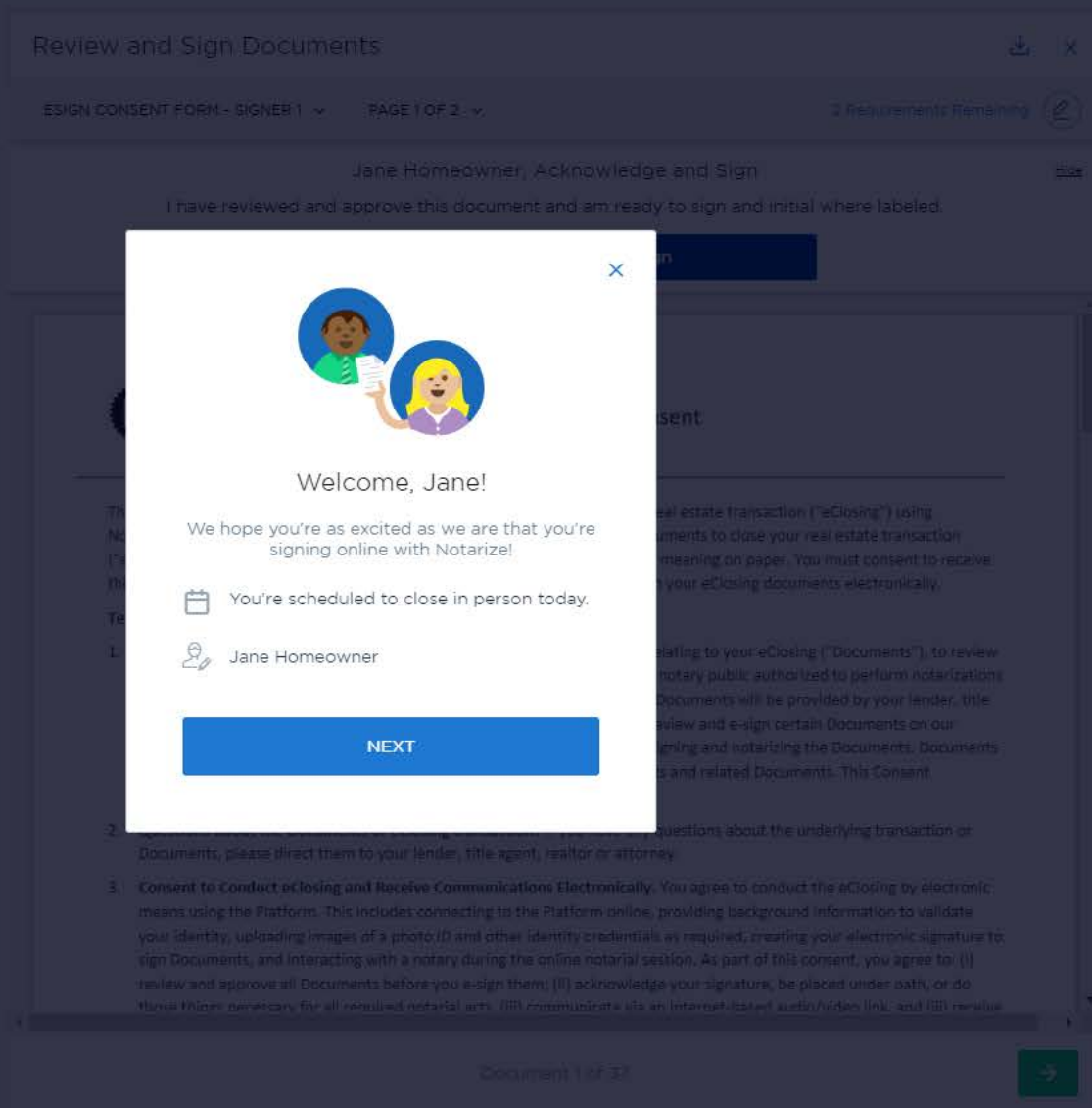


Meet with your Title Agent

Finish signing and complete your closing.

3. Sign your documents

On the day of closing, documents go “Live” and you will be sent a reminder email from Notarize 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.



Review and Sign Documents

ESIGN CONSENT FORM - SIGNER 1 PAGE 1 OF 2



2 Requirements Remaining

Jane Homeowner, Acknowledge and Sign

I have reviewed and approve this document and am ready to sign and initial where labeled.

Welcome, Jane!

We hope you're as excited as we are that you're signing online with Notarize!

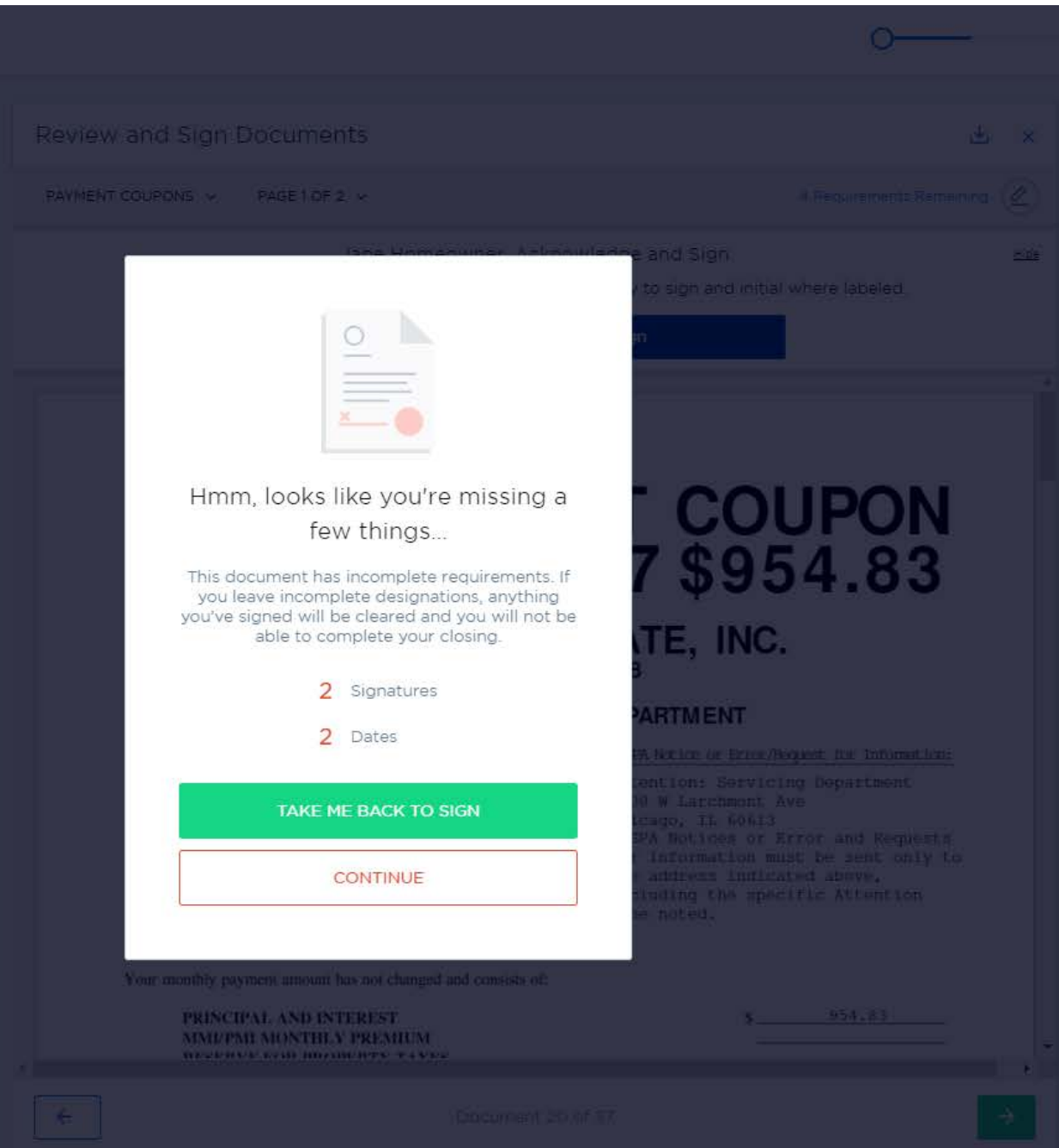
-  You're scheduled to close in person today.
-  Jane Homeowner

NEXT

Document 1 of 32

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

Rest assured, once you begin esigning, Notarize will let you know which pages of a document require a signature and which are review only. Notarize will also indicate if you've missed a signature before moving on to the next document.




The screenshot shows the 'Review and Sign Documents' interface. A modal message is displayed in the center, indicating that the document has incomplete requirements. The message states: 'Hmm, looks like you're missing a few things... This document has incomplete requirements. If you leave incomplete designations, anything you've signed will be cleared and you will not be able to complete your closing.' Below this message, two items are listed: '2 Signatures' and '2 Dates'. There are two buttons: a green 'TAKE ME BACK TO SIGN' button and a white 'CONTINUE' button with a red border. The background document is partially visible, showing a 'COUPON' for '\$954.83' and a 'SERVICING DEPARTMENT' section. At the bottom, there is a table with the following information:



Your monthly payment amount has not changed and consists of:	
PRINCIPAL AND INTEREST	\$ 954.83
MMI/PMI MONTHLY PREMIUM	
RESERVE FOR DEFERRED TAXES	


Navigation buttons for back and forward are visible at the bottom of the interface.

For even quicker esigning, use the 'Acknowledge and Sign' option which automatically generates all signatures and initials needed in the document you're working on. That means no need to search for signature lines, Notarize will do the work for you!



Review and Sign Documents

BORROWERS CERTIFICATION AND AUTHORIZATION
PAGE 1 OF 1
Document Requirements Fulfilled 

tax returns.

3. I/We further authorize Lender to order a consumer credit report and verify other credit information.

4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.



5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is: N/A

Jane Homeowner 03/06/2019 999-40-5000

Borrower	Jane Homeowner	Date	Social Security Number
Borrower		Date	Social Security Number
Borrower		Date	Social Security Number
Borrower		Date	Social Security Number
Borrower		Date	Social Security Number
Borrower		Date	Social Security Number

BORROWER'S CERTIFICATION AND AUTHORIZATION
TDCLSR 02/20/14

DocMagic eSignatures
www.docmagic.com


Document 15 of 37
NEXT DOCUMENT 

 Signatures have been applied for Jane Homeowner






4. Docs get sent to the right people

Once you've finished esigning your eligible closing documents, they are sent to important mortgage contacts such as your Guaranteed Rate loan officer and title agent.

At this stage, you can also download your documents for your records.

Review and Sign Documents

QUALITY CONTROL RELEASE AND AUTHORIZATION TO RE-VERIFY PAGE 1 OF 1 Document Requirements Fulfilled



Congrats! You've completed all of your signatures for the online portion of your closing.

You still have 18 documents you can review as this closing package contains documents that require in-person notarization before your closing is complete.

[CONTINUE REVIEW](#)

[RETURN TO MY DASHBOARD](#)

Questions? Contact your title agent, TITLE AGENT, at 4048905121.

DocMagic

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[NEXT DOCUMENT](#)

5. Meet with the Title Agent or Mobile Notary In-Person

To sign the rest of the closing documents, you'll meet with a title agent or mobile notary in-person to complete the closing.

This is the final step, congratulations on your new home!

