

# The FlashClose™ Hybrid Signer Experience

FlashClose™, powered by Notarize, is the way Guaranteed Rate closes loans. FlashClose™ 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 FlashClose™, 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](mailto: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

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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.

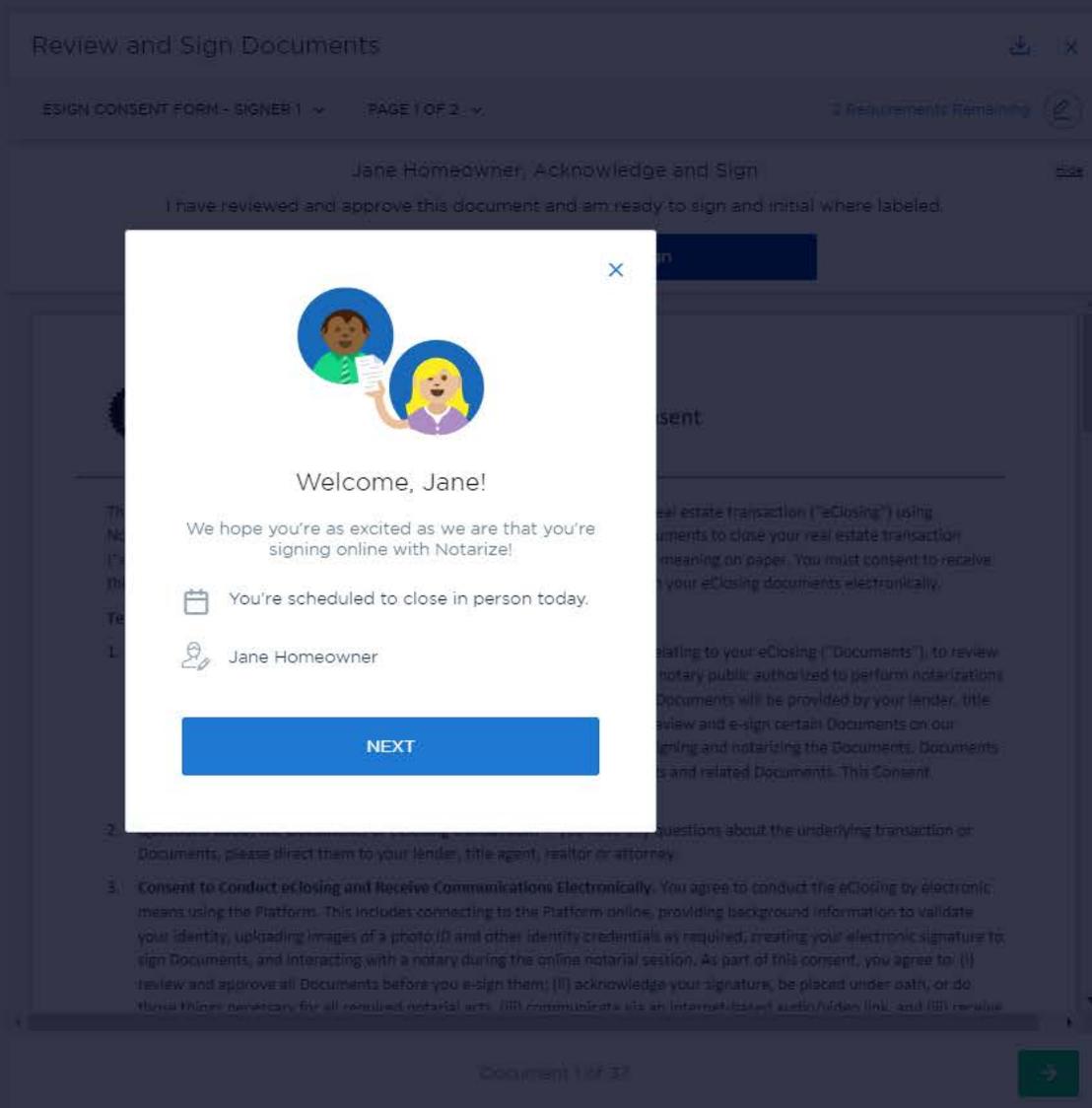


Meet with your Title Agent

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.



For Notarize portal support, contact [support@notarize.com](mailto: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 a document review interface. At the top, it says "Review and Sign Documents". Below that, there are tabs for "PAYMENT COUPONS" and "PAGE 1 OF 2". A search bar is visible in the top right. The main content area is partially obscured by a modal dialog box. The dialog box has a document icon with a red 'X' and contains the following text:

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.

- 2 Signatures
- 2 Dates

At the bottom of the dialog are two buttons: "TAKE ME BACK TO SIGN" (green) and "CONTINUE" (white with red border). In the background, a document is visible with the text "COUPON \$954.83" and "TE, INC.".

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

<i>Jane Homeowner</i>	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

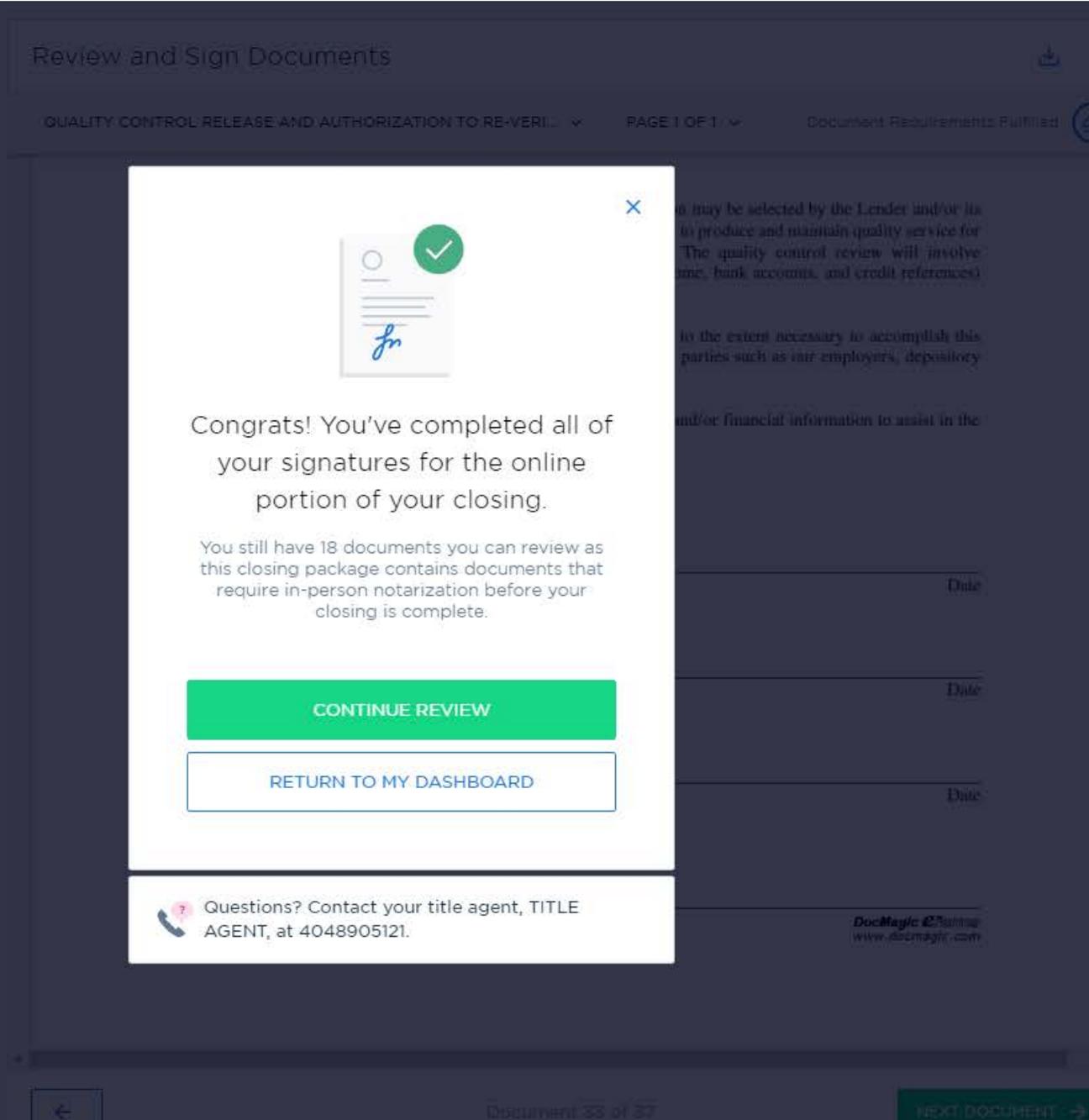
NEXT DOCUMENT

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.



The screenshot shows a web interface for reviewing documents. At the top, it says "Review and Sign Documents". Below that, there are document details: "QUALITY CONTROL RELEASE AND AUTHORIZATION TO RE-VERI...", "PAGE 1 OF 1", and "Document Requirements Fulfilled". A modal window is open in the center, displaying a document icon with a green checkmark and a signature. The modal text reads: "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." Below the text are two buttons: a green "CONTINUE REVIEW" button and a white "RETURN TO MY DASHBOARD" button. At the bottom of the modal, there is a contact information section: "Questions? Contact your title agent, TITLE AGENT, at 4048905121." and the DocMagic logo with the website "www.docmagic.com". The background interface shows a list of documents with "Date" labels and a "NEXT DOCUMENT" button at the bottom right.

## 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!

