

FlashCloseSM is the way Rate closes loans. FlashCloseSM 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 Mortgage and other Notary documents.

❓ **NEED SUPPORT?** Please contact your Rate Closer or flashclose@rate.com

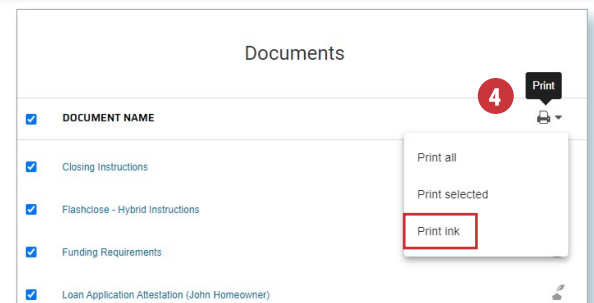
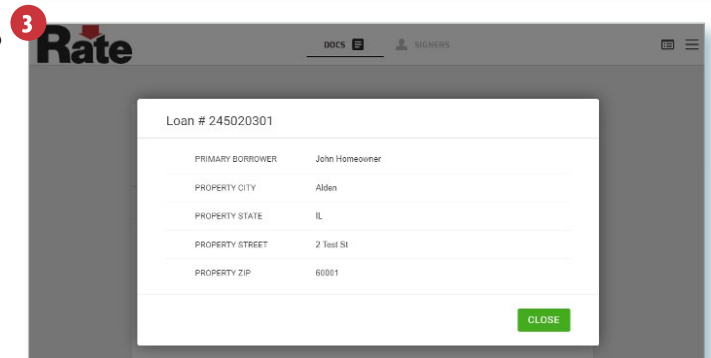
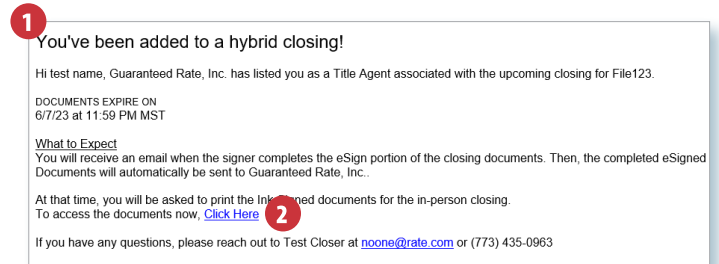
How it works

With FlashCloseSM, 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. A link to the transaction will be sent to the borrower and settlement agents the day before closing, or earlier.
2. Borrowers can 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 ink-signed documents for the in-person meeting with the borrower. The settlement agent is responsible for ensuring a mobile notary has all ink-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 can walk the borrower through the eSigning at the table.
6. The agent uploads the completed ink-signed document scans to Solex portal and mails the physical copies to Rate.

PRIOR TO CLOSING

1. Once added to a FlashCloseSM Hybrid closing, the assigned settlement agent will receive an email with a secure link to documents, from flashclose@rate.com. The subject line will contain “FlashClose” and the settlement order number. If you don’t see it right away, you may need to check your spam or junk folder.
2. Select the **Click Here** hyperlink that will direct you to the sign in page.
3. Once signed-in and on the landing page, take a moment to familiarize yourself with dashboard. You can see and do the following things:
 - View the address, closing date, loan number, and borrowers/signers
 - See the type (eSign or Ink-Sign) of each document
 - See each signer’s eSign status
 - Allow signers to sign in and complete eSign
 - Print the Ink-Sign documents
4. Select the **Print** icon, then **Print Ink** to print the documents required to be ink-signed. This will open another tab in your browser with the PDF to download or print.

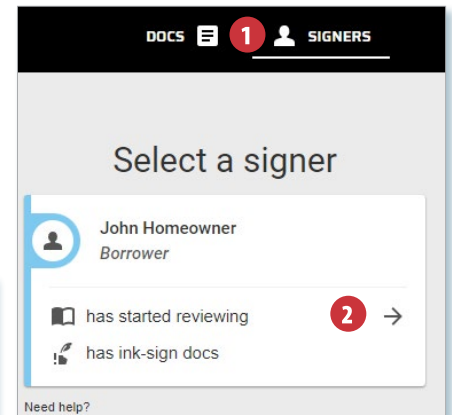


IN-PERSON MEETING

Confirm eSign Documents are Complete

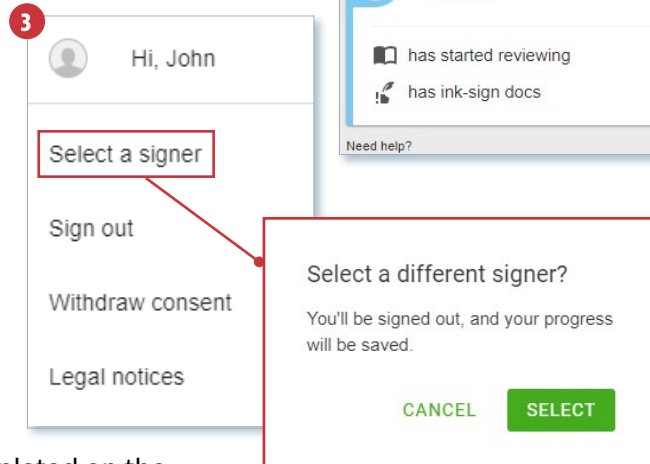
When the borrowers are at the in-person meeting to sign the Ink-Sign documents, it is very important to verify that the eSign documents are complete. There are two ways to verify this.

1. Select the **Signers** tab at the top of your dashboard landing page to view the eSign status.
2. If incomplete, provide the Borrower an opportunity to complete the eSign portion at the table. Under **Select a signer** click on the right arrow.

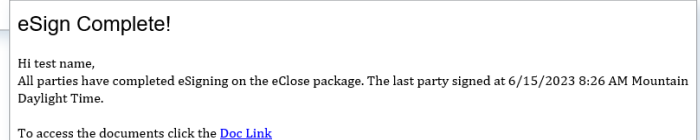
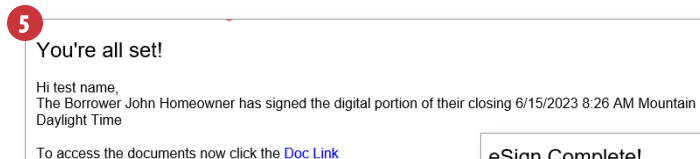
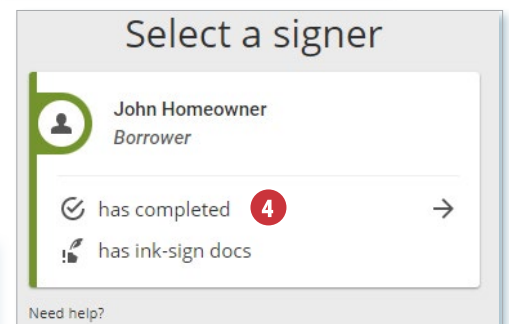


The Borrower can **sign in with the Settlement Agent present**.

3. Once the Borrower has completed their eSign portion, they can either **Sign out**, or **Select a signer** who needs to complete their eSign portion.



4. Users can confirm the eSigned portion has been completed on the Signers screen.
5. Check your email inbox. Email notifications will be sent when the signing of the electronic documents has been completed.
 - One for each Borrower
 - One to confirm all parties have finished



AFTER INK-SIGNING IS COMPLETE

Upload the executed Ink-Sign documents to forward them directly to Rate.

1. Click on **UPLOAD DOCS**
2. Within the box, select **Click to upload**.
3. If applicable, you can **Rename doc (a)** or change the **Doc Type (b)**
4. Once finished, click **Complete Upload**
5. Overnight the original ink-sign documents to Rate.

