

# The FlashClose<sup>SM</sup> Hybrid Signer Experience

FlashClose<sup>SM</sup> is the way Certainty closes loans. FlashClose<sup>SM</sup> 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<sup>SM</sup>, 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

 Once Clear to Close, you will receive an email from <u>noreply@certaintyhomelending.com</u> to prepare for the upcoming FlashClose<sup>SM</sup> Hybrid Closing.



- 2. Another email will be sent prior to the day of closing. You will be able to review all documents within the loan 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.
- 3. To view the loan package, click on the **Closing Documents** hyperlink within the email and securely sign in.





4. 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.

|  | REVIEW SIGN 🚧 DONE   | ۵        |
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| Review your docs.  | b konsententa je kolemati<br>Inde Landkolemati za konsente zakoji konsente je konsente zakoji konsente je konsente zakoji konsente je konsente<br>Uniform Residential Loan Application   |          |
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| FACT Act Notice  | Marine factor         Beneratine To Marine Construction         Con  |          |
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| IL Escrow Account Disclosure Agreement                                 | # R Commit Address for USS Nation years, but Breiner Adams   |          |
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| 4506-T-4506-C (Copy of Tax Form) (John<br>homeowner, 1040)             | Neveral Yang (July 1997) 1997<br>Yangi Yang Yang Yang Yang Yang Yang Yang Yang   |          |
| Escrow Account Disclosure Enhanced<br>Fees                             | lijimara sassi<br>Eli Jana Jajo<br>Bage (al B  |          |
| IL Mortgage Escrow Account Act   | El de source de la black pourse et auge     El de source de agé     aduat fonder de la de la black a tourn for agé     "aduat fonder de la de la black a tourn for agé     "aduat fonder de la black a tourn de la black a t  |          |
| First Payment Letter Enhanced Fees                                     | • Constraints     • Const  |          |
| Signature-Name Affidavit (John homeowner)                              | The second  |          |
| Cocupancy Statement  | eview all docs to begin signing.   | NEXT DOC |
| On closing day (10/13/22   | ), click start to begin signing.   | IUE      |

## 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.





3. Click Start at the bottom of the page to begin eSigning.



- 4. 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.

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| Apply your signature.  | Definition:<br>• "Over transmission of the sender"s agents, service providers, and any of their<br>• "Over transmission of the sender of the sender of the sender of the sender<br>bane setting from this application (the "Load", (i) of equations of any<br>baneful and their interest of the Load, (ii) any encourse prover, (iv) equations<br>provide the sender of the Load, (iii) any encourse prover, (iv) equations<br>provide the sender of the Load, (iii) any encourse prove<br>provide the scheduler and the course of the Load, (ii) any of these particles<br>barrents to scheduler and the sender of the sender of the sender of the<br>laterates to scheduler and the sender of the sender of the sender of the<br>laterates to scheduler and the sender of the sender of the sender of the<br>laterates to scheduler and the sender of the sender of the sender of the<br>laterates to scheduler and the sender of the sender of the sender of the<br>sender of the sender of the<br>sender of the sender of the<br>sender of the sender of the s | ••• This approximate is created as for provided adding all reactions<br>applications <sup>1</sup> , conserved to the use of acceleration is created <sup>1</sup> and "electronic<br>signatures" is the terms are defined in and generated by applicable. Federal<br>and/or state definition transactions to Law.<br>•• Interfer to sign and have signate this application effect using my:<br>(a) electronic signature and agree that if a paper version of this<br>application is converted in that an extrans. application<br>application is converted in that an extrans. |
| Loan Application Attestation (John homeowner)                          | (1) The Complete Information for this Application<br>• The information I have provide in this application in true, accurate, and<br>• The information substrated changes or 1 have new information before<br>closing of the Lana, I must change and supplement this application,<br>including providing any updated/supplemented rule state substantion.   | signature on this application will be my binding electronic signature.<br>• Large that the suplicistion, "delivered or transmitted to the Lender or<br>Other Lean Participants as an electronic record with my electronic<br>signature, will be as effective and enforceable as a paper application<br>signal by me in writing.<br>(S) Dillinguency  |
| Closing Disclosure (John homeowner)                                    | <ul> <li>For purchase transactions: The terms and conditions of any real estate<br/>asise contract signed by min incremention with this applications are true, of<br/>entered into any other agreement, written or oral, in connection with this<br/>real estate transactions before and after coloring of the connection with this<br/>contained in the application before and after coloring of the color. In this<br/>contained in the application before and after coloring of the color.</li> </ul>   | <ul> <li>Inclusion and other case instructioned will report information about my<br/>sections to credit bursels Like prometry, missed symmetry, or used<br/>affect my credit sport.</li> <li>If I have tought enables my credit report and will likely<br/>affect my credit sport.</li> <li>If I have tought enables my control for credit credit on the factors 1<br/>IND approved housing costnoling credition for advice about actions 1<br/>IND approved housing costnoling credition.</li> <li>If a have tought provides.</li> </ul>                                    |
| 1003 Uniform Residential Loan<br>Application - 1-2021 (John homeowner) | <ul> <li>is the imposition off.</li> <li>(a) (cit) liabity on me, including monatory drawnage. If a promo isuffers<br/>any loss because the person relied on any minergeneration that.<br/>Have made on this application, and/or institute to, fine or<br/>(b) crimical penalties on me including, but not limited to, fine or<br/>(cit) and cit) is an under the provision of forderal table (11 U.S.C.<br/>493-0001 et strat.).</li> </ul>   | By spaning below, in additions to the representations and agreements mode<br>above, if expression with each other of other can be participants to<br>obtain, use, and share with each other () the ban application and related<br>bion information and documentation, is a restaury to perform the actions<br>and [][by the action information, as nearestary to perform the actions<br>and [][by the action and underweited me box.   |
| FACT Act Notice  | <ol> <li>The Property's Security<br/>The Loan have applied for in this application will be secured by a montpage<br/>or deed of trust which provides the Lender a security interest in the<br/>property described in this application.</li> <li>The Property's Appraisal, Value, and Condition         <ul> <li>Any appraisal or value of the property delived by the Lender is for use by</li> </ul> </li> </ol>  | (b) work any data contained in my consume credit report, my loan application;<br>application and other information supporting my loan application;<br>(c) inform credit and investment decision by the Lender and Other Loan<br>Participants;<br>(d) perform audit, quality control, and legal compliance analysis and<br>leg perform analysis and modeling for its assocrets;   |
| Patriot Act Disclosure (John homeowner)                                | <ul> <li>The Londer and Other Law Participants have not made any representation<br/>or warring, express or impleted, to me about the property, its condition, or<br/>its value.</li> <li>(4) Decremol Records and Separatures</li> <li>The Londer and Other Law Participants may keep any paper record<br/>and/or electronic record of this application, whether on on the Law is</li> </ul>   | (I) monitor the acount for this lan for potential delinquenties and<br>determine any assistance that may be available to me; and<br>(g) other actions permissible under applicable law.  |
| IL Escrow Account Disclosure Agreement                                 | Borrower Signature   | Date (mm/dd/yyyy) Sign   |
| IL Pledged Time Deposit Account<br>Disclosure                          | Section 7: Military Service. This section asks questions about you<br>Military service of Barmane<br>Military Service - Did you (or your deceased spoule) over serve, or are you co  | ur (or your deceased spouse's) military service.   |

5. Once all documents have been eSigned, click Submit at the bottom of the page.



6. Once submitted and done with the eSign portion, you can download your documents for your records. You'll have access to do so for a month post-closing.

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|  | Loan Application Attestation (John homeowner)                       | 4          |  |  |  |  |
| 2  | Closing Disclosure (John homeowner)                                 | 4          |  |  |  |  |
|  | 1003 Uniform Residential Loan Application - 1-2021 (John homeowner) |            |  |  |  |  |
|  | FACT Act Notice   |            |  |  |  |  |
|  | Patriot Act Disclosure (John homeowner)                             | 4          |  |  |  |  |
|  | IL Escrow Account Disclosure Agreement                              |            |  |  |  |  |
|  | IL Pledged Time Deposit Account Disclosure                          |            |  |  |  |  |



7. 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 Certainty and your title agent.



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

### **Reminder**

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

- a. Purchase 1 hour prior to closing time
- b. Refinance 3pm local time

