Hybrid Closing Instructions with FlashClose^{SM}

FlashClose^{SM} is the way Certainty closes loans. FlashClose^{SM} 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 Note, Mortgage, and other Notary documents.

How it works

With FlashClose^{SM}, 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 emails the completed ink-signed document scans back to the Certainty closer and mails the physical copies as usual.

For support, please contact your Certainty closer or flashclose@certaintyhomelending.com

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Prior to Closing

1. Once added to a FlashClose^{SM} Hybrid closing, the assigned settlement agent will receive an email with a secure link to documents, from docmailer@solex.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.
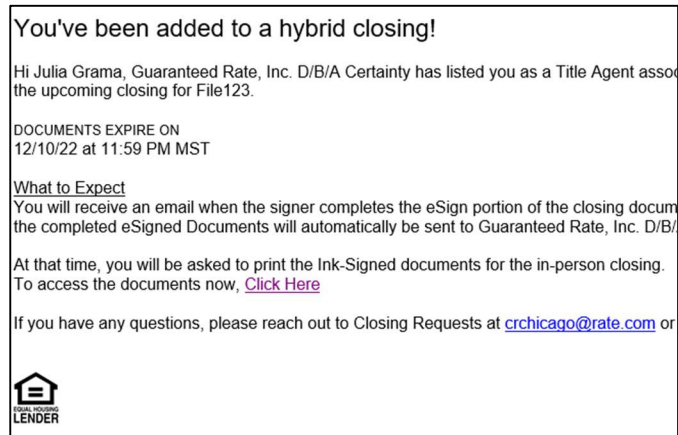
3. Once signed-in and on the landing page, take a moment to familiarize yourself with dashboard. You can see and do the following things:
    a. View the address, closing date, loan number, and borrowers/signers
    b. See the type (eSign or Ink-Sign) of each document
    c. Upload additional eSign documents
    d. See each signer's eSign status
    e. Allow signers to sign in and complete eSign
    f. 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.

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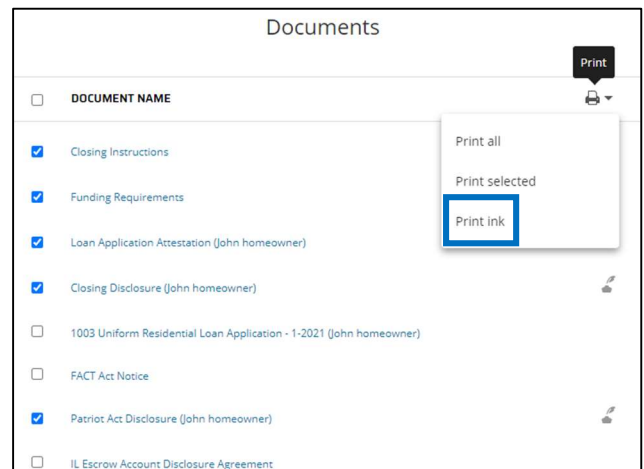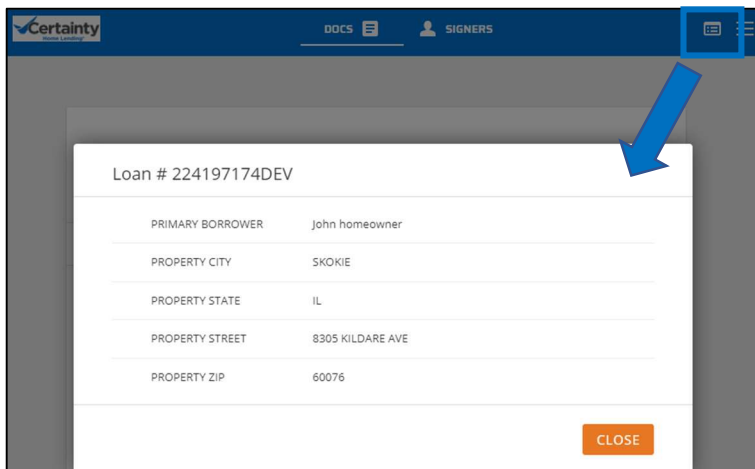
5. To upload any additional documents for eSign by the borrower, select **Doc Editor** at the bottom right of the landing page. You'll be able to upload a document from your computer and apply any necessary signature tags to it.

6. Click **Send** to add your document(s) to the Closing Package.
   a. The borrower will be able to review and eSign these with the other eligible documents in their closing package.
   b. The document(s) will also be added to the bottom of the document list on your landing package.
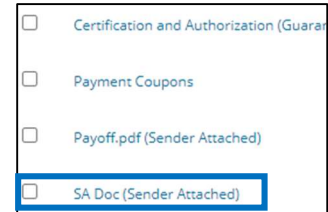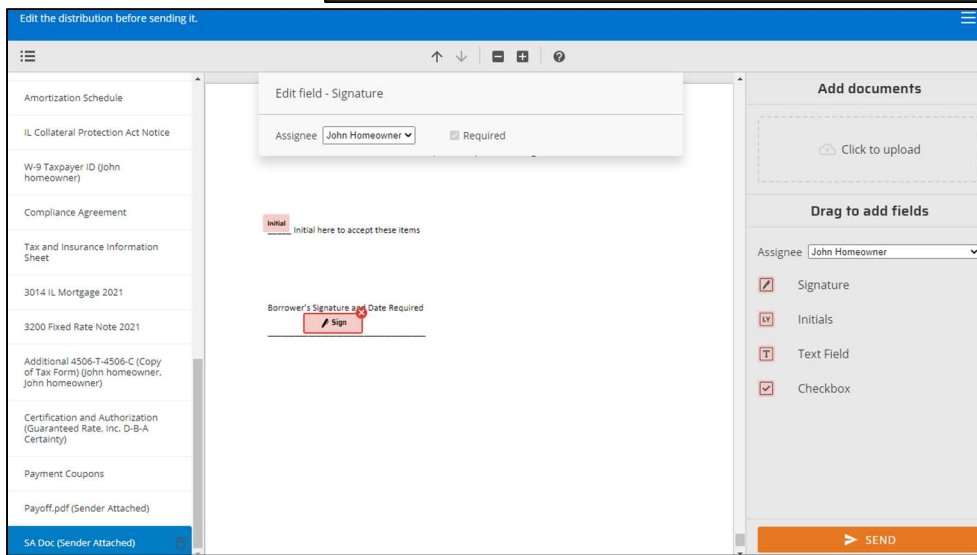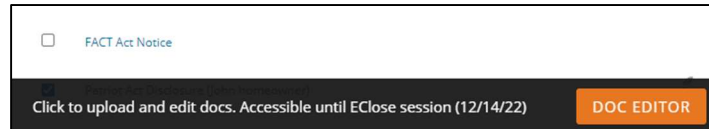

In-Person Meeting – Confirm eSign Documents are Complete

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.
   a. If incomplete, provide the borrower an opportunity to complete the eSign portion at the table.
   b. To do so, select a signer and click on the right arrow. The Borrower can sign in with the Settlement Agent present.

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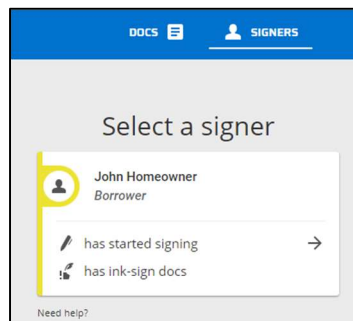
c. Once the borrower has completed their eSign portion, they can either sign out, or select another signer who needs to complete their eSign portion.

d. Users can confirm the eSigned portion has been completed on the Signers screen.
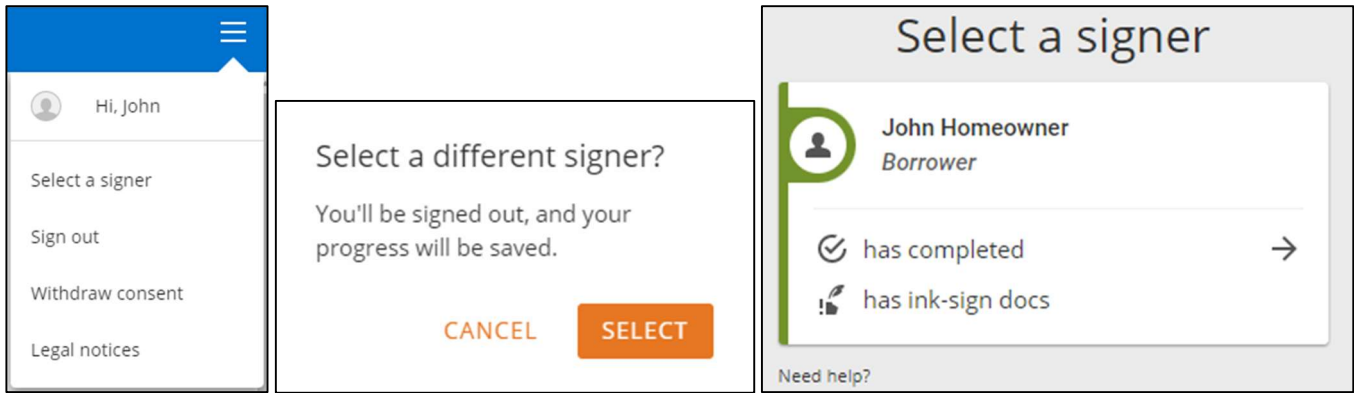
2. Check your email inbox. Email notifications will be sent when the signing of the electronic documents has been completed.

a. One for each borrower

b. One to confirm all parties have finished
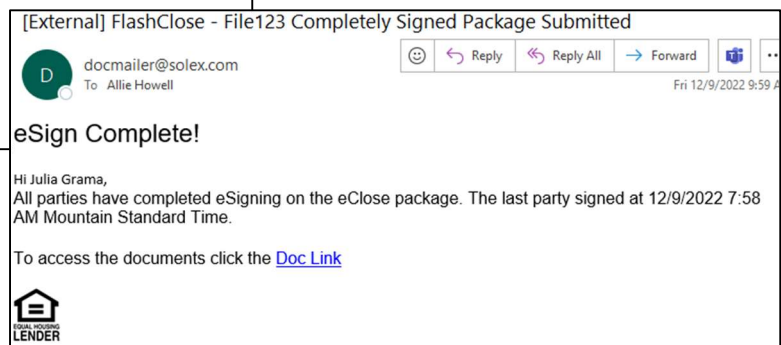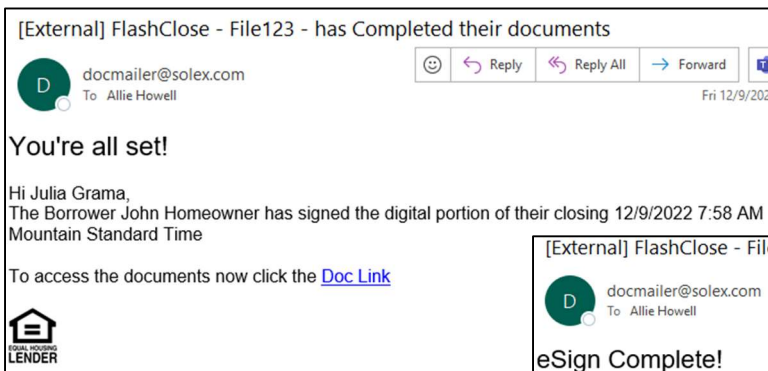
After Ink-Signing is Complete

1. Scan and email the executed Ink-Sign documents to your Certainty closer.
2. Overnight the original ink-sign documents to Certainty.

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