



Borrower FAQs

Q: *What is Rapid Close?*

A: Rapid Close is your ticket to a fast, safe, and easy closing. With Rapid Close, we allow you to electronically sign most of your closing documents prior to your settlement, which reduces the time at the closing table to a matter of minutes.

Q: *Who is Notarize?*

A: Notarize is our technology platform for Rapid Close transactions. If your loan is eligible for a Rapid Close, we'll send you an invitation to access your closing documents through the Notarize platform.

You'll need to use Google Chrome or Firefox to access the platform, and there will be a quick and easy account setup to ensure your loan documents and data are secure.

Q: *Will Rapid Close work on my mobile device?*

A: Absolutely. Just follow the instructions on the Notarize website as you might need to download the Notarize app for your particular device to ensure a completely seamless experience.

Q: *Can I share my documents with family members or my attorney?*

A: We'll send your closing documents to you through Notarize as soon as they are ready for review – typically a day or two prior to your scheduled closing. At that point you'll be able to share the documents with anyone you feel necessary through the Notarize platform. We encourage you to carefully review the documents and let us know if there are any errors or any terms you don't understand.

Q: *When will I be able to electronically sign the documents?*

A: While we send your documents a day or two ahead of time to give you time to review them, they'll remain in a view-only state until the day of closing. Then at 12:01 AM local time on the day of closing, the documents will be activated to allow you to electronically sign. And we'll send you a reminder the day of closing to let you know the documents are ready to be electronically signed before your settlement.

Q: *How does Notarize protect my confidential data?*

A: The Notarize team has extensive experience building bank grade, highly secure software systems. Data is transmitted and stored using industry-best data security practices, all user communications are encrypted, and all data and documents are protected using AES-256. Additionally, all accesses of your data and documents are tracked using an audit trail.

HomeServices Lending^{LLC}

