



e-Closings with Champion Title & Settlements, Inc.

e-Closings offer a number of advantages to all parties involved in a settlement transaction, and in today's environment these benefits are increasingly valuable.

With e-Closings you can expect:

- ✓ Convenient, flexible scheduling
- ✓ Reduced costs
- ✓ Shorter processing time
- ✓ An easy to use process for borrower and lender
- ✓ Flexibility when tagging documents
- ✓ Zero missed signatures
- ✓ Enhanced Security
- ✓ Real-time document turnaround
- ✓ A Champion employee/attorney leading each closing
- ✓ Champion's years of experience conducting e-Closings at your fingertips

Settlement Options – e-Closing and In-Person



Option 1: *Complete Remote Online Notarization (RON) e-Closing with e-Note*

- The entire closing package is signed electronically and notarized remotely via video conference/e-Closing software platform (this includes an e-Note).
- This option is only available in e-recording counties.

** Please note this option will require e-Note storage within an e-vault. For suggestions on e-vault solutions please inquire with Champion Title.*



Option 2: *RON e-Closing with Wet-Signed Note*

- The entire closing package is signed electronically and notarized remotely via video conference/e-Closing software platform with the exception of the note.
- The note will be emailed to the borrower(s) ahead of settlement to be printed for signature and returned with a FedEx label Champion provides.
- No disruption to your current process.
- This option is only available in e-recording counties.



Option 3: *Video/In-Person Hybrid e-Closing*

- The majority of the closing package is signed electronically and notarized remotely via video conference/e-Closing software platform with the exception of recordable documents that require wet signature.
- A notary will meet with the borrower(s) to obtain wet signatures on the recordable documents.
- No disruption to your current process.
- This option is available in all states, including counties that do not e-record.



Option 4: *Standard In-Person Closing with Notary and SA Tele or Video Conferenced*

- All documents are wet signed in front of closing agent/notary.
- Documents are sent to borrower(s) in advance of closing for review with a settlement agent via video conference (i.e. Zoom, Skype, etc.) to minimize interaction during actual closing.
- Due to COVID-19 we have adapted our in-person settlement protocol to protect both our clients and employees. For a complete description of these updates please reference the attached COVID-19 Memo.

Please note:

- Options 1-3 above may be restricted due to Lender Investor guidelines, as well as loan type (i.e. VA, USDA, FHA, etc.)
- For all e-Closings, the borrower(s) must have access to a computer with internet connection, web-cam and microphone (or telephone), and Chrome web browser.
- RON legislation is updating frequently state by state. Please inquire with Champion Title for availability in a specific state.

For more information please email eclosing@championtitle.com or visit our website at www.championtitle.com

Champion Title is happy to discuss your e-Closing options with you to determine which solution is the best fit, and assist with this transition.