

VIRTUAL E-CLOSING

WHAT IS VIRTUAL E-CLOSING?

Virtual E-Closing allows your borrowers to e-sign their closing documents from anywhere, anytime, completely online. All they need is a computer or mobile device with a web camera and access to Wi-Fi. Their ID will be verified with a notary through video chat.

WHERE CAN BORROWERS USE VIRTUAL E-CLOSING?

Now available for both purchases and refinances in 21 states and the District of Columbia with more coming soon.

Alabama	Arizona	D.C.	Florida
Illinois	Indiana	Kansas	Maine
Maryland	Minnesota	Missouri	Montana
Nebraska	Nevada	New Hampshire	Ohio
Pennsylvania	Tennessee	Texas	Utah
Virginia	Washington		

WHAT DO I NEED TO DO?

Order title work through a Westcor-insured settlement agent. Only policies insured by Westcor are eligible for the Virtual E-Closing program.

ORDER TITLE THROUGH OUR NATIONAL TITLE PARTNER, RELTCO

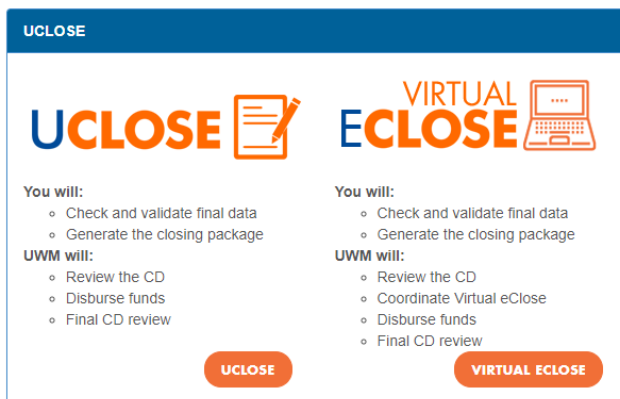
- \$200 closing fee nationwide – for both Virtual E-Closing and paper closings
- To place your first order, email uwmorders@reltco.com
- Returning users: [Click here](#) to place your order or check an existing order

ALREADY HAVE A LOCAL AGENT?

Check to see if they are eligible to perform a Virtual E-Closing:
Search for your agent and place your order [here](#).

HOW DOES THE VIRTUAL E-CLOSING PROCESS WORK?

1. In UClose, select the Virtual E-Closing option.



The screenshot shows a comparison between two closing options in the UClose system. On the left is the standard 'UCLOSE' option, and on the right is the 'VIRTUAL ECLOSE' option. Both options list the responsibilities of the user and UWM.

UCLOSE	VIRTUAL ECLOSE
<p>You will:</p> <ul style="list-style-type: none"> Check and validate final data Generate the closing package <p>UWM will:</p> <ul style="list-style-type: none"> Review the CD Disburse funds Final CD review 	<p>You will:</p> <ul style="list-style-type: none"> Check and validate final data Generate the closing package <p>UWM will:</p> <ul style="list-style-type: none"> Review the CD Coordinate Virtual eClose Disburse funds Final CD review

2. UClose your loan as you always have.
3. Your UWM Closer works with RELTCO or your local agent to prepare your loan for Virtual E-Closing.
4. Your borrower receives an email from noreply@notarize.com, picks a time and e-signs.