

Enjoy the benefits of our web-based electronic closing. SMART Option SigningSM combines the latest technology with proven settlement services experience to provide you a fast, convenient and secure closing experience. You can close virtually anywhere that has internet access and there is only one document for you to sign.

Guided by our experienced closing agents, you can close your loan online with just a few clicks. Our closing agent will be visible through a live video feed, you will be able to interact face-to-face with them throughout the closing session.



Ready to Close Online?

Contact a SMART Option Signing Agent Today! Call 888.848.5355

6 Easy Steps to a Hassle Free Closing

1

Get Started

The SMART Option Signing closing method begins and ends online. In order to qualify for this program, you must have access to a computer with high-speed internet access and a phone.

2

Verify Your Identity

Loan information is sensitive and closings require privacy, therefore we protect your personal information by utilizing the latest security and encryption technologies. The SMART Option Signing experience begins when you receive an e-mail from our SMART Option Signing team. This e-mail will contain step-by-step instructions on how to proceed through the entire process of closing. It also contains a link that will direct you to the SMART Option Signing web site. Once here, you will be asked to provide some basic information about yourself and your order. Once we are able to match the information that you've provided with the order information in our system, you will need to answer some security questions that will enable us to verify your identity.

3

Download & Sign

Next, a SMART Option Signing agent posts a limited power-of-attorney (LPOA) document on the web site for you to download and sign in front of a notary public. After the document has been signed and notarized, it needs to be returned to Title Source. The shipping and notary services are provided for you at no additional cost when utilizing our preferred SMART Option Signing notary and delivery partners.

4

Review Documents

After the closing has been scheduled, a SMART Option Signing agent will obtain your closing documents from your lender and securely post them to the SMART Option Signing web site for your review prior to the closing. This provides you with the opportunity to review your documents and ask any questions that you have in advance or during the closing.

5

Login & Dial

At the time of closing, you will login to the SMART Option Signing web site and follow the on-screen instructions to dial into a conference call set up by SMART Option Signing. You will also be instructed to click a button that launches the meeting console which will enable you to see your closing documents and the signing agent in real-time.

6

Close Online!

During the closing, which usually lasts less than 45 minutes, your SMART Option Signing agent will post all pages of your closing documents to the meeting console, explain each page, and then ask you whether you understand and agree to the terms. If you would like, you can also invite your loan officer to attend the closing. You can stop the closing at any time. After the closing has been completed, a SMART Option Signing Attorney-In-Fact will execute the loan documents on your behalf. Immediately after execution, the documents will be scanned and posted to the SMART Option Signing web site for your review. Your documents will be available for 30 days after the closing session has been completed.

Security is Important

Our goal is to make your closing experience safe, easy and worry-free. SMART Option Signing technology and procedures ensure that your data is secured and encrypted, so that others cannot access the information. We use a secure server and security protocol to safeguard information you provide during the registration, authentication and closing process. Our secure server uses a Secure Sockets Layer (SSL) to interact with you when you provide personal information during the authentication and registration process. We handle your information via 128 bit encryption and every secure page on our web site has a digital certification by VeriSign.

Browser Requirements

Our site employs state-of-the-art security technology to give you the highest level of data protection that is available. To take full advantage of this security, we require a browser that supports 128-bit encryption. For optimal viewing, your browser must meet the following requirements:

- Microsoft Internet Explorer 6.0 or higher
- JavaScript enabled
- Cookies enabled
- Screen resolution set at 800X600 (or higher)

Borrower Authentication

We also require each borrower to authenticate themselves prior to accessing our SMART Option Signing platform. SMART Option Signing partnered with Experian to provide identity authentication services to protect you against the possibility of identity theft or other fraudulent activity. Experian is a global leader in providing value-added information solutions to corporations and consumers. Experian Authentication Services provides the information you need to instantly verify customer identity and prevent potential fraud while conducting secure transactions online. Experian Authentication Services allows instant access to critical data that helps us verify your identity and prevent potential fraud. It works by asking a series of questions designed to be answerable only by the true individual. These questions are related to life events, such as previous automobiles, past addresses, past phone numbers and monthly loan payment amounts, and are questions to which only you should know the answers.

**Call 888.848.5355
or visit titlesource.com**

About Title Source

Title Source® is one of the nation's leading providers of title insurance, property valuations and settlement services. As one of the largest independent title agencies in the nation, we are an authorized agent of the highest rated title insurers in the industry. Five of the top fifteen Fortune 100 companies trust Title Source with their business. Title Source is the preferred provider to four of the top five residential mortgage institutions, as well as, smaller community-based lenders. Title Source is based in Troy, Michigan and retains regional service centers in Arkansas, California, South Carolina, Texas and Utah.