

CURBSIDE CLOSING™

FOR A SAFE AND STRESS-FREE SIGNING



Worried about conducting your closings in a safe and germ-free environment? We can help.

Effective immediately, The Closing Exchange offers a Curbside Closing™ to keep our customers and their clients safe during the COVID-19 pandemic.

What is a Curbside Closing?

Curbside Closing by The Closing Exchange is the same as a mobile signing, except the notary signing agent and the consumer will not conduct the signing or the notarization in the same room. Abiding by the Centers for Disease Control and Prevention's (CDC) social distancing guidelines, our Curbside Closing allows the signer(s) to sign the documents without the need for a signing agent to enter the signer's home or meet face-to-face without a protective barrier. In a time of social distancing, the signing agent will meet the signer(s) at the desired location, but the entire signing will be held with a barrier between the signer(s) and the signing agent.

We are offering Curbside Closing so you can continue to serve your customers, while helping to prevent the spread of the COVID-19 virus.

**Product and service availability varies based on state and local regulations.*



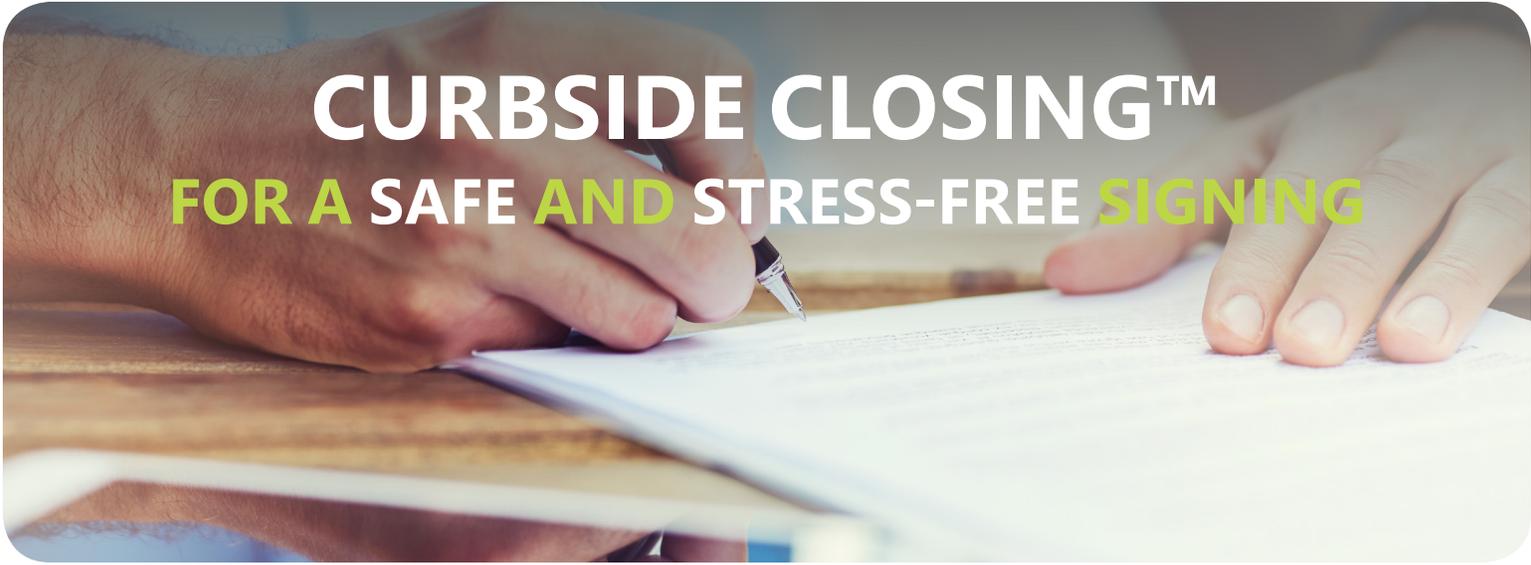
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How it works:

1. The signing agent and signer(s) must be able to communicate with each other by sight and sound through the window by ordinary and normal means without the use of cell phones, FaceTime/Skype or other electronic communication tools.
2. Using gloves and following the CDC's social distancing guidelines (6 ft. minimum), items are passed between the signer(s) and signing agent, each party placing the item(s) in a neutral area, then stepping back 6 ft. so the other party may step forward to retrieve the item(s).
3. Using gloves, the signer(s) passes their physical ID to the signing agent to view and inspect. The signing agent retains possession of the ID to check the signature in the journal entries and on the documents. Once complete, the signing agent returns the ID back to the signer(s) at the close of the signing and returns to the CDC's recommended social distancing of a minimum of 6 ft.
4. Using gloves, the signing agent delivers two sets of documents to the signer(s), and then returns to the CDC's recommended social distance of a minimum of 6 ft.
5. The signer(s) will sign one set of the documents in plain view of the signing agent as the witness and will deliver the signed documents back to the signing agent, using social distancing practices.
6. The signing agent must see the signer(s) sign the document through the doorway or window in direct sight. Notarial acts requiring an oath or affirmation must also be administered in direct sight and sound.
7. The signing agent will complete the notarization of the documents from the other side of the window.
8. The signing agent will complete all journal entries while wearing gloves before handing the journal to the signer(s) for signature using social distancing practices. The signer(s) should sign wearing gloves (if possible) in the appropriate journal line in front of the signing agent through the doorway or window and through ordinary sight.
 - a. *Note:* Some states (e.g., California) require the signer to place a thumbprint in the journal. This should be done using the same approach to pass the journal to and from the signer(s). The thumbprint must be applied by the signer, who should immediately sanitize his/her hands and take whatever precautions necessary to protect both parties.
9. The signing agent will complete the notarial certificates on all documents in the loan package requiring notarization in front of the signer(s) through the doorway or window and through ordinary sight before leaving the signing.
10. The signing agent will take reasonable steps to ensure that the same documents the signing agent passed to the signer(s) for signatures are the same documents that were passed back to the signing agent. The signing agent will compare the signatures on all notarized documents with the signature made in the journal entries, as well as the signature on the ID, to ensure that the same person signed the documents.
11. Signed documents handled responsibly will be delivered back to the client via scan-backs (when required) and shipping (Fedex/UPS).

How to Get Started

Curbside Closing by The Closing Exchange can be requested by you, the signer(s) or the signing agent. Our team coordinates the details, as well as the signing date/time if a Curbside Closing has been requested.

For more information on our convenient and safe closing services, contact Sales@TheClosingExchange.com.



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