



The FlashCloseSM Hybrid Signer Experience

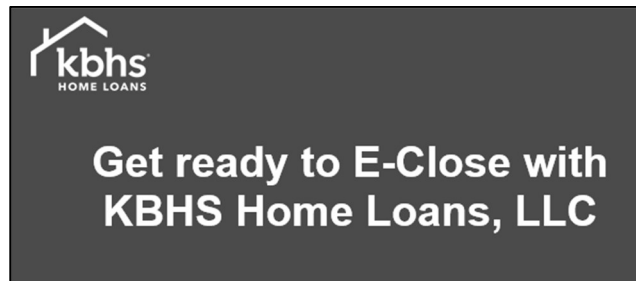
FlashCloseSM is the way KBHS closes loans. FlashCloseSM delivers a seamless signing experience by allowing borrowers to sign documents in person and online. With this option, most of the closing documents can be electronically signed prior to closing.

How it works

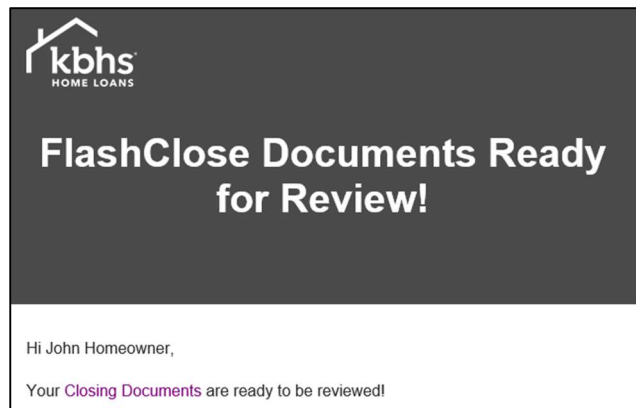
With FlashCloseSM, you can digitally sign all eligible documents prior to closing, leaving you with a limited package to sign in the presence of the title agent or notary. This process saves time, reduces errors and processing time after the closing, and allows everyone much more flexibility when scheduling appointments!

Prior to Closing

1. Once Clear to Close, you will receive an email from noreply@kbshomeloans.com to prepare for the upcoming FlashCloseSM Hybrid Closing.



2. Another email will be sent prior to the day of closing. You will be able to review all documents within the loan package before the day of closing but cannot sign until the day of closing. At this time, you can also send your documents to your attorney and anyone else you trust.
3. To view the loan package, click on the **Closing Documents** hyperlink within the email and securely sign in.



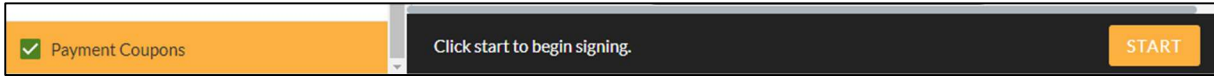
- As you review each document, a green checkmark will appear. Once all documents have been reviewed, the bottom message will update for eSigning to begin on your scheduled closing day.

On closing day (10/13/22), click start to begin signing. [CONTINUE](#)

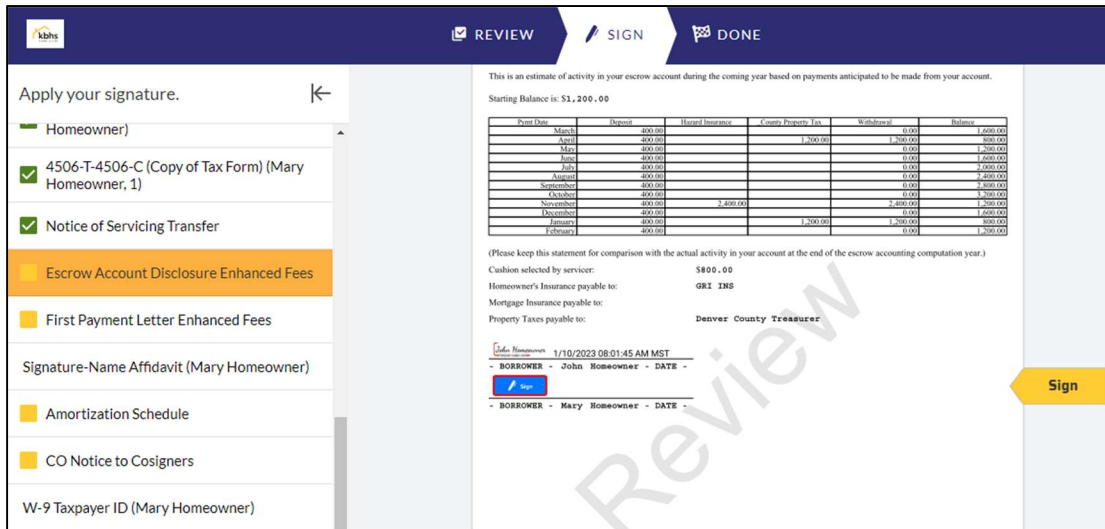
Day of Closing

- Documents go “live” and you will be sent an email to electronically sign all eligible documents in advance. The remaining documents will be signed in-person at the meeting with the title agent or notary.
- Click the **Closing Documents** hyperlink to securely sign in.

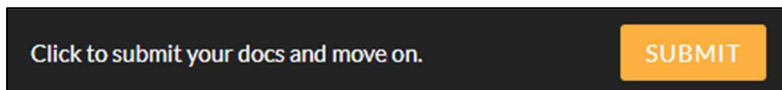
3. Click **Start** at the bottom of the page to begin eSigning.



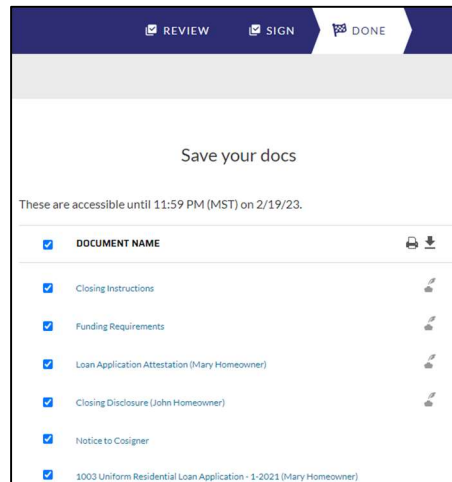
4. Rest assured, once you begin eSigning, you will automatically be directed to the pages of a document which require a signature.
- The documents requiring eSign are marked with a yellow box.
 - If a signature is missed, you will be directed back to that page to sign before you can submit.



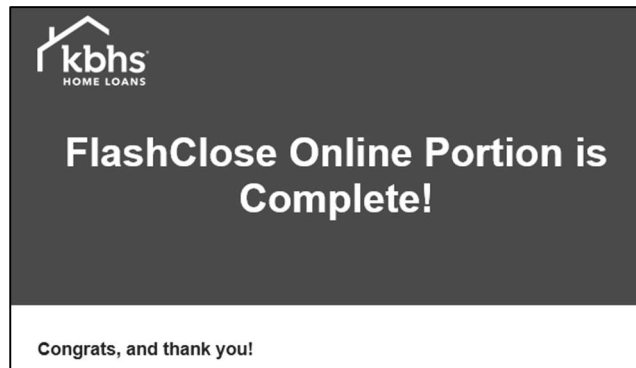
5. Once all documents have been eSigned, click Submit at the bottom of the page.



6. Once submitted and done with the eSign portion, you can download your documents for your records. You'll have access to do so for a month post-closing.



7. An email will be sent to you to confirm the online portion is complete. A similar notification and your documents will also be sent to KBHS and your title agent.



8. To sign the remaining closing documents, you'll meet with a title agent or mobile notary in-person to complete the closing.

Reminder

If the eSign portion is not complete by a certain time on the day of closing, you will receive a reminder email.

- a. Purchase - 1 hour prior to closing time
- b. Refinance - 3pm local time

