eSign® enables you and your borrower to accomplish more in advance, by allowing borrowers to review documents and ask questions beforehand, resulting in a closing that is less stressful and time intensive. Once you have become eSign®-ready, prepare for your scheduled eClosing by doing the following:

### CONTACT YOUR AMTRUST-AFFILIATED LOAN ORIGINATOR AND DETERMINE WHO WILL PULL CLOSING DOCUMENTS FROM GEMSTONE

- Determine if the third party originator or you will pull and email the documents to the borrower for review before the closing.

tip ▶ The day before your closing, remind the borrower (and the closing attorney, if applicable) that their closing is electronic. This is also a great opportunity to remind the borrower that an electronic copy of both the ink signed and electronically-signed documents can be provided after the closing is complete.

### ENSURE THAT YOUR OFFICE IS PROPERLY SET UP FOR YOUR eSIGN® CLOSING

- Double check that your hardware, software, and Internet connection are properly functioning.

tip ▶ If you find yourself conducting a number of eSign® closings, consider dedicating an area or space specifically for this purpose. To maximize convenience and comfort for the borrower, some Closing Agents have incorporated large, easily viewable monitors, as well as multiple mice (one for each borrower).

## REMOTE eSIGN® CLOSINGS

Remote eSign® closings are even more impressive and efficient for your borrower! The flexibility of the eSign® module enables you to meet borrowers at a location that is convenient for them. To prepare for your remote closing, take the following steps:

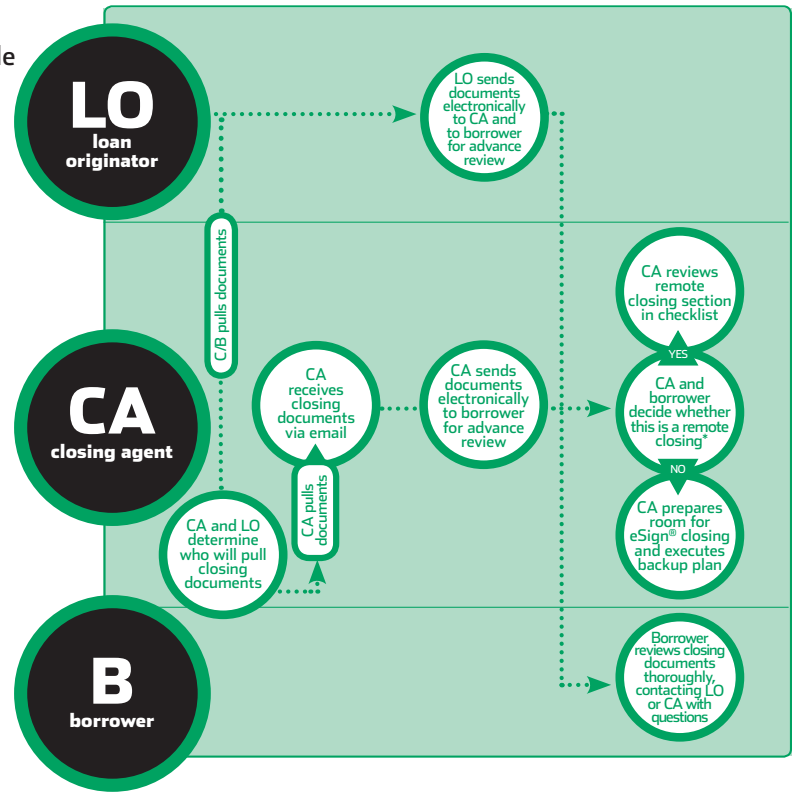
### ENSURE THAT THE NOTARY PERFORMING THE REMOTE CLOSING...

- Has a laptop that meets the hardware, software, and Internet connection requirements necessary to close a loan electronically.
- Reviews the interactive demonstration available online at www.esignmortgage.com.

### ENSURE THAT YOU

- Grant Gemstone access to the Third Party closer by assigning them to the loan and confirm the Third Party closer login account has been created.

tip ▶ If you are a Title Company responsible for assigning a Third Party Closer, ensure you are logged in to Gemstone as a Stand Alone Closing Agent. Gemstone Administrators will not have access to the Third Party Closing Module, therefore will be unable to assign a loan to a Third Party.

It is unnecessary to actively manage Gemstone logins for Third Parties. When a Third Party Closer creates a login account, they can close any AmTrust loan assigned to them.

If the Third Party has been assigned a loan but cannot conduct the eSign® closing they can simply reassign the loan to another Third Party Closer in Gemstone.