



Desktop Convenience for Document Signing

With today's demanding schedules, it can be challenging to coordinate an exact time, date, and place for your customers to sign their loan documents – whether it's in-person with a notary or with a notary over the phone.

What if your customers could sign their loan documents whenever they wanted, even at 2 in the morning – in pajamas? Now your customers can decide when and where they want to sign, with absolute freedom and privacy, through our secured WebSigning application. In fact, we've noticed that the majority of customers, when given the choice, actually prefer to sign *after hours*. And, if control over the signature is your goal, WebSigning can be customized to schedule the approval to occur on a specific date – at your discretion.

WebSigning allows your customers to review and approve loan documents **electronically**, either all at once or in multiple sessions, with a countdown reminder to keep closings on schedule. WebSigning is also the perfect solution for rush or re-draw situations. When time is a critical factor, new loan documents can be indexed and uploaded for the customer's approval within minutes!

Benefits

- Customers can review and approve loan documents 24/7, at the privacy of their computer
- Appointment scheduling is not required!
- No special equipment or software needed – just Web access through an Internet provider
- Eliminates funding delays caused by common signing errors
- Secured, encrypted Web site so that each customer reviews only his or her loan documents
- Intuitive, user-friendly Web site for your customers – no training needed
- Non-credit based questions allow for Online Identity Verification
- WebSigning Support Team with toll-free number, available at extended business hours
- Electronic and “wet signature” documents can be available for your Post-Closing department within minutes of closing
- Includes coupon for free notary signing at The UPS Store for a Limited POA and overnight delivery of documents to First American
- Beyond-standard security features, credentials, and eVault protection – with intelligent document control

WebSigning



**First American
Title Insurance Company**

LENDERS ADVANTAGE®

877.409.0352
www.lendersadvantage.com

How WebSigning Works

- At the point of sale, your customers are asked if they would like to sign their equity or refinance loan documents over the internet – using WebSigning
- After the title/settlement order is placed, each customer receives a WebSigning welcome package* with their personal password and a limited Power of Attorney form via e-mail
- Your customer can quickly sign the one-page Limited Power of Attorney with their favorite local notary (at the customer's cost) or use the included free notary coupon to sign at a local UPS Store
- The one-page Limited Power of Attorney is returned to us utilizing a free pre-addressed UPS mailing label
- When the loan documents are ready for viewing, your customer will log into our secure Web site with their personal username and password and review the loan documents on their computer screen
- Once the customer agrees to all of the loan documents electronically, we notify you that the closing is complete and prepare the security instrument for recording and post-closing
- Your customer can save a specially-marked copy of the loan documents to their computer files or print a copy for up to 90 days after closing

About the Limited Power of Attorney

- The Limited Power of Attorney is a one-page document that – if signed and notarized at the beginning of the transaction – allows us to sign selected loan documents on behalf of the customer, as Attorney-in-fact, in the same form that the customer approves online
- This is a special Power of Attorney that is limited only to First American and only for the processing of this one transaction; the Limited Power of Attorney does not and cannot affect the customer's ownership of the property or the terms of the loan
- All parties to the loan must sign the Limited Power of Attorney to proceed with WebSigning
- We also offer a high-quality mobile notary service for a more traditional signing – available to any customers who are not completely comfortable with the WebSigning process

* With Online Identity Verification, WebSigning can be e-mailed to any location or shipped to the owner-occupied property address. WebSigning is available in all states where an Attorney signing is not required.



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