

## HELOC Notary Types

### eNotary:

- County of subject property automatically determines eNotary eligibility
- No fee is associated with eNotary
- For counties that do not accept eNotary recording or borrowers requiring special accommodation, manual Notary process applies

### Manual Notary:

- Required in counties that do not accept eNotary
- Manual notary fee is deducted from the loan amount (est \$0-\$380)

## Notary Steps

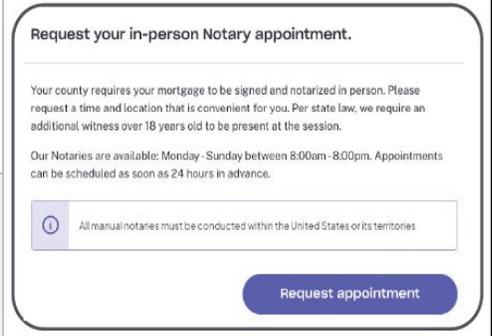
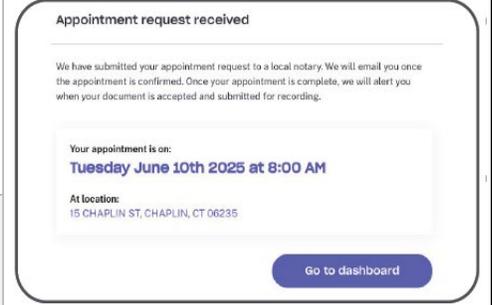
eNotary Steps		
<b>eNotary Notification Email</b>	<ul style="list-style-type: none"> <li>• Borrower will receive notification that notary prep is complete</li> <li>• The application status in portal will update to allow connecting with notary</li> <li>• Borrower will have option to <b>Review document</b> and <b>Talk to a notary</b></li> </ul>	<div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px;"> <p><b>Talk to a eNotary</b></p> <p>Connect with an eNotary to confirm your details and then sign and notarize your mortgage document.</p> <p>Please have the government-issued photo ID (drivers's license, US passport, or military ID) you used in connection with your application available during the call.</p> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <span style="border: 1px solid #ccc; border-radius: 10px; padding: 5px 15px;">Review document</span> <span style="background-color: #4a7ebb; color: white; border-radius: 10px; padding: 5px 15px;">Talk to a notary</span> </div> </div>
<b>eNotary Session</b>	<ul style="list-style-type: none"> <li>• Once documents have been reviewed, the <b>Talk to a notary</b> link will connect borrower with a notary agent</li> <li>• Borrower will need Photo ID used in application process</li> <li>• Borrower signs and agrees to documentation and notary completes process</li> </ul>	
<b>Additional Signer(s)</b>	<ul style="list-style-type: none"> <li>• If applicable, Additional signer(s) will receive an email with access code to <b>Sign In</b> to a separate eNotary session</li> <li>• Additional signer(s) complete signing and notary completes process</li> </ul>	<div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px;"> <p style="text-align: right;"><b>Example Email</b></p> <p><b>Hello,</b></p> <p>Jack has been approved for a Home Equity line of Credit with Figure. Please sign your portion to finalize the loan through our online eNotary.</p> <p>Here is your access code: 12408dt</p> <p>Click "Sign In" below to get started.</p> <div style="text-align: center; margin-top: 10px;"> <span style="background-color: #4a7ebb; color: white; border-radius: 10px; padding: 5px 15px;">Sign In</span> </div> </div>
<ul style="list-style-type: none"> <li>• <b>Once all signer(s) complete eNotary session, the closing document signing is complete</b></li> </ul>		

eNotaries are available:

Monday – Friday: 6am-9pm PST\*

Saturday & Sunday: 6am-5pm PST\*

\*Excluding major holidays

Manual Notary Steps		
<b>Borrower Requests Appointment</b>	<ul style="list-style-type: none"> <li>Borrower will receive an email once notary prep is complete alerting them to schedule</li> <li>The application status will update to allow scheduling</li> </ul>	
<b>Set Date, Time, and Location</b>	<ul style="list-style-type: none"> <li>Borrower will <b>Request appointment</b> to schedule, provide contact information, and confirm request</li> <li>Scheduling is done 24 hours in advance</li> </ul>	
<b>Appointment Request Received</b>	<ul style="list-style-type: none"> <li>Request is sent to third party notary provider</li> <li>Borrower will receive an email confirmation</li> <li>If request cannot be met, the borrower will be notified to reschedule</li> </ul>	
<b>Appointment Confirmed</b>	<ul style="list-style-type: none"> <li>Once confirmed, borrower and any additional signer(s) must attend signing appointment</li> <li>All signer(s) need Photo ID</li> <li>Notary will complete process</li> </ul>	
<ul style="list-style-type: none"> <li><b>Once all signer(s) and notary have completed signing, the closing document signing is complete</b></li> </ul>		

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