



snapdocs

Dear GMFS Partner Closing Agents,

We are excited to announce that we have partnered with Snapdocs as our Digital Closings Partner.

Within the next several weeks, we will begin using Snapdocs on all platforms to:

- Give borrowers the ability to review and eSign closing documents in advance of their closing appointments
- Transfer loan documents to you directly

You now have the ability to complete the following tasks within the Snapdocs portal:

1. Set the wet-signing appointment details, including date, time, and location
2. Download the wet-sign documents and facilitate the borrower wet-signing
3. Upload the final document package back into Snapdocs
4. Only the Original executed Promissory Note will need to be returned via overnight mail or courier which will help cut down on cost of sending the entire closing package

When you are assigned to your first Snapdocs closing, you will receive an email to create your account. To prepare for these changes, we can provide Snapdocs' settlement training video links, relevant help center articles, and our user guide. Please let us know if you would like separate email with these links.

- [Video Tutorial of Snapdocs for Settlement Agents](#)
- [Snapdocs for Settlement Agents User Guide](#)
- [Closing types](#)
- [How to set a signing appointment](#)
- [What to do if the borrower doesn't eSign](#)
- [Sending documents back to the lender](#)
- [Snapdocs for Settlement Help Center](#)

If you have any questions regarding the borrower or the closing documents, please contact David Jagneaux, Closing Manager/VP at (225) 214-5005 or djagneaux@gmfslending.com. If you need technical support from Snapdocs, please email support@snapdocs.com or call (833) 762-7362. They are available to help!

Sincerely,

GMFS LLC



Snapdocs for Settlement Agents User Guide

Welcome to Snapdocs! We're happy you're here.

Snapdocs is a digital closing platform that allows you to process closings with your lender partners easily and efficiently.

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1. Access a new closing in Snapdocs

Once a lender creates a new closing in Snapdocs, your settlement office will receive a notification via email. This email will contain information about the closing type (wet, hybrid, or hybrid with eNote) and a checklist of what to do to ensure a successful closing.

First, click on the “Print Lender Documents” button in the email to get started.

Hybrid Closing

Good news! You have a new closing to complete
Hi Suzy Settlement,
You've just received a hybrid closing from LenderSync, powered by Snapdocs. This means many of the closing documents can be eSigned before you meet in person with the consumer.
Follow the four easy steps below and you'll enjoy a 20-minute closing!

Your four easy steps to a 20-minute closing
Completing this checklist will ensure you meet LenderSync's requirements for this closing.

1

Set the appointment
The date, time, and location of the signing will automatically be sent to the consumer once it is set.

2

Print the slimmed down closing package
These are the only lender documents you will need to get wet signed at the signing appointment.

3

Ensure eSigning is complete
Prior to your signing appointment, remind the consumer to eSign. If they haven't eSigned by the time you meet in person, prompt them to eSign at the table.

4

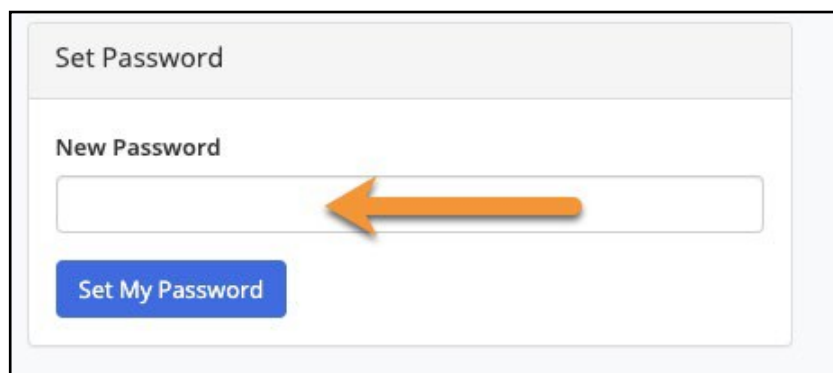
Scan and upload signed documents
After the signing has taken place, scan and upload the signed documents.

Simple, right? Let's get started.

Print lender documents

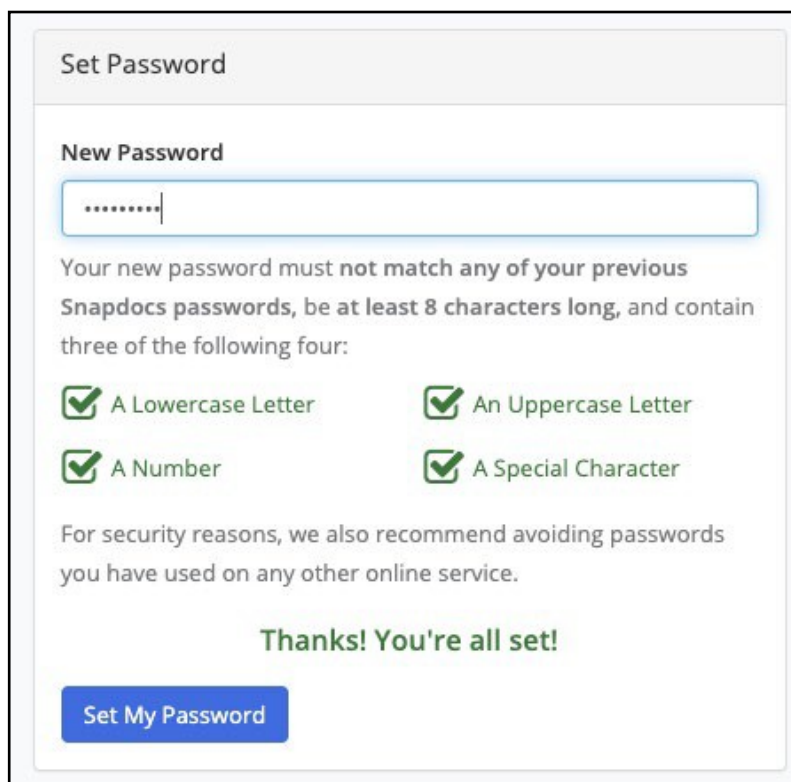
2. Create an account

If you're new to Snapdocs, click in the "New Password" field to set a unique password. *(If you already have a Snapdocs account, please proceed to Section 3.)*



The screenshot shows a 'Set Password' form. At the top is a header 'Set Password'. Below it is a section titled 'New Password' containing a text input field. A large orange arrow points to this input field. Below the input field is a blue button labeled 'Set My Password'.

This will expand the box to show you the password requirements. Once you've entered a password that meets the requirements, all checkmarks will turn green. Click "Set My Password" to set your password and be taken to your closing.

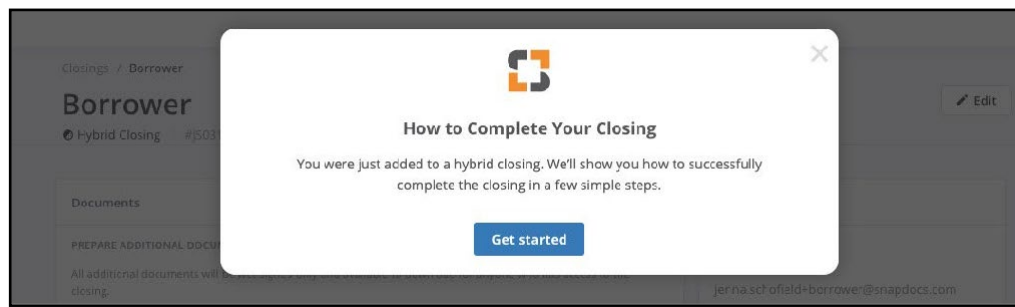


The screenshot shows the 'Set Password' form expanded. The 'New Password' section now includes a text input field with a password mask (dots). Below the input field, the requirements are listed: 'Your new password must not match any of your previous Snapdocs passwords, be at least 8 characters long, and contain three of the following four:'. There are four checkboxes, each with a green checkmark: 'A Lowercase Letter', 'An Uppercase Letter', 'A Number', and 'A Special Character'. Below these, a note states: 'For security reasons, we also recommend avoiding passwords you have used on any other online service.' At the bottom, a green message says 'Thanks! You're all set!' and a blue button labeled 'Set My Password' is visible.

You will be taken through a short onboarding tutorial that shows you the four easy steps outlined in the email notification:

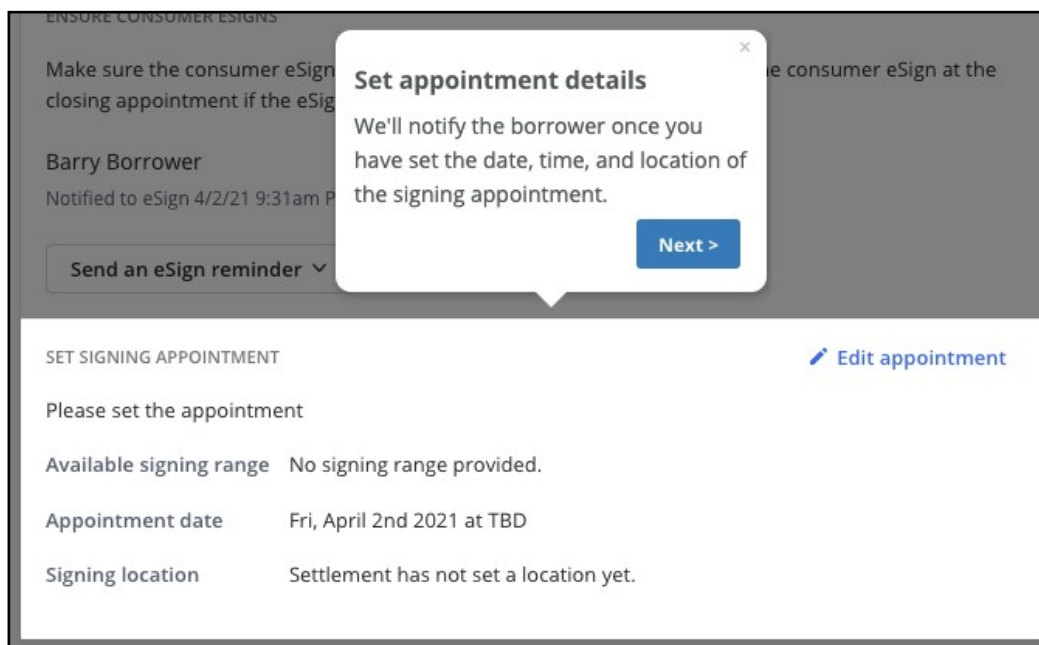
Welcome Message

Click the “Get Started” link to begin the onboarding tutorial.



Step 1: Setting Appointment Details

Upon receipt of the closing, the SA will set any outstanding signing appointment details.



Step 2: Ensure eSigning is complete

Prior to the signing appointment, the SA will make sure the consumer previews and eSigns their eligible documents.

Closings / Borrower

Borrower

Hybrid Closing #04022021

UPLOAD SIGNED DOCUMENTS

Signing Details

ENSURE CONSUMER ESIGNS

Make sure the consumer eSigns documents before the appointment. Have the consumer eSign at the closing appointment if the eSigning is still incomplete.

Barry Borrower
Notified to eSign 4/2/21 9:31am PDT

Hasn't eSigned

Send an eSign reminder ▾

Next >

Step 3: Download and print the closing package

Print the slimmed-down wet sign document package for the closing appointment.

Borrower

Hybrid Closing #04022021

Documents

DOWNLOAD UNSIGNED DOCUMENTS

Download the wet sign package for the appointment. If you request a notary, you can upload an unsigned document to share with the notary.

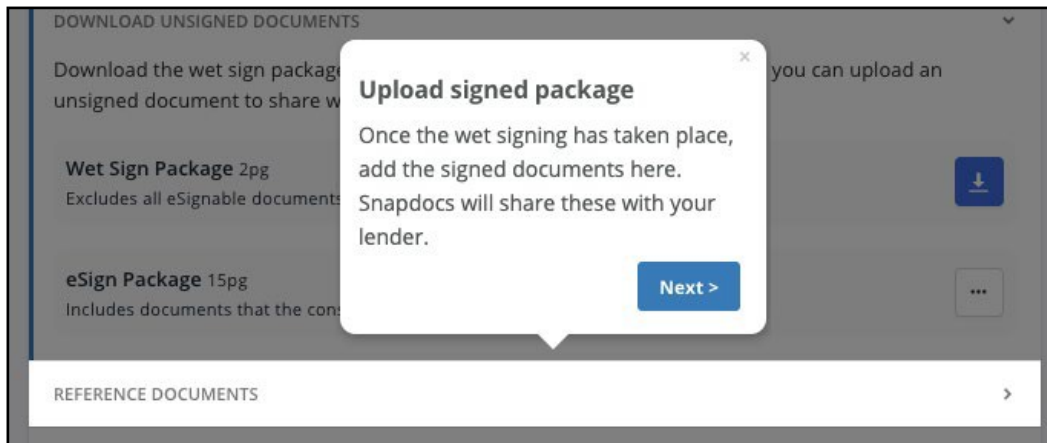
Wet Sign Package 2pg
Excludes all eSignable documents. Print for wet sign.

Download

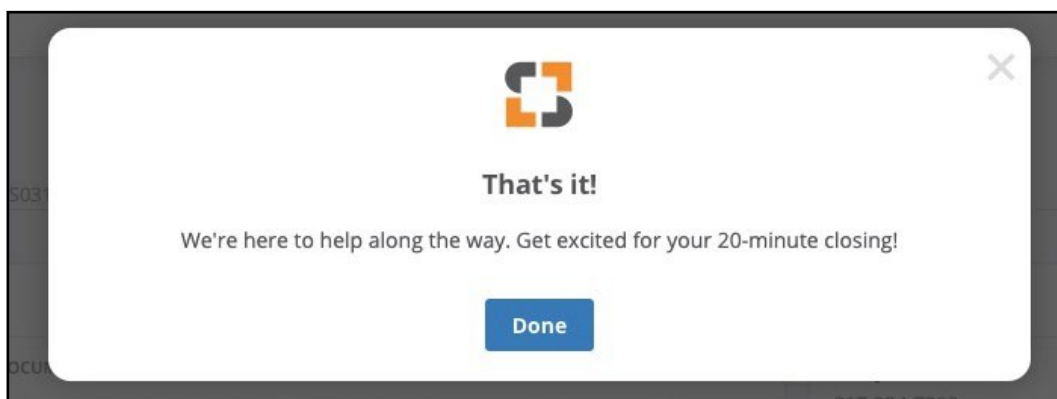
Next >

Step 4: Upload the signed package

Add the signed documents back into Snapdocs to send them back to the lender.



Now you're ready for shortened closings!



3. Logging into Snapdocs

If you've already set up a Snapdocs account, bypass the registration page by clicking "Log In" at the bottom of the screen, then enter your credentials. You'll need to use your work email address that is already associated with the Snapdocs account to see all of your closings in the same place.

Create your Snapdocs account

Access closing documents from LenderSync

First name

Last name

Set username

Enter the username of your work email address

Choose your password

[Sign up](#)

Already have an account? [Log in](#)

4. View the closing within Snapdocs

Once you log in, you will be automatically directed to the new closing in Snapdocs.

Closings / Borrower
Edit

Borrower

Hybrid Closing | #04022021-JS-2 | Open

Documents

PREPARE ADDITIONAL DOCUMENTS

All additional documents will be wet signed only and available to download for anyone who has access to the closing.

[Add additional documents](#)

DOWNLOAD UNSIGNED DOCUMENTS

Download the wet sign package for the appointment. If you request a notary, you can upload an unsigned document to share with the notary.

Wet Sign Package 2pg

Excludes all eSignable documents. Print for wet sign.

[Download](#)

eSign Package 15pg

Includes documents that the consumer will eSign.

[More](#)

Consumers

Barry Borrower

917-324-7282

jenna.schofield+borrower@snapdocs.com

- Notified to review 3 days ago
- Reviewed closing documents Not yet
- Completed eSigning Not yet
- Completed signing appointment Not yet

Closing Team

SETTLEMENT

5. Set the in-person appointment date, time, and location

First, scroll down the page to set the appointment date, time, and location. In some instances, the lender may have already scheduled these for you depending on their business operations.

If the required information has not been populated, you will see “Please set the appointment & location,” as well as language indicating that it has not been set or is TBD.

Signing Details

ENSURE CONSUMER ESIGNS

Make sure the consumer eSigns documents before the appointment. Have the consumer eSign at the closing appointment if the eSigning is still incomplete.

Barry Borrower
Notified to eSign 4/2/21 10:31am MDT

Hasn't eSigned

Send an eSign reminder ▾

SET SIGNING APPOINTMENT[Edit appointment](#)

Please set the appointment

Available signing range No signing range provided.

Appointment date Fri, April 2nd 2021 at TBD

Signing location Settlement has not set a location yet.

Follow your normal process with the Lender to determine when and where the appointment will take place. To edit the appointment details, click “Edit Appointment”, update the date, time or signing location, and click “Save Changes” when done.

SET SIGNING APPOINTMENT

[Edit appointment](#)

Please set the appointment

Available signing range

No signing range provided.

Appointment date

Fri, April 2nd 2021 at TBD

Signing location

Settlement has not set a location yet.

If you'd like to save your office address to auto-fill in the future, click on the "Save my office address" checkbox. Click "Save Changes" after entering the information. The next time you set an appointment, you can click "Use office address" to automatically fill in this information.

SET SIGNING APPOINTMENT

[Cancel](#)
[Save changes](#)

Available signing range

Start date

End date

Appointment date

Apr 6, 2021

10:00 am CDT

Signing location

1234 Signing Way

Grapevine

TX

76051

☒ Use office address

Once set, the consumer and lender will be able to view the appointment details when they log into Snapdocs. ***The consumer's ability to eSign may also be affected by whether or not their appointment has been set,*** so please be sure to set the appointment as soon as possible to keep all parties on track for closing.

6. Download the wet signing documents

Once the appointment details have been set and saved, download the wet signing documents for the in-person signing appointment. Proceed to the Documents section of the closing and locate the "Wet Sign Package". Download the package by clicking on the download icon on the right side of the package name.

Documents

PREPARE ADDITIONAL DOCUMENTS

All additional documents will be wet signed only and available to download for anyone who has access to the closing.

Add additional documents

DOWNLOAD UNSIGNED DOCUMENTS

Download the wet sign package for the appointment. If you request a notary, you can upload an unsigned document to share with the notary.

Wet Sign Package 2pg

Excludes all eSignable documents. Print for wet sign.



eSign Package 15pg

Includes documents that the consumer will eSign.



If a lender adds an additional document, or removes and resubmits the entire closing package, an email notification will be sent out with the relevant details prompting you to login and download the new documents. Open the email and click on the “Print Updated Documents” button to proceed to the closing.

Settlement User Guide

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The documents on this closing have been updated

Hello Snapdocs Settlement,

The closing documents on this closing have been updated. Please be sure to download and use the newly updated documents at the signing appointment.

[Print updated documents](#)

Borrower	Barry Borrower jenna.schofield+borrower@snapdocs.com 917-324-7282
File #	04022021-JS-2
Appointment	4/6/21 at 10:00am CDT
Location	1234 Signing Way, Grapevine, TX 76051
Closing type	Hybrid signing Some documents are eligible to be eSigned
Lender team	Chris Closer Closer jenna.schofield+closer@snapdocs.com

You will now see the additional document(s) available for download.

DOWNLOAD UNSIGNED DOCUMENTS

Download the wet sign package for the appointment. If you request a notary, you can upload an unsigned document to share with the notary.

Wet Sign Package 2pg

Excludes all eSignable documents. Print for wet sign.

↓

Updated_CD.pdf 1pg

Added by Chris Closer on Mon, April 5th 2021 at 5:01pm MDT

↓

eSign Package 15pg

Includes documents that the consumer will eSign.

...

Click the respective download buttons to print the wet sign documents for the closing. Once you've downloaded the documents, you'll see the download icon is now white, and the Upload Signed Documents panel has expanded for you to upload the executed documents when the wet sign appointment is complete.

The screenshot displays a web interface for document management. It is divided into two main sections: 'DOWNLOAD UNSIGNED DOCUMENTS' and 'REFERENCE DOCUMENTS'. The 'DOWNLOAD UNSIGNED DOCUMENTS' section contains three items: 'Wet Sign Package 2pg' (with a download icon), 'Updated_CD.pdf 1pg' (with a download icon), and 'eSign Package 15pg' (with a menu icon). The 'REFERENCE DOCUMENTS' section contains a sub-section titled 'UPLOAD SIGNED DOCUMENTS' (highlighted with an orange border), which includes instructions to upload signed documents and a large dashed blue box for file upload. Inside this box are the prompts 'Drop signed documents to upload' and a 'Choose files' button.

DOWNLOAD UNSIGNED DOCUMENTS

Download the wet sign package for the appointment. If you request a notary, you can upload an unsigned document to share with the notary.

Wet Sign Package 2pg
Excludes all eSignable documents. Print for wet sign.

Updated_CD.pdf 1pg
Added by Chris Closer on Mon, April 5th 2021 at 5:01pm MDT

eSign Package 15pg
Includes documents that the consumer will eSign.

REFERENCE DOCUMENTS

UPLOAD SIGNED DOCUMENTS

Upload signed documents, which will be shared directly with your lender.

Drop signed documents to upload

7. Track the consumer's progress

Keep track of the consumer's progress through the journey by viewing the Consumers panel displayed in the upper right-hand corner. You will also receive email notifications throughout this process. Please pay particular attention to whether the consumer has eSigned, or not.

You can view the preview and eSign status in multiple places throughout the closing, highlighted below. In this example, the consumer has not yet completed previewing or eSigning their documents.

Borrower

Hybrid Closing
#04022021-JS-2
Open

Edit

Documents

PREPARE ADDITIONAL DOCUMENTS

DOWNLOAD UNSIGNED DOCUMENTS

REFERENCE DOCUMENTS

UPLOAD SIGNED DOCUMENTS

Upload signed documents, which will be shared directly with your lender.

Drop signed documents to upload

Choose files

Consumers

Barry Borrower

917-324-7282

jenna.schofield+borrower@snapdocs.com

Notified to review

3 days ago

Reviewed closing documents

Not yet

Completed eSigning

Not yet

Completed signing appointment

Not yet

Closing Team

SETTLEMENT

+

Snapdocs Settlement
jenna.schofield+sa@snapdocs.com
1234 Signing Way
Grapevine, TX 76051

Stu Settlement
jenna.schofield+stusane@snapdocs.com

Suzy Settlement
jenna.schofield+sa@snapdocs.com

Signing Details

ENSURE CONSUMER ESIGNS

Make sure the consumer eSigns documents before the appointment. Have the consumer eSign at the closing appointment if the eSigning is still incomplete.

Barry Borrower

Notified to eSign 4/2/21 10:31am MDT

Hasn't eSigned

Send an eSign reminder

If the consumer has not completed eSigning before the in-person appointment, you have a few options to make sure that they do so:

1. Send the consumer a reminder to eSign from the Documents panel. You can choose to send an email reminder or a text reminder. Depending on the eSign constraints in place with a lender, the reminder buttons may be grayed out until the eSign window opens.

Signing Details

ENSURE CONSUMER ESIGNS

Make sure the consumer eSigns documents before the appointment. Have the consumer eSign at the closing appointment if the eSigning is still incomplete.

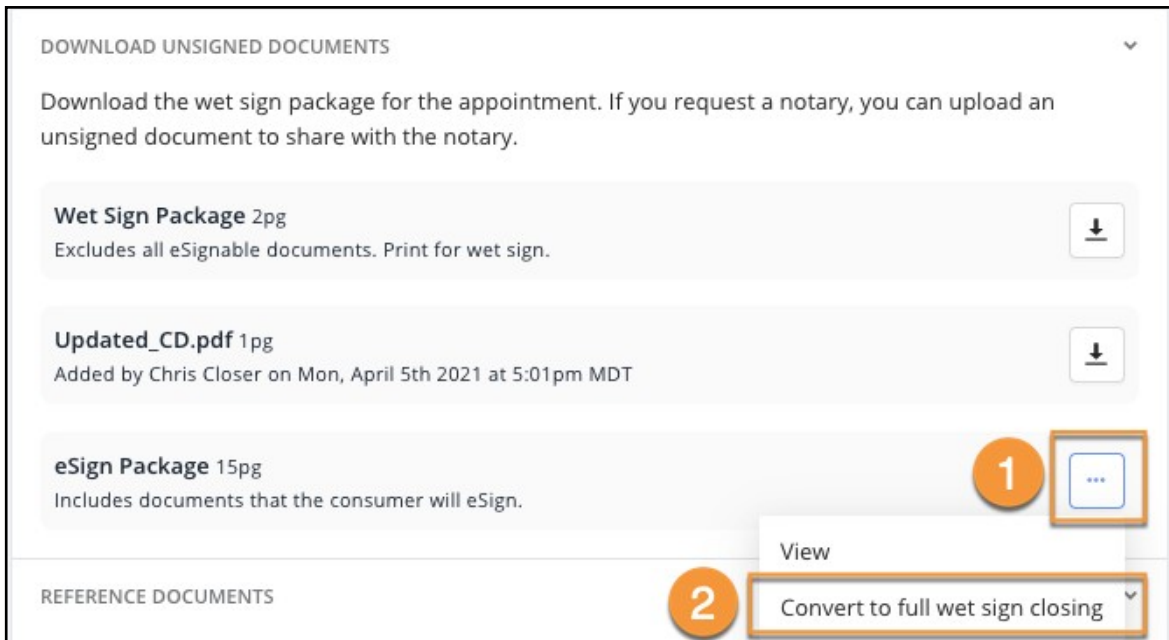
Barry Borrower

Notified to eSign 4/2/21 10:31am MDT

Hasn't eSigned

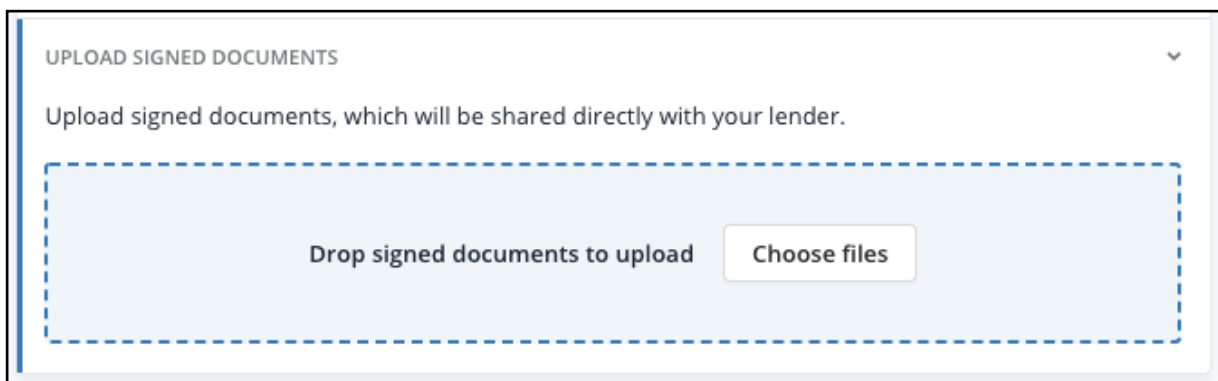
Send an eSign reminder

2. Plan to have the consumer eSign these documents at the signing table. Be sure to bring a compatible device such as a smartphone, computer, or tablet to the appointment. The consumer can also complete on their smartphone.
3. As a last resort, you can convert the closing to a full wet signing, which will then give you access to download the eSign package and print for signature.

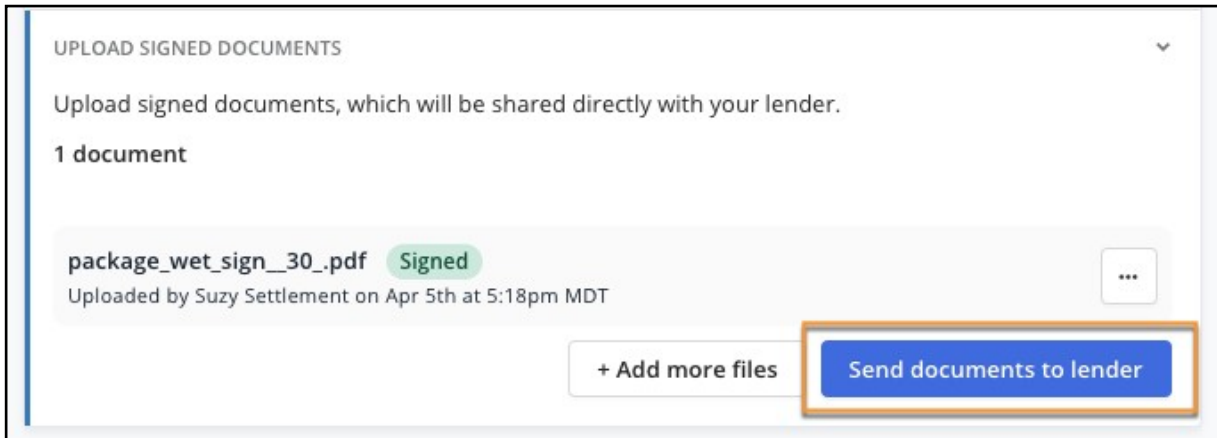


8. Scan, upload, and send the completed documents to the lender

After the wet signing appointment has been completed, scan and upload the signed title and lender documents to Snapdocs. Expand the Upload Signed Documents section (if necessary), click the “Choose Files” button pictured below, or drag and drop the file into the blue box.



Once the document is uploaded, you will see it listed in the closing with a “Signed” status. Click “Add more files” to add additional files, if needed. Then, click “Send documents to lender.”



UPLOAD SIGNED DOCUMENTS

Upload signed documents, which will be shared directly with your lender.

1 document

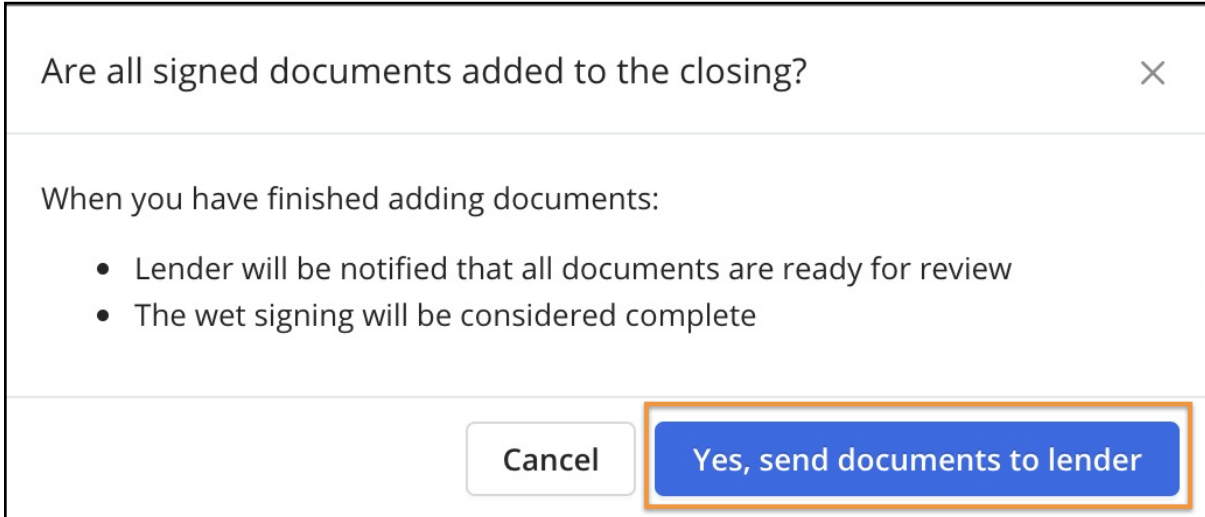
package_wet_sign_30_.pdf Signed

Uploaded by Suzy Settlement on Apr 5th at 5:18pm MDT

+ Add more files

Send documents to lender

Once you do so, a window will pop up confirming that your package is ready to be sent to the lender. Snapdocs will then combine the eSigned and wet-signed documents into one package for the lender. Your closing status will be updated to “Signed, Ready to Close” and the lender will pick up the documents from here.



Are all signed documents added to the closing?

When you have finished adding documents:

- Lender will be notified that all documents are ready for review
- The wet signing will be considered complete

Cancel

Yes, send documents to lender

Support

Thank you for your time. If you have any questions or require support, please email support@snapdocs.com, or call us at (833) 762-7362.

**** ATTENTION ****

This is a **HYBRID** closing. Please do the following:

Prior to signing appointment:

- **Download the wet sign package** on Snapdocs
- **Check if borrower has completed eSigning** on Snapdocs **or by quickly scanning the QR code on the wet sign cover page** (Note: you should receive an email 3 hours before closing indicating if they have eSigned)
- If borrower has not eSigned, **use Snapdocs to send a reminder** to eSign prior to signing appointment

Closings / Test #0923902309

Test Hybrid Closing #0923902309 Open

Closing Request notary

ESIGNING Out For Signature

Sent Reminded to eSign via text on Wed, April 29th 2020 at 8:23am PDT

eSigners Alex Test Hasn't signed yet

Send an eSign reminder

Send email reminder

Send text message reminder

Complete signing

Appointment Earliest signing date is 4/29/20

Location 123 W. Main St
Nashville, TN 37206

Mobile notary Request notary

At signing appointment:

- If borrower has completed esigning: have borrower **wet sign the required wet sign package only**
- If borrower has not completed esigning, either:
 - Have borrower **eSign using a phone**, computer, or tablet
 - a. **Have the borrower scan the QR code shown on the wet sign cover page which will allow them to quickly eSign their documents.** Or have the borrower search for email with subject line “Review and eSign your closing documents,” and click the button in email
 - b. Ask them to preview all docs by scrolling to the bottom then click eSign next. Follow the prompts to eSign and click finish
 - Convert closing to a full wet sign in Snapdocs, print the full package, and have borrower wet sign all documents

After signing appointment:

- **Upload the final signed package to Snapdocs.**
- **The original executed Note ONLY is to be returned via overnight mail or courier within 48 hours of closing. All other documents are to be uploaded on the Snapdocs website**
- We will not fund loans until we receive the wet signed package via Snapdocs

See support.snapdocs.com for tutorial videos and articles

Technical Snapdocs support contact information: 833-762-7362 support@snapdocs.com