

Feature Overview: Closing

Experience Seamless Collaboration and Modern Mortgage Closings

Ensure a seamless and confident closing by maintaining a consistent borrower experience. With a single sign-on, lenders and agents can securely upload loan documents to the Closing Portal. Its integrated tasks and collaboration tools replace disorganized emails for clear communication. When closing documents are ready for review, borrowers receive a notification and can eSign from their computer, laptop or mobile device—before the closing appointment.

- Provides single sign-on from application, origination, and through to the closing process
- Offers lenders, closers, and settlement agents the ability to securely upload loan documents, with task and collaboration features for more efficient communications
- Borrowers receive notifications when closing documents are ready to review, allowing them to eSign from their computer, laptop, or mobile device before the closing appointment

"We have a lot of our title partners that reach out to us and say 'This closing portal is awesome. You have no idea what else we're dealing with out there.'"

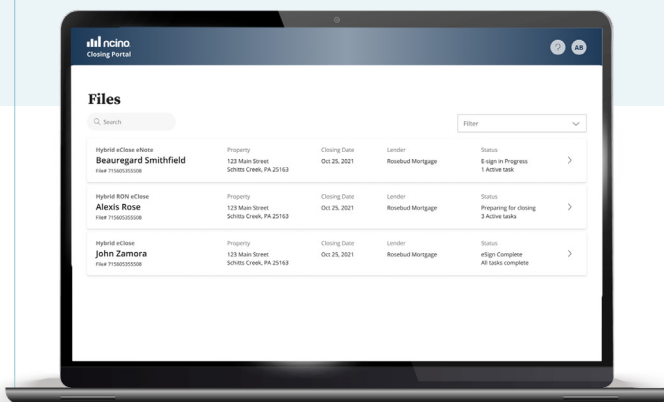
Dan Windell

Senior Project Manager, Thrive Mortgage

Drive Efficiency with a Seamless Single Sign-on for eSignatures and Disclosure Progress Tracking

Electronic documents make it easier to document disclosure timelines for regulatory compliance, and ensure no signature points are missed along the way. And, with email and push text notifications, every party involved is kept up to date while you eliminate confusion and last-minute issues.

- Notifications communicate disclosures are ready for review and acceptance
- Disclosures can be reviewed on screen, printed, and saved
- Acceptance is triggered with a click of a button
- Lenders are notified of event status through completion
- Every activity is tracked and logged in a detailed audit trail



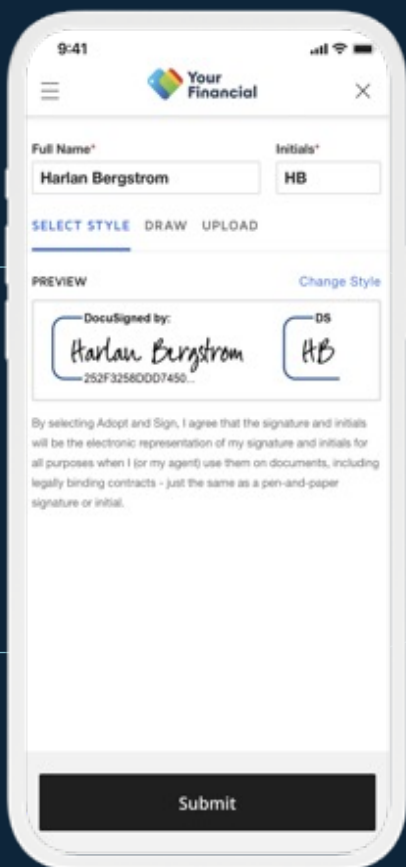
Lenders Can Leverage Easy-to-Use, Built-in Tools

Experience a fully digital mortgage process that saves time, increases efficiency, and builds trust for more profitable business. With modern mortgage technology and seamless integrations with trusted document partners, nCino empowers lenders and borrowers to streamline the eSign disclosure process. Whether it's for a home purchase or refinance, our native mortgage solution brings unparalleled convenience to every mobile device.

"The cycle time from sending to receiving documents is 54 minutes. Cycle time improved because of ease of use for borrowers and loan officers."

Kristi Pickering

Chief Operating Officer
Academy Mortgage



- Includes document preview, automated hybrid document sorting automated signature point preparation and annotating, eSignature, eNote and more
- Notifications give borrowers insight into closing document status, tasks they need to complete, and key loan milestones
- Settlement agents gain visibility into the status of electronically signed documents
- Integrated remote online notarization (RON) and eSigning
- Automatic, tamper-sealed eNote document generation
- Securing transfer of the eNote to an eVault for delivery to the MERS® eRegistry

Efficient Strategies. Faster Closings.

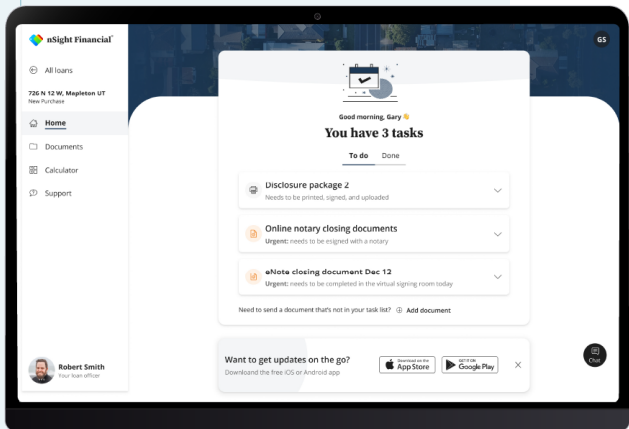
With eNote, eVault, and MERS® eRegistry, ensure consistent management of digital assets throughout the mortgage process. Choose nCino's native eVault or industry-leading eVault partner integrations. nCino Mortgage ensures the eNote is tamper-sealed, stored securely, and the eNote seamlessly delivered to the MERS® eRegistry. There's no additional sign-in, and the borrower is on the same solution for faster processing and efficient workflow. Build trust, referrals, and a more profitable mortgage business by providing a seamless digital experience.

- eNote, eVault, and MERS® eRegistry provide consistent management of digital assets throughout the mortgage process
- nCino's native eVault and industry-leading partner integrations ensure eNote is tamper-sealed and securely stored
- Seamless delivery to MERS® eRegistry streamlines processing and workflow
- Digital experience builds trust, referrals, and a more profitable business



How it Works, Closing through Servicing

- Documents can be signed, notarized, and recorded electronically
- Tamper-sealing prevents changes after signing
- Documents are delivered to an eVault where they reside securely
- eNotes are registered on the MERS® eRegistry
- An inquiry-only application, MERS® eRegistry stores and delivers copies of eNotes and other electronic documents
- The authoritative copy can be distinguished from all other copies
- eVault enables secure transfer to the secondary market and GSEs



eNOTE

Increase Processing Speed and Reduce Risk

eNotes eliminate all costs and risks associated with handling, shipping, storing, and preserving paper promissory notes. Provide a fully digital experience that opens up the availability of times where all parties can meet to finalize any remaining paperwork as quickly as possible. All documents are electronically signed, including the notarized docs and eNote

eVAULT

Securely Access, Manage, and Store Electronic Loan Records

Our native offering and leading integrations with eVault technology reduce cycle times and improves process efficiencies. Before an eNote is entered into the MERS® eRegistry, the eVault validates document integrity and protects it with a tamper-evident seal. Then with direct integration to the MERS® eRegistry, the eNote is seamlessly transferred and registered, unlike paper delivery which can take days.

eREGISTRY

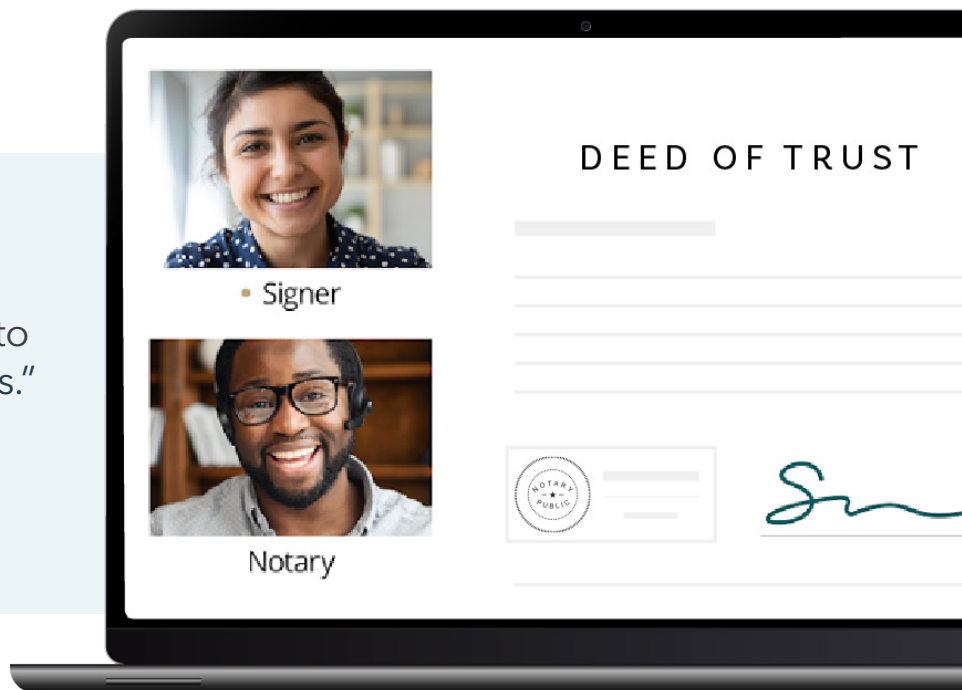
Access Information Seamlessly and Reduce Handling Costs

nCino Mortgage is integrated with the MERS® eRegistry. After an eNote is sent to the MERS® eRegistry, copies can be instantly eDelivered to multiple parties. Each copy is validated and tracked by the receiving eVault, leaving an audit trail. This more efficient process allows multiple copies of an eNote to exist at any given time, while keeping the original always identifiable as the authoritative copy. Today, increasing repeat and referral business requires a memorable, modern experience. Give borrowers the convenience and confidence needed to close with a fully digital, single sign-on experience. eMortgage paired with the nCino Mortgage suite enables lenders to provide a digital-first experience and close every opportunity.

"The technology that really stands out is RON. The pandemic opened eyes up to a new way of doing business."

Selene Kellam

Chief Operating Officer
Thrive Mortgage



REMOTE ONLINE NOTARIZATION (RON)

Convenience is a Competitive Advantage

Outshine competitors by offering advanced digital closings. Remote Online Notarization supports digital closings and offers mortgage lenders several strategic advantages, including simplifying and modernizing the consumer experience while also improving operational efficiencies and workflows for closing teams. Additionally, integrated RON closings ensure better-quality data and fewer errors, faster delivery of loans to the secondary market, and ultimately the potential to increase market share where your competitors are not ready to offer digital closings. Reduce the cost per loan through automation of tasks and elimination of paper.

SINGLE SIGN-ON

Single sign-on ensures the borrower experience is seamless and familiar by enabling customers to navigate each stage of the mortgage transaction with one set of account credentials.

INSTANT COLLABORATION

Instant collaboration tools offer the settlement agent, lender, and the borrower improved communication in real-time throughout the closing process. Use the collaboration tools to resolve last-minute issues and preserve closing timelines

STATUS VISIBILITY

Status visibility gives each stakeholder a transparent view of documents related to their role, whether they are a borrower, LO, settlement agent, or notary.

EFFICIENCY GAINS

Boost operational efficiencies for closing teams and streamline processes. Efficiency gains that result from a fully integrated eClose process include the elimination of managing paper documents, printing/shipping costs and avoid the time/risk of traveling to closing ceremonies.

"eClosings generally only take about 10 minutes through nCino, so if an agent is not on time for a closing appointment, they truly might miss it! The nicest thing about a shortened closing process is that it leaves more time for the buyer, sellers, and agents to wrap things up and celebrate the new homeowners. It's a better experience for everyone involved."

Real Estate Partner

Altra Federal Credit Union



Ensure Security and Compliant Processes at Every Closing

As originators strive to adhere to regulatory changes and meet evolving consumer expectations, the nCino Mortgage solution provides everything needed to ensure a compliant process. Trust the secure collaboration features to help prevent wire fraud, eliminate emails, and prevent communication from being saved on personal devices. What's more, electronic documents are easier to find and reduce mailing costs and cycle time.

- Audit trail certifies the completion of eSigned closing documents for compliance
- Loan documents and completed signed closing packages are returned to the LOS
- All documents and required signatures are captured to prevent errors

Think nCino Mortgage Closing to enhance the closing experience of borrowers, real estate pros, lenders, and settlement agents while creating greater efficiencies, and minimizing costs at every step of the process.

GET STARTED TODAY!

For more information on the nCino Mortgage Solution, please contact your customer success manager or email contact@ncino.com



Tell us about your loan needs

What are you needing a loan for?

Purchase	<input checked="" type="radio"/>
Refinance	<input type="radio"/>
Cash-Out Refinance	<input type="radio"/>
Construction	<input type="radio"/>
Home Equity Line of Credit	<input type="radio"/>
Home Equity Loan	<input type="radio"/>

Loan amount needed