

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

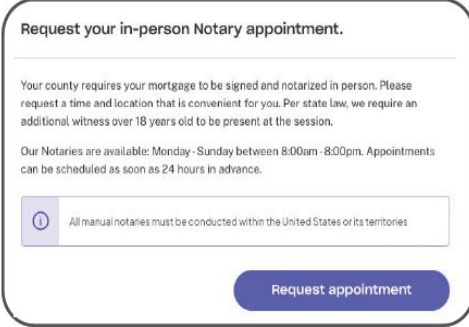
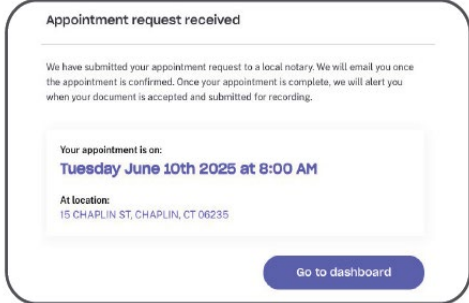
eNotary Steps		
eNotary Notification Email	<ul style="list-style-type: none"> • Borrower will receive notification that notary prep is complete • The application status in portal will update to allow connecting with notary • Borrower will have option to Review document and Talk to a notary 	<div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px;"> <p>Talk to a eNotary</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' 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;"> Review document Talk to a notary </div> </div>
eNotary Session	<ul style="list-style-type: none"> • Once documents have been reviewed, the Talk to a notary link will connect borrower with a notary agent • Borrower will need Photo ID used in application process • Borrower signs and agrees to documentation and notary completes process 	
Additional Signer(s)	<ul style="list-style-type: none"> • If applicable, Additional signer(s) will receive an email with access code to Sign In to a separate eNotary session • Additional signer(s) complete signing and notary completes process 	<div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px;"> <p style="text-align: right;">Example Email</p> <p>Hello,</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;"> Sign In </div> </div>
<ul style="list-style-type: none"> • Once all signer(s) complete eNotary session, the closing document signing is complete 		

eNotaries are available:

Monday – Friday: 6am-9pm PST*

Saturday & Sunday: 6am-5pm PST*

*Excluding major holidays

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

- Once all signer(s) and notary have completed signing, the closing document signing is complete

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