



In-office Adjusted Closing Protocol

1. Remote delivery of Contracts

- a. All contracts or title orders can be conveniently emailed to orders@etextitle.com.
- b. If a Customer is using the ZOCCAM App, contracts can be uploaded and sent through ZOCCAM with the Earnest Money.

2. Remote delivery of Earnest Money

- a. Customer's may utilize ETTC's FREE app called ZOCCAM to mobile deposit all Earnest Money to ETTC.
- b. Download ZOCCAM for FREE on any smart phone
- c. Set up a FREE account
- d. Choose "Capture"
- e. Choose "Earnest Money"
- f. Scroll Down and Choose "East Texas Title Companies"
- g. You will receive a message "You have selected East Texas Title. Is this correct?" Choose "OK"
- h. You can choose any of our locations. (it all delivers to ETTC the same)
- i. You will receive a message "You have selected... Is this correct?" Choose "OK"
- j. Fill out the next screen with the appropriate information.
- k. You must verify the amount of the check and Choose "OK"
- l. You may also attach a contract at this time, if not Choose "Already Sent"
- m. Once completed Choose "CAPTURE"
- n. Take a picture of the FRONT of the Check
- o. Take a picture of the BACK of the Check
- p. You will receive a "Success" Message
- q. An email will be sent to the email you entered and this will serve as your Earnest Money Receipt

3. ETTC Processing Adjustments and Additions

- a. ETTC Team Member will call the Customer prior to closing to explain the closing documents and answer any questions the Customer may have.
- b. ETTC Team member will ask if the Customer is currently experiencing a fever, have been ill, or have signs of sickness. If so, the ETTC Team Member will offer a Remote Online Notarization (RON) closing to minimize everyone's exposure. In the event that there cannot be a RON closing ETTC may have to postpone the closing until the Customer is fever free and their symptoms have subsided.
- c. ETTC Team member will schedule/ confirm the time for the closing with the Customer.
- d. ETTC Team member will talk to the Customer about utilizing a wire for their proceeds.
- e. ETTC Team member will instruct Customer to bring wiring instructions in person to the closing. If the Customer's wiring instructions change and the Customer cannot supply the instructions in person, ETTC will resort to the use of a PIN number that will be texted to the Customer on their cell phone. Once the Customer has received the PIN number they can email wiring instructions that include the PIN number they received via text.
- f. ETTC Team Member will print documents and pre-flag where signatures, initials and dates are needed by the Customer.

4. Remote Online Notarization (RON) Closings

- a. ETTC Team Members must ask ALL Customers of Cash and Seller Finance files if they can do a RON closing to limit everyone's exposure.
- b. ETTC Team Members must also ask ALL Seller Side Customers on Lender files if they can do a RON closing to limit everyone's exposure.
- c. ETTC Team Member will email a copy of the closing documents to the Customer prior to closing.

5. In-office Adjustments for Closings

- a. Buyers and Sellers Closing Separately
 - i. ETTC will schedule the BUYER first.
 - ii. ETTC will schedule the SELLER at least 30 minutes later.
- b. Who should attend Closings
 - i. Only those who have to SIGN should attend a closing at ETTC.
 - ii. Anyone else will need to wait outside in the car and if any children would be brought to closing we ask that the customer find a sitter to limit everyone's exposure.
- c. Customers Arrival to closing
 - i. Customers should arrive to ETTC at their scheduled time.
- d. Doors to East Texas Title Companies will remain locked until the signer arrives
 - i. Upon arrival the ETTC Team Member will let the signer in and take them directly to the closing room.
- e. Upon Customer's arrival to ETTC's office the ETTC Team Member will let them into the office and take the Customer directly to the closing room and make a copy of the Customers Driver's License.
- f. Documents will be pre-flagged where signatures, initials and dates are needed by the Customer and already on the closing table.
- g. Customer will sign the notary's Temporary Notary Page, so they are not exposed to the ETTC Team Members Notary Book.
- h. Customer will use only one pen to complete signing and take with them when they leave.
- i. Once Customer is done with the closing, ETTC Team Member will review documents to make sure no signatures were missed and notarized the documents.
- j. Upon the completion of the Customer signing the customer will be done with their portion of the closing and may leave.
- k. ETTC Team Member will email the Customer a copy of their signed documents.
- l. ETTC Team Member will communicate with the Customer once the file has funded.

6. Cleaning and Sanitizing after each closing

- a. ETTC Team Member will clean the closing table, chairs, door knobs and anything else that the Customers may have come in contact with.