

# eClosingRoom™

## User Guide 5.0

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**propertyinfo**

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# Introduction

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Welcome to eClosingRoom™! Use eClosingRoom to simplify the real estate transaction and closing process for both you and your customers. With this solution, you can provide your customers with a more efficient, eco-friendly real estate transaction with significantly reduced contract-to-closing times. This system is fully integrated with SureClose® so all parties can access their relevant documents online prior to the closing at a time and place convenient for them.

## Purpose

The purpose of this document is to walk you through what you need to know to set up and use eClosingRoom in your office. It is intended for users with a basic understanding of SureClose and does not include step-by-step SureClose instruction. For more information about how to use SureClose, refer to SureClose Online Help by clicking the **Help** icon within the application.

# Setting Up eClosingRoom

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Before you can begin using eClosingRoom, you must complete the following set up:

- Notary Setup
- Equipment Setup
- Template Setup

## Notary Setup

In order to use eClosingRoom, you must obtain an eNotary certificate by contacting the Stewart eMortgage team at [emortgagesolutions@stewart.com](mailto:emortgagesolutions@stewart.com).



### Note

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The password obtained with the notary certificate must be used each time the notary logs into an eClosing and is not a substitution for the regular SureClose login.

## Equipment Setup

Certain requirements must exist on both the computer used to prepare the file and the computer used to conduct the eClosing.

## Computer Used for Preparing the File

On the computer used to prepare the file, complete these following setup tasks.

### Download Silanis from SureClose

You can download the Silanis software from the SureClose Home tab.

#### Steps

1. Log into **SureClose**.
2. Navigate to the **Home** tab.
3. From the **Home** tab, locate and click the  download link.
4. When finished, log out of **SureClose** to complete the installation.
5. Log back into **SureClose**. Notice an **eClose** button now displays in the **Documents** tab for any file you are assigned the role of *eClosing Manager* or *Notary*.

### Download Java

In order to view TIFF documents or chop and file lender packages to a file, you must download Java from [www.java.com](http://www.java.com).

## Computer Used for Conducting the eClosing

On the computer used to conduct an eClosing, complete the following setup task.

### Steps

1. Contact Stewart's eMortgage team at [eMortgageSolutions@stewart.com](mailto:eMortgageSolutions@stewart.com) to request the eClient software installation.
2. If needed, confirm the eNotary certificate was installed.
3. If you plan to use a Signing pad, or TabletPC, then confirm it is attached and set up.



### Note

(Optional) Signatures can be accomplished with Click-to-Sign, bypassing the need for a signing pad. Lender acceptance of the Click-to-Sign feature varies, be sure to check with your Lender for their signing preference.

## Template Setup

In SureClose, you can save time by creating templates with sets of predetermined parties and document placeholders for eClosing documents.

### Summary Tab

From the Summary tab, assign Signatory and Manager Designations to parties on the template by clicking the **Parties** button and selecting the appropriate eClosing roles.

Team Members	Assigned Security Profile	Signatory	Manager	Notary	Lender
Admin, STCWCTech	Full Access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coleman, Tiffany	Full Access	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sutton, Dona	Full Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Notary Designations

Notaries are designated from within eClosingRoom and the selected file.



### Note

If a member of your staff will be acting as both a Notary and a Witness for an eClosing, then they must be added twice using unique and separate profiles; each profile with a separate USERID and PASSWORD.

## Documents Tab

From the Documents tab, complete the following tasks:

1. Create placeholders for eClosing documents



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### Note

When creating placeholders for eClosing documents, be sure not to include any special characters in the placeholder name. For example, `_`, `~`, `<`, `>`.

2. Confirm all signatories have at least, **View** permissions on the placeholder in order to access any documents attached that require their signature in eClosingRoom.

# Scripts

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Included, are some sample scripts you may use when setting up and using eClosingRoom. Two scenarios are listed:

- Title Agent to Lender
- Title Agent to Consumer

## Title Agent to Lender

If you are a Title Agent speaking to a Lender, then your conversation may sound something like this:

### Introduction

Thank you for your interest in eClosingRoom! Before we begin, there a few things you need to know. In order to complete an eClosing, you must have a lender partner who is willing to do eSignatures. If you don't already a Lender that meets these criteria, then you may want to target Lender markets such as local Lenders, community banks and local credit unions since they typically hold their own loans or resell them to Fannie Mae.



### Note

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If a Lender holds their own Note, then you must paper out the Note unless the Lender purchases eVault.

Currently, Fannie Mae buys eNotes. If the Lender is selling to someone other than Fannie Mae or does not want to purchase an eVault, then the Note must be papered out.

### Lender Benefits

As you solicit lender partners, here are a few key benefits you may want to mention:

- Ability to audit the file prior to closing "PreQC"
- Have access immediately after eClosing
- Eliminate signature mistakes i.e. no missing middle initials
- A better Realtor / Consumer on-line closing experience
- On-line 24/7 collaboration between remote parties
- From basic Refinances to Complex Commercial deals
- Ability to feature SBA depositors by adding branding links
- Cross selling bank services by adding auto loan and savings account links

## Title Agent to Consumer

If you are a Title Agent speaking to a Consumer, then your conversation may sound something like this:

### Introduction

I'm excited to mention, this will be an electronic closing! You may ask, what is an electronic closing? What this means is that you will be electronically viewing and signing eligible closing documents using SureClose, our secure, web-based transaction management system and eClosingRoom.

You will be given a unique user name and password to log into SureClose. Keep this information with you and bring it to closing. You will need it to log into SureClose and sign your documents.

Prior to coming to our office, from the comfort of your home or anywhere else you have a computer with internet access and Internet Explorer; you can view your closing documents. Any available document ready to be signed that *does not require a Notary* can be electronically signed. To sign, simply open the document and click the designated signatory line to indicate where your signature should be applied and date of acceptance. All other documents requiring a Notary will be signed on the day of closing.

On the day of closing, a Notary will be present to unlock the remaining documents requiring a Notary signature. You will log into SureClose and electronically sign those documents. Once all documents have been viewed and accepted, then a signature pad will be used to capture your signature. By design, this electronic signature will then be digitally affixed to all documents where you indicated your signature should display.

Stewart Title is very excited to bring this technology to you and our hope is that you find this method of closing a real estate transaction a painless and pleasant experience.



### Notes

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If not already done, complete the following items:

- Collect the consumers email address at this time
- Update their SureClose profile
- Compose and send their SureClose email invitation
- Confirm they have high speed internet – If no, “No problem, you will just electronically sign all of the documents at our office”. If yes “Great”
- Confirm if they are AOL or Firefox users. If yes, instruct them to open Internet Explorer from their desktop or programs to enter SureClose.

## Ready to Close

Attached is an eClosingRoom User Guide intended to assist with your eClosing process. Refer to this guide to learn more about navigating and using the options within eClosingRoom to electronically sign your documents.

## Accepting the Disclosure

In order to complete an electronic closing, you must sign the UETA Disclosure. Your signature certifies you acceptance and acknowledgement of the use of electronic signatures in this transaction. Refer to this document for any additional disclosures, and also for hardware/software requirements.

# Using eClosingRoom

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With the required setup complete, you can begin using eClosingRoom to complete an eClosing and electronically sign your documents. For setup information, refer to [Setting Up eClosingRoom](#).

## Accessing eClosingRoom

You can access eClosingRoom by logging into SureClose using your unique user name and password.

## Creating a File for eClosingRoom

Closing files created in SureClose can be processed in eClosingRoom. Complete these steps to create an eClosingRoom file.

### Steps

1. Log into SureClose.
2. Create a Closing file. If available, create the file using a template with a predetermined set of parties, tasks, and documents.



### Tips

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- In SureClose, add the consumer's email address to their profile.
- Communicate introductory eClosing script to the consumer.

## Flagging Parties for eClosingRoom

In order for parties to access eClosingRoom, they must be designated as an eClosing party on the eClosing file. Complete these steps to flag a party on the file as an eClosing party.

### Steps

1. With the eClosing file open, navigate to the Summary tab. The File Summary page displays.
2. With the File Summary page open, click **Parties**. The Party Access Rights wizard displays.
3. Use the options within the wizard to designate the Signatories, Manager and Notary.

Team Members	Assigned Security Profile	Signatory	Manager	Notary	Lender
Admin, STCPRIORITY	Owner of this file	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hunter, Krystal	Full Access	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stewart Title Services, Authorized by	Full Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sutton, Dona J	Full Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Team, STSI	Full Access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To add a team member, use the "New" button on the summary page and choose "File Admin Team". To delete a team member, use the "Delete" button on the summary page.

\* = required

- **Signatory** – Consumer or Witness who electronically signs documents.
- **Manager** – Party who prepares documents for or in eClosingRoom.
- **Notary** – Party who performs the electronic notary service.

- **Lender** – Reserved for a future enhancement.



## Notes

A party can be designated both a Manager and a Notary. However, you must set them up as a Manager with Notary capabilities from within eClosingRoom.

A party can be designated both a Signatory and an eNotary. However, you must set up each role individually in SureClose using two separate and unique user names and passwords.

4. Confirm the party is set up correctly in SureClose.

Once a party has been set up correctly as an eClosing party, the **eParty** icon  displays to the right of each party on the File Summary page within SureClose. If you do not see the icon, click Refresh to refresh the screen and display the icon in the Party section of the File Summary page.

se.com/?SessionID=720965280 - SureClose® (Release 5.7.8) - Windows Internet Explorer

Current File: 072709/Ricardo, Lucy/Undefined (Closing) Current User: eClosing Room Team Logout

**File Summary**

New Message Parties Template Export

Select All Parties

Photo Upload: 111 ABC Street Indianapolis, IN 46240 Property Type: Single Family Residence Auto-Notification: Enabled Reminders: Enabled	<b>Pricing Fields</b>	<b>Date Fields</b>	<b>Account Numbers</b>
	List Price:	Contract Acceptance (Approximate):	Escrow #:
	Sale Price:	File Start Date: 7/27/2009	MLS #:
	Int. Deposit:	Est Closing Date: 8/27/2009	Title #:
	Add. Deposit:	File Status: Open	File #: 072709

**APN/Tax ID# & Legal Description (Show Long)**

APN/Tax ID #:

Legal Description:

**Seller(s)**  
Click here to add a Seller

**Buyer(s)**

Amy Sample  
1234 Borrower St.  
Houston, TX 77056

Sam Sample   
1234 Borrower St.  
Houston, TX 77056  
E-mail: ssample011@yahoo.com  
E-mail: khunter@stewart.com  
Ph Home: (800) 608-8657

# Adding eSign Documents

Documents requiring an eSignature, or to be eSigned, must be added to the eClosing file in SureClose.

**If the eClosing file was not created using a template** with a predetermined set of document placeholders, then you can import the eClosing placeholders from your Corporate Document Library. If you do not have access to your Corporate Document Library, contact your SureClose Administrator for assistance. If the eClosing document placeholders do not exist in your Corporate Document Library then, you must create the required placeholder and set the appropriate permissions.

## Lender Documents

Consider the following when working with Lender documents.

- All Lender documents must be opened.
- Chop and file documents within the lender package, using the SureClose Print Driver.

Using the SureClose Print Driver, you can:

- Upload document pages, then using options on the Basic tab, enter the import codes to file the document directly to the placeholder.
- Upload document pages, then using options on the Advanced tab, file the document to a selected document placeholder.
- Upload document pages, then using options within the print driver, send lender documents directly to your SureClose Inbox in TIFF format. Then, from your SureClose Inbox, chop and file the lender documents accordingly.

Repeat each process listed above until all pages of the document has been chopped and filed and when filing, all documents must be converted to PDF format.



### Note

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If document placeholders are created after applying a template, then **View** permissions must be set for each signatory on the file.

## Title Documents

Consider the following when working with Title documents.

- If you are using AIM for Windows (AFW), then use the SendDocs feature to auto-file the documents into your existing placeholders.
- All documents, requiring ink signatures, must be printed; for example, documents that require borrowers to fill in blanks or answer questions.
- If your county does not accept eRecordings (documents electronically signed and notarized), then you must print all recorded documents to obtain an ink signature.

Once the required documents have been filed in SureClose, they can be sent to eClosingRoom. From eClosingRoom, each document can be opened and a signature block applied to indicate where eSignatures should be placed.

## Preparing eClosingRoom

Prior to working in eClosingRoom, be sure the following items have been completed and/or considered.

- In order to work with documents in eClosingRoom, you must be designated a Manager. Refer to [Flagging Parties for eClosingRoom](#).
- Verify all signatories have been granted View permissions for any documents they are expected to eSign (electronically sign).
- Review document placeholders to confirm special characters such as , \_ , ~ , < , > do not exist in the placeholder name.
- Confirm all parties needing to eSign (electronically sign) documents on the file, are listed on the File Summary page and indicated with an **eParty** icon .
- Confirm the **eClosing** button displays at the top of your Documents page. If not, return to the Files tab and search for the file to reopen, or click the **Prior File** button twice to return to the a previously viewed file, then to return to the file you are working on again.

## Sending Documents to eClosingRoom

Before you can send documents to eClosingRoom, they must be flagged as eClosing documents from the Documents page. Complete these steps to flag a document as one that should be sent to eClosingRoom.

### Steps

1. From the Documents page, select the document you want to work with by selecting the check box to the left of the document placeholder name.
2. With the document selected, from the top menu, click the **eClosing** button.



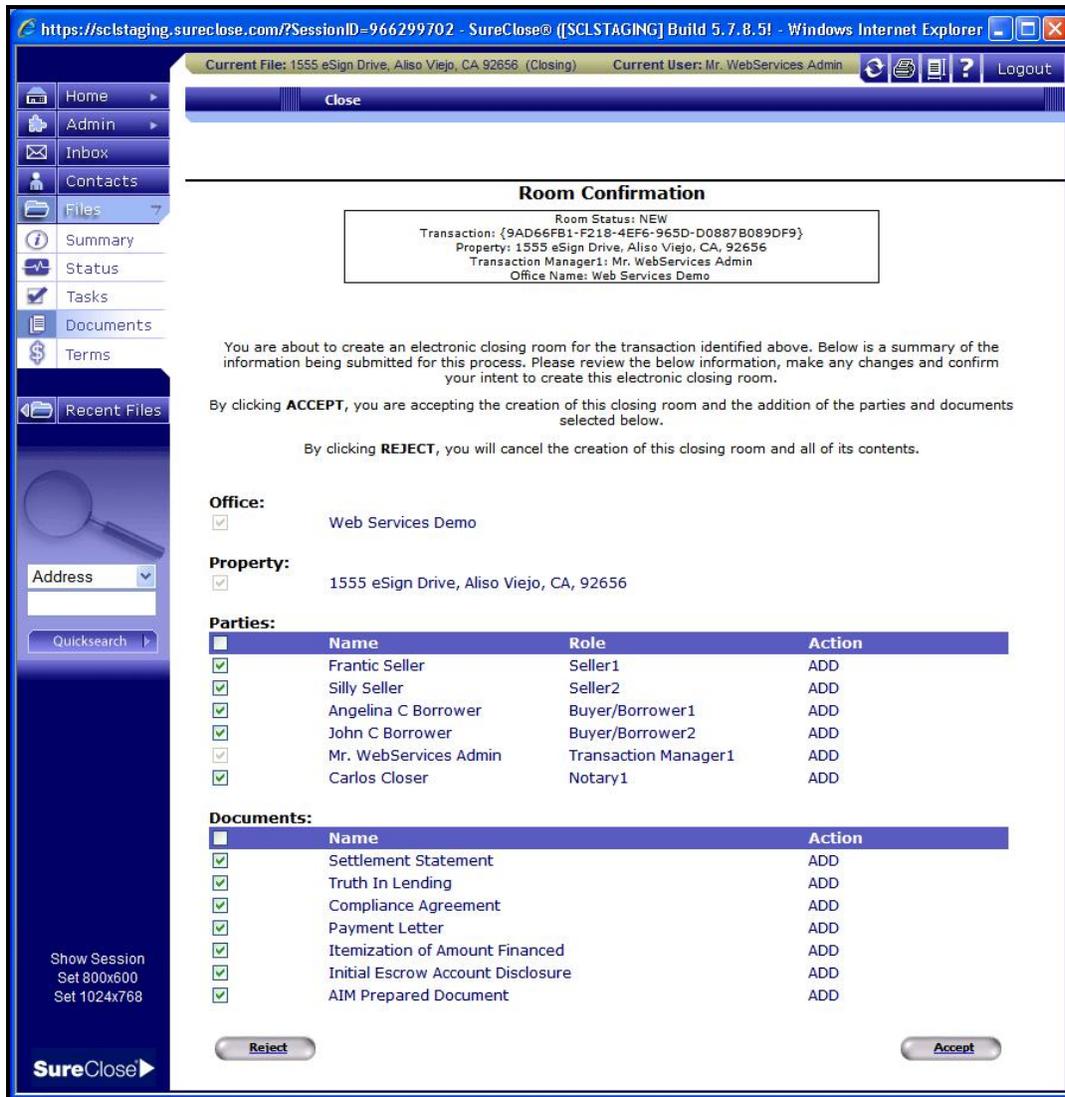
### Note

Placeholders can be flagged as “required by eClose” when they are created. When this is done, the placeholders display on the Documents page with a **red e icon** next to the placeholder name.



# Navigating the Room Confirmation Page

Clicking the **eClose** button, opens the Room Confirmation page in eClosingRoom within SureClose.



## Using the Property Section

This section displays the file's property address and is read-only. If needed, it can be edited. However, any edits to the property address must be done in SureClose.

## Using the Parties Section

This section displays a list of parties by name and role on the file designated within SureClose to work in eClosingRoom. Also included is an **Action** column. Parties being sent to eClosingRoom for the first time are listed with the action, **Add** and existing parties, with **Replace**.

- By default, all parties being added to eClosingRoom are selected. To add a new party, click **Add**. If needed, clear the check box to indicate the party should not be added.
- By default, all parties being replaced within eClosingRoom are not selected. To replace an existing party, select the check box, and then click **Replace**.

## Using the Documents Section

This section displays a list of documents by name on the file designated within SureClose to be sent to eClosingRoom. Also included is an **Action** column. Documents being sent to eClosingRoom for the first time are listed with the action, **Add** and existing documents, with **Replace**.

- By default, all documents being added to eClosingRoom are selected. To add a new document, click **Add**. If needed, clear the check box to indicate the document should not be added.
- By default, all documents being replaced within eClosingRoom are not selected. To replace an existing document, select the check box, and then click **Replace**.

## Accepting the Room Confirmation

Review the parties listed on the Room Confirmation page to confirm all parties, including witnesses needing to eSign (provide and electronic signature) exist. When all has been confirmed, click the

 button in the lower right corner to continue to eClosingRoom.



### Note

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If needed, you can add additional parties or documents to eClosingRoom later. Simply return to SureClose and follow the same steps as previously discussed to add a new eClosing party, or document.

# Managing the Closing Room

Use the Closing Room Manager, to control parties and documents involved in the closing, as well as the location of the office where the closing will take place.

The screenshot shows the SureClose Closing Room Manager interface in a web browser. The browser address bar shows the URL: <https://sclstaging.sureclose.com/?SessionID=966299702>. The current user is Mr. WebServices Admin. The interface is divided into several sections:

- Navigation Menu:** Home, Admin, Inbox, Contacts, Files, Summary, Status, Tasks, Documents, Terms, Recent Files.
- Closing Room Manager:**
  - Buttons: Refresh, View Room, Delete Room
  - Room Status: IN PROGRESS
  - Transaction: (9AD66FB1-F218-4EF6-965D-D0887B089DF9)
  - Property: 1555 eSign Drive, Aliso Viejo, CA, 92656
  - Transaction Manager: Mr. WebServices Admin
  - Office Name: Web Services Demo
  - Button: Edit
- Parties:**
  - Buttons: Details, Delete
  - Table:

<input type="checkbox"/>	Name	Role	Notary	Signer	Documents
<input type="checkbox"/>	<a href="#">Angelina C. Borrower</a>	Buyer/Borrower1	No	Yes	0
<input type="checkbox"/>	<a href="#">John C. Borrower</a>	Buyer/Borrower2	No	Yes	0
<input type="checkbox"/>	<a href="#">Carlos Closer</a>	Notary1	Yes	Yes	0
<input type="checkbox"/>	<a href="#">Francis Seller</a>	Seller1	No	Yes	1
<input type="checkbox"/>	<a href="#">Silly Seller</a>	Seller2	No	Yes	1
<input type="checkbox"/>	<a href="#">Mr. WebServices Admin</a>	Transaction Manager1	No	No	0

  - Buttons: Details, Delete
- Documents:**
  - Unprepared:**
    - Buttons: Details, Prepare, Transferable, Remove Transferable, Delete
    - Table:

<input type="checkbox"/>	Name	Transferable	Signatures
<input type="checkbox"/>	<a href="#">Settlement Statement</a>	No	0
<input type="checkbox"/>	<a href="#">Truth In Lending</a>	No	0
<input type="checkbox"/>	<a href="#">Compliance Agreement</a>	No	0
<input type="checkbox"/>	<a href="#">Payment Letter</a>	No	0
<input type="checkbox"/>	<a href="#">Itemization of Amount Financed</a>	No	0
<input type="checkbox"/>	<a href="#">Initial Escrow Account Disclosure</a>	No	0

    - Buttons: Details, Prepare, Transferable, Remove Transferable, Delete
  - Prepared/Active:**
    - Buttons: Details, Unprepare, Activate, Deactivate, Delete
    - Table:

<input type="checkbox"/>	Name	Transferable	Signatures	Status	Order
<input type="checkbox"/>	AIM Prepared Document	No	0/2	PREPARED	1 2 3 4

    - Buttons: Details, Unprepare, Activate, Deactivate, Delete

At the bottom left, there is a "Show Session" link with details: Set 800x600, Set 1024x768. The SureClose logo is at the bottom left of the page.

# Using the Closing Room Manager

Use the options on the Closing Room Manager to manage your closing rooms.

## Closing Room Manager

Use the options under **Closing Room Manager** to view the room status, basic closing details and complete a variety of actions.



### Buttons on Page

- **Refresh**—click this button to update the screen to any changes that may have been made.
- **View Room**—click this button to view the eClosingRoom in the signing state.
- **Delete Room**—click this button to clear and delete the entire room. Deleting the room also removes all documents and parties associated with the room.
- **Edit**—click this button to edit the office name associated with the selected transaction.

## Managing Parties

In the Parties section, are parties involved in the closing listed by name, role and status. Also included are the number of documents each party is required to sign, and an indicator determining whether the party is a Notary or Signer.

The screenshot shows a table with columns for Name, Role, Notary, Signer, Documents, and Status. The table lists several parties involved in the closing, including borrowers, lenders, and sellers. Each party has a checkbox, a role dropdown menu, and a status indicator.

	Name	Role	Notary	Signer	Documents	Status
<input type="checkbox"/>	<a href="#">Bill Borrower</a>	Buyer/Borrower1	No	Yes	3	ACTIVE
<input type="checkbox"/>	<a href="#">Scott A Hilton</a>	Buyer/Borrower2	No	Yes	3	COMPLETE
<input type="checkbox"/>	<a href="#">Carlos Nerey</a>	Lender1	No	Yes	1	ACTIVE
<input type="checkbox"/>	<a href="#">Frantic Seller</a>	Seller1	No	Yes	4	ACTIVE
<input type="checkbox"/>	<a href="#">Silly Seller</a>	Seller2	No	Yes	3	ACTIVE
<input type="checkbox"/>	<a href="#">Mr. WebServices Admin</a>	Transaction Manager1	No	No	0	CONFIRMED

## Button Descriptions

- **Details**—click this button to view party details. To view party details, select the party from the list by selecting the check box to the left of the party name, and then click **Details**. Party details, such as: signers, their current role, and a list of documents the signer is a party to display in a separate window.



Signer	Role	Document Name
Bill Borrower	Buyer/Borrower1	Compliance Agreement Truth In Lending

Signer	Role	Document Name
Scott A Hilton	Buyer/Borrower2	Compliance Agreement Template Test 1

- **Delete**—click this button to remove a party from the list and from the closing room. To delete a party, select the party from the list by selecting the check box to the left of the party name, and then click **Delete**.

Parties cannot be deleted using the **Delete** button, if they have completed signing a document in the closing room or if a document they are a party to has been completed. In order to delete these parties, you must first delete the document the party has signed from the closing room.



### Note

Deleting a signatory party from a prepared or active document that does not contain any signatures does delete the party from the document and resets the document to an **Unprepared** status.

- **Notary**—click this button to designate a party a notary. To designate a notary, select the party from the list by selecting the **check box** to the left of the party name, and then click **Notary**.
- **Non-Notary**—click this button remove a notary designation from a party in the list. To remove a notary designation, select the party from the list by selecting the check box to the left of the party name, and then click **Non-Notary**.

## Column Descriptions

- **Name**—name of the party as defined in SureClose.
- **Role**—the role of the party in eClosingRoom.

Click the **Role** drop-down  to change the current order or position of a party. Parties may change positions within the same Role type only; for example, Borrower2 may be changed to Borrower1. You cannot change Borrower2 to Seller1. When a party changes position, the screen automatically refreshes and displays the new order.

Parties who have been placed on documents for signature can have their role position changed. Doing so, automatically updates the signature position for that party.

Parties who have been placed on a document, but previously signed at least one document are locked into their role position. The role position cannot be changed until all previously signed documents including the party are deleted from the closing room. Once deleted, the role position can be changed, the documents added back to the closing room, and prepared for signing.

- **Notary**—indicates the party is a Notary.
- **Signer**—indicates the party is a Signer.
- **Documents**—identifies the number of documents the party is required to sign.
- **Status**—indicates the party status as **Active** (party has active documents ready for signature), **Complete** (party has signed all currently prepared and activated documents), or **Confirmed** (party is a confirmed participant in eClosingRoom).

## Managing Documents

In the **Documents** section, documents requiring an electronic signature for eClosing are listed and are the same as added to the file in SureClose. Select a document from this section to prepare it for signing. To prepare a document, open it and place the required signature blocks in the appropriate locations. You can also indicate whether the document can be recorded or transferred, and how many signature blocks have been placed within.

The screenshot shows the SureClose web application interface. The main content area is titled "Documents" and is divided into three sections: "Unprepared", "Prepared/Active", and "Completed".

**Unprepared**

Name	Transferable	Signatures
<input type="checkbox"/> Settlement Statement	No	0
<input type="checkbox"/> Truth In Lending	No	0
<input type="checkbox"/> Compliance Agreement	No	4
<input type="checkbox"/> Payment Letter	No	0
<input type="checkbox"/> Itemization of Amount Financed	No	0
<input type="checkbox"/> Initial Escrow Account Disclosure	No	0

**Prepared/Active**

Name	Transferable	Signatures	Status	Order
<input type="checkbox"/> Truth In Lending	No	0/4	ACTIVE	1 1 1 1
<input type="checkbox"/> AIM Prepared Document	No	0/2	PREPARED	1 1 1 1

**Completed**

Name	Transferable	Signatures	Completed Date	Submitted Date
<input type="checkbox"/> Settlement Statement	No	1	09/24/2010	09/24/2010
<input type="checkbox"/> Template Test 1	No	1	09/23/2010	09/24/2010

Documents in this section are listed by one of the following statuses:

- **Unprepared**—the placement of signature blocks has not been completed and the document is not ready for signing.
- **Prepared**—all required signature blocks have been placed on the document accordingly and it is ready to be activated for signing.
- **Active**—the document is ready to be signed, activated and is ready for signing.
- **Completed**—the document has been signed by all parties and returned to SureClose.

## Working with Unprepared Documents

Documents listed under **Unprepared**, are ready to be opened and prepared. To prepare a document, open the document and add the signature blocks in the appropriate areas. You can also indicate whether the document can be recorded or transferred and determine if any other signature blocks exist.

The screenshot shows a web interface titled 'Documents' with a sub-section 'Unprepared'. At the top, there are buttons for 'Details', 'Prepare', 'Transferable', 'Remove Transferable', and 'Delete'. Below this is a table with columns for 'Name', 'Transferable', and 'Signatures'. Each row represents a document with a checkbox on the left, a name, a 'Transferable' status (Yes/No), and a 'Signatures' count.

<input type="checkbox"/>	Name	Transferable	Signatures
<input type="checkbox"/>	Settlement Statement	No	0
<input type="checkbox"/>	Truth In Lending	No	0
<input type="checkbox"/>	Compliance Agreement	No	4
<input type="checkbox"/>	Payment Letter	No	0
<input type="checkbox"/>	Itemization of Amount Financed	No	0
<input type="checkbox"/>	Initial Escrow Account Disclosure	No	0

At the bottom of the table, there are buttons for 'Details', 'Prepare', 'Transferable', 'Remove Transferable', and 'Delete'.

### Button Descriptions

- **Details**—click this button to view document details. To view document details, select the document from the list by selecting the check box, and then click **Details**. A separate window displays a list of all parties who are signers of the document and their corresponding roles.

The screenshot shows a browser window titled 'Document Details' with a 'Close' button. It contains two tables. The first table shows details for 'Settlement Statement' with signers 'Bill Borrower' (Buyer/Borrower1) and 'Frantic Seller' (Seller1). The second table shows details for 'Compliance Agreement' with signers 'Bill Borrower' (Buyer/Borrower1) and 'Frantic Seller' (Seller1).

Document Name	Signers	Role
Settlement Statement	Bill Borrower	Buyer/Borrower1
	Frantic Seller	Seller1
Document Name	Signers	Role
Compliance Agreement	Bill Borrower	Buyer/Borrower1
	Frantic Seller	Seller1

- **Prepare**—click this button to open the document and prepare it for signing. To prepare a document, select the document from the list by selecting the check box, and then click **Prepare**.
- **Transferrable**—click this button to indicate the document is transferrable. To indicate, select the document from the list by selecting the check box, and then click **Transfer**.
- **Remove Transferrable**—click this button to remove the Transferrable status. To remove, select the document from the list by selecting the check box, and then click **Remove Transferrable**.
- **Delete**—click this button to delete a document from the list. To delete, select the document from the list by selecting the check box, and then click **Delete**.

### Column Descriptions

- **Name**—name of the document.
- **Transferrable**—indicates whether the document is transferrable; for example, Yes or No.
- **Signatures**—number of existing signature blocks placed within document

## Preparing Documents

Complete these steps to prepare a document.

### Steps

1. Under Unprepared, select the check box to the left of the document you want to prepare, and then click **Prepare**.
2. Use the **Signature Placement Tool (SPoT)** to place signature blocks within the document for each party that is required to sign the document. For more information, refer to [Preparing Documents in the Closing Room](#).
3. When all required signature blocks have been added to the document, set the document status to Prepared.



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### Note

Signature blocks can only be added to documents with an *Unprepared* status. To add signers to documents with a status of *Prepared* or *Active*, click **Unprepare**.

# Preparing Documents in the eClosingRoom

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## Using Templates in eClosingRoom

Complete these steps to use templates in eClosingRoom.

### Steps

1. Verify the **Office Name** listed, reflects the template group you want to use.



The screenshot shows the 'Closing Room Manager' interface. At the top, there are three buttons: 'Refresh', 'View Room', and 'Delete Room'. Below these, the room status is 'IN PROGRESS'. The transaction ID is '{9AD66FB1-F218-4EF6-965D-D0887B089DF9}'. The property address is '1555 eSign Drive, Aliso Viejo, CA, 92656'. The transaction manager is 'Mr. WebServices Admin'. The 'Office Name' field is highlighted with a red box and contains the text 'Web Services Demo'. At the bottom, there is an 'Edit' button.

2. If not, change the office name by clicking **Edit**. Notice an open text field displays.



The screenshot shows the 'Closing Room Manager' interface after clicking the 'Edit' button. The 'Office Name' field is now an open text box containing the placeholder text '<office name>'. The 'Save' and 'Cancel' buttons are visible at the bottom.

3. In the open text field, type the name of the template group you want to use.
4. When finished, click **Save**.



### Note

Once a document on the file is activated for signing, the office name cannot be changed without deactivating all documents on the file.

# Auto-Importing Templates to Documents

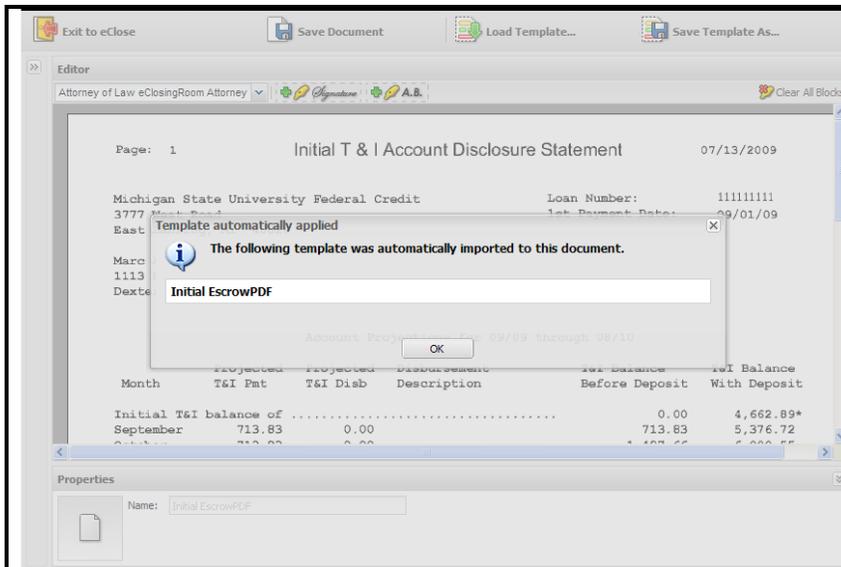
Complete these steps to auto-import templates to documents.

## Steps

1. From the Closing Room Manager, open the document using the Signature Placement Tool (SpOT) by clicking the **document name** or **number of signatures** link from the **Unprepared** grid.

	Name	Transferable	Signatures
<input type="checkbox"/>	<a href="#">Settlement Statement</a>	No	<a href="#">0</a>
<input type="checkbox"/>	<a href="#">Compliance Agreement</a>	No	<a href="#">0</a>

eClosingRoom searches all templates within the Office Name group specified for an exact match of the document name. If SPoT finds an exact match, then the template is automatically imported to the document.



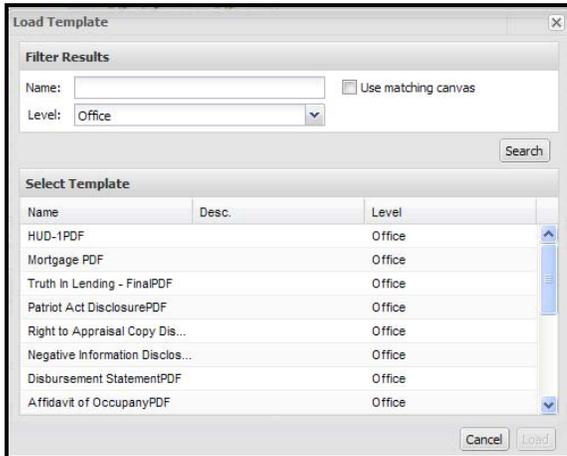
2. Once complete, review the document to make sure the signature blocks are placed correctly. Verify the blocks are placed and sized correctly, and are listed for the appropriate signatory.
3. If needed, you can manually add signature blocks for an additional signatory that was not originally set up on the template.

# Manual Loading Templates to Documents

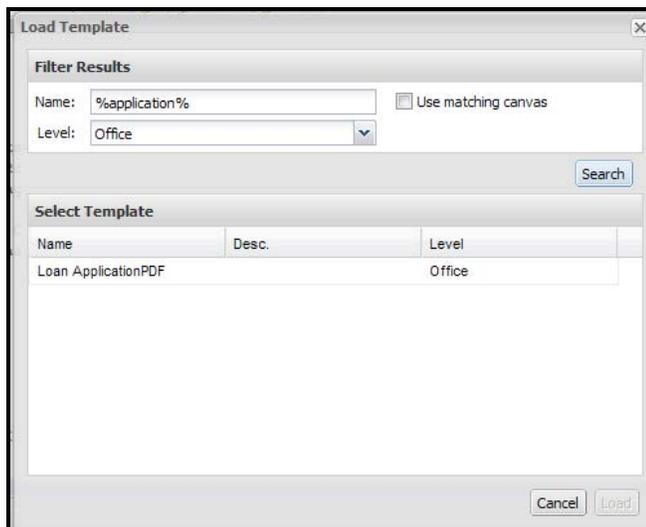
Complete these steps to manually load templates to documents.

## Steps

1. From the Closing Room Manager, open the document you want to work with.
2. Click **Load Template**. The Load Template dialog box displays.



3. You can search for templates, two ways:
  - If you want to view all available templates within the designated office name group at once, clear the **Use Matching Canvas** check box, and then click **Search**. Search results display.
  - If you want to search for a specific template, type the template name in the Name field. Or, type a partial description. To search for a partial description, enter % before and after your entry, then click **Search**. Search results display.



4. From the search results, select the document name for the template you want to apply.
5. To continue, click **Load**. Be patient, it may take a few minutes for the template to load. When finished, a success message displays indicating the template was successfully loaded.

# Adding Signature and Initial Blocks

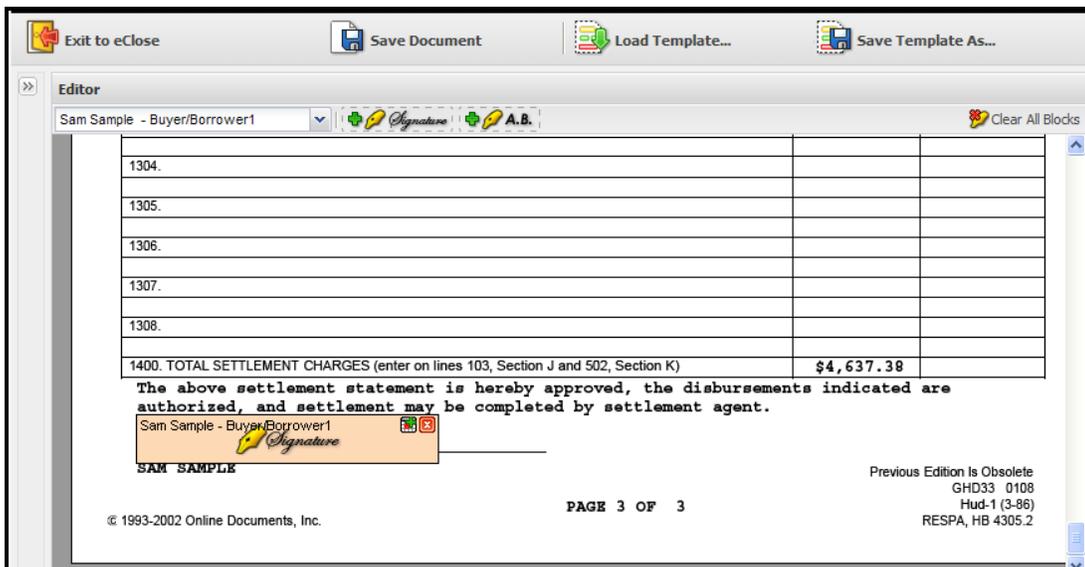
Complete these steps to add signature blocks to a PDF document.

## Steps

1. Click the placeholder name to open the document in the Signature Placement Tool (SPoT).
2. Scroll to the location on the document when you want to place the signature.
3. Select the user name for the signature block you would like to add from the drop-down in the upper-right hand corner.



4. Click the **Signature** icon  , and then drag and drop the signature block to the appropriate position within the document.



5. Hover the edges of the signature block and use the guides (↔ ↑ ↘ ) to adjust the size.
6. To create an initial block, click the **Initial** icon  , and then drag and drop the initial block to the appropriate position within the document.
7. Hover the edges of the initial block and use the guides (↔ ↑ ) to adjust the size.
8. To add date fields, click the **Calendar** icon  within the signature block. This creates a date field associated to the signature block. A date is populated when the signature block is signed by the designated party during the closing process.

# Modifying Signature and Initial Blocks

If needed, you can modify an active signature block. Complete these steps to modify active signature and initial blocks and their position.

## Steps

1. Locate the active signature block you want to modify.
2. Click the signature block to view the properties. A properties window displays.



3. Use the options available to modify the size and position. Use the following as a key when updating the position:
  - Top—indicates the distance from the top of the page
  - Left—indicates the distance from the left side of the page
  - Width—indicates the width of the signature or initial block
  - Height—indicates the height of the signature or initial block
4. If needed, you can change the block type. For example, you may have selected **Signature** block instead of **Initial**. Click the **Type** drop-down to make a selection.
5. The block role can be modified if placed in the wrong location. For example, while placing the block, the Buyers signature was accidentally placed on the line for the seller. Select the block to highlight, and then click the **Role** drop-down to make a selection. Once selected, click **Enter** to update the signature block with the new Role.



### Important Tip

When all signature and initial blocks have been added to a document, you must save the document by clicking the **Save Document** icon. If not, clicking the **Exit to eClose** icon prompts you to save your changes prior to exiting eClose.



### Note

Notice the next time you access the Closing Room Manager, the number of signature blocks changes to reflect any additions or changes made.

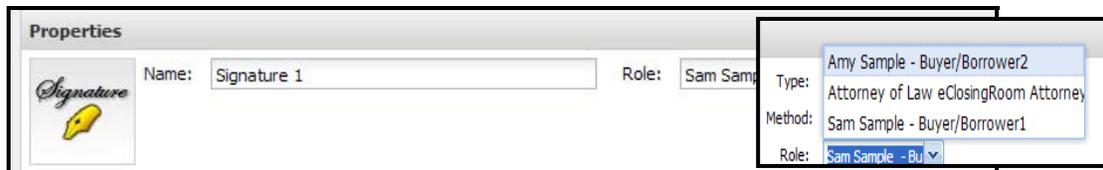
## Adding Signature Blocks to XHTML SMART eClosing Documents

When you open a SMART document, notice you do not have the option to select a user name or signature/initial block. Since this is a SMART document, the location of the signatures are predetermined and embedded within the document.

Complete these steps to add signature blocks to XHTML SMART eClosing documents.

### Steps

1. Click the placeholder name to open the document in the Signature Placement Tool (SPoT).
2. To apply an appropriate party to a signature block where a consumer would sign, scroll to the first unassigned signature block, and then click **Unassigned Signer**. A properties window displays.
3. From Properties, click the **Role** drop-down to select a signer.



4. Click on the document. Notice Unassigned Signer is populated with the signer name.
5. Confirm your changes.
6. When finished, click **Save**. You are returned to the Closing Room Manager.

## Moving or Removing Signature Blocks

You can move a signature, initial or date block by clicking and dragging the block to the desired location. You can also delete a signature, initial or date block by clicking the **X** in the upper right corner of the block.

If needed, you can also delete all blocks from the document at once. Simply, click the **Clear All Blocks** icon in the upper right corner of the SpoT window, then click **OK**. A delete confirmation window displays. Click **OK** to delete.

# Creating Templates in the eClosingRoom

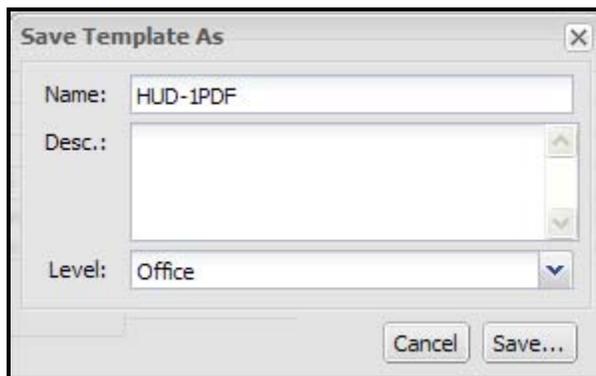
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## Saving Signature Block Placements as Templates

Signature blocks applied to a common document (one that will always have the same placement) can be saved as a template and applied to future documents. Complete these steps to save a signature block placement as a template.

### Steps

1. Apply a signature block to a document in the desired location.
2. When finished, click the **Save Template As** icon. The Save Template As window displays.



3. Complete these fields:
  - **Name**—type the template name.
  - **Desc**—if preferred, type a brief description.
  - **Level**—click the drop-down to determine who can see the template.
4. When finished, click **Save**.

# Activating Documents for eSigning

## Preparing to Activate Documents

When you have confirmed all signature blocks are placed within the document correctly, you are ready to lock down the document. To lock down the document, update the document status to Prepared. Complete these steps to update the document status.

### Steps

1. From the Closing Room Manager, navigate to the **Documents** section.
2. From the **Unprepared** section, locate the document you want to prepare, and then select the check box to the left of the document name.
3. With the document selected, click **Prepare**. Notice the document moves to the Prepared section and the status changes to, **Prepared**.



<input type="checkbox"/>	Name	Transferable	Signatures	Status	Order
<input type="checkbox"/>	Settlement Statement	No	0/2	PREPARED	⬇️⬇️⬇️⬇️
<input type="checkbox"/>	Compliance Agreement	No	0/4	PREPARED	⬇️⬇️⬇️⬇️

## Activating Documents

Prepared documents are ready for signing. Before they can be signed, they must be activated. You can activate a document or multiple documents at once. Complete these steps to activate a document.

### Steps

1. From the Closing Room Manager, navigate to the **Documents** section.
2. From the **Unprepared** section, locate the document you want to activate, and then select the check box to the left of the document name.
3. With the document selected, click **Activate**.

If selecting multiple documents, and there is a preference to the order in which the documents must be signed, use the ⬇️⬇️⬇️⬇️ to move the documents up or down.



### Note

Newly prepared and activated documents, by default, display at the bottom of the list. It is likely you will use the up and down arrows to position them in the proper order.

## Deactivating and Modifying Documents

Documents can be activated or deactivated at any time during the signing process, up to the point when a document is actually signed. This enables you to call a document back, in order to make changes to the signers or to change the document entirely.

Documents signed by at least one party, cannot be deactivated or modified. If a change is required to this document, then you must delete the document and import it again from SureClose.



### **Important Tip**

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The system cannot prevent a document from being deactivated while a signer is viewing the document. If a document is deactivated while a signer is actively viewing the document, the signer will experience an interruption in the signing session.

# Accepting Documents Prior to Closing (Borrower)

This section refers to the *Consumer eSigning Instructions*.

## Steps

1. Direct borrowers to your Web site to log into Sureclose.



### Note

If logging into Stewart Online, then they must select the role, Other. If not, they will not see the **eClosing** button required to access eClosingRoom.

2. If a user has not logged into SureClose before, they will be prompted to change their user name and password.



### Note

Be sure the user records their SureClose user name and password; they will need it during the eClosing process.

3. Direct the user to enter eClosingRoom to view and sign non-notary documents, and to view notary documents by clicking the **eClosing** link.

Contract Acceptance (Approximate):	Escrow #: ES50649	
File Start Date: 2/2/2009	MLS #: LO5906810	
Est. Closing Date: 2/27/2009	Title #: TS49545	
File Status: Open	File #: 49045	
APN/Tax ID #:		
Legal:		
<a href="#">Show Long APN/Legal</a>		
<b>Completed Activities (click activity for more info)</b>		
Activity	Completed	
No activities have been completed.		
<b>Documents (click on a document to view / edit)</b>		<b>eClosing</b>

4. Under the Documents section, documents are divided into two categories: Non-Witnessed Documents and Notary/Witnessed Documents and listed with one of the following statuses: PENDING SIGNATURE, VIEW ONLY, ACCEPTED or SUBMITTED.

Non-Witnessed Documents	Status
<a href="#">Truth In Lending</a>	PENDING SIGNATURE
<a href="#">HUD 1A</a>	PENDING SIGNATURE
<a href="#">Note</a>	PENDING SIGNATURE
Notary / Witnessed Documents	Status
<a href="#">Deed of Trust</a>	PENDING SIGNATURE

- **Non-Witnessed Documents**—any document not requiring a notary to be present and may be signed from the comfort of your home.
- **Notary/Witnessed Documents**—any document requiring a notary to be present but may be reviewed prior to closing.

- **Pending Signature**—the document is available to sign. For Non-Witnessed Documents, these may be opened and signed. For Notary/Witnessed Documents, these can only be signed in the presence of a Notary. Notaries log into eClosingRoom on the day of closing to unlock these documents and allow signers to sign.
- **View Only**—the document has not been made available to sign by the file manager, but has been opened for review. View Only documents have been prepared, and marked Prepared but not activated. A banner displays at the top of the document to let the signer know that the document is NOT available for signing. It also shows the locations the signor must sign when the document is available for signing.
- **Accepted**—the document has been completed by the signer. It remains in the Accepted state as long as there is at least one other party on the document that has not completed their portion of the signing on the document, or, if the party was the last signer and has not applied a signature and submitted the document as complete.
- **Submitted**—the document has been completed by all signers on the document, has the appropriate electronic signatures attached, and has been submitted to SureClose as complete with no additional action on the document required.

## Applying Acceptance to Available Documents

Complete these steps to apply acceptance to available documents.

### **Steps**

1. Open each document by clicking the title.
2. With the document open, review the document.
3. If acceptable to sign, click each **Yellow arrow** to accept the signature block where your signature will be applied.
4. When finished, click **Accept**. This changes the document status from Pending Signature to Accepted.
5. Repeat steps 1 – 4 until all documents are accepted.

# At the Closing

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On the day of closing, there are a few things to consider.

## Special Considerations

- Request all customers to have their logins and passwords on hand for the closing.
- If you are both the notary and a signatory (as the title agent or a witness), you will need to use separate a separate USERID and PASSWORD for each role.

## Logging In At Closing

Complete these steps to log in at closing.

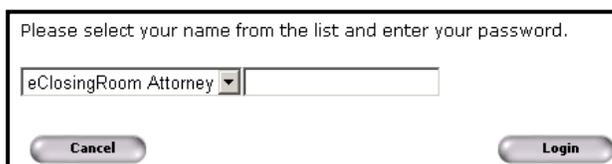
### Steps

1. Prior to closing, have the Settlement Agent log in as the Settlement Agent Representative.
2. When the borrower(s) arrive for closing, ask them to log into SureClose and eClosingRoom.
3. After the borrower logs in, ask the Notary to log in using the password provided to them on their eNotary certificate.
  - From the Consumer eClosingRoom window, click **Login**.



Consumer eClosingRoom  
Room Status: ACTIVE FOR SIGNING  
Transaction ID: {890AA292-6904-4C23-ACEA-E1A2CDCF7476}  
Property: 256 Himes Ave., Tampa, FL, 33607  
Buyer/Borrower: Jerry Orwell  
Notary: Not logged in  
**Log In**

- Notary must type their eNotary password, and then click **Login**. This second log in unlocks the documents requiring a notary signature.



Please select your name from the list and enter your password.

eClosingRoom Attorney

**Cancel** **Login**

4. The consumer applies their acceptance to each document. For more information, refer to [Applying Acceptance to Available Documents](#).
5. Once all documents are accepted, the signor clicks **Submit**. A new window displays.
6. Signer clicks within the box, and using the signing tablet, signs their signature. The signature displays in the box. Signer must type their full name with signature.
7. Signer repeats process for all initials.
8. When a signature has been added to both signing boxes, the signer must click **Submit** to apply their electronic signature to each accepted signature/initial block. A success message displays indicating this portion of the signing is complete, along with the date and time of submission.
9. Signer logs out.
10. Repeat this process for all required signers on the file.

# Applying the eNotary

Complete these steps to apply the eNotary signature.

## Steps

1. Notary logs into SureClose using the SureClose login associated with the eNotary. (some Notaries will have multiple SureClose logins if they are a eNotary and a signer).
2. Open the Closing file, and then select the **Documents Tab**.
3. Click **eClose**.
  - If you are the *Notary* only, the Notary eClosingRoom displays. If this is the first time you are logging into the Closing file, and then accept the required disclosures.
  - If you are the *Transaction Manager* and *Notary* for this file, then access the Closing Room Manager and click **Begin Signing** to initiate the Notary eClosingRoom process.
4. Once in the Notary eClosing Room, the documents requiring eNotarization display. All documents display with a status of PENDING SIGNATURE. If any documents show as anything other than PENDING SIGNATURE, all signatures have not been completed for the document and it is not ready for notarization.
  - The notary is not required to open and click on each document as the consumer did, however, the notary may open documents for review and click to sign.
  - A notary may select the **Batch Notarize** check box, which will click and place the notary acceptance on each document in the Notary signing location.

**Notary eClosing Room**

Room Status: ACTIVE FOR SIGNING  
Transaction ID: {890AA292-6904-4C23-ACEA-E1A2CDCF7476}  
Property: 256 Himes Ave., Tampa, FL, 33607  
Notary: eClosingRoom Attorney

Listed below are the documents required for notarization by you for this real estate closing. You may view these documents at any time by clicking on the document name or the icon. If the closing room has been activated for signing (Room Status is ACTIVE FOR SIGNING), you will then be able to begin the notarization process by clicking on the document. You may also check the box "Batch notarize" to apply your notary signature to all of the document(s) requiring your notarization. Additionally, you will be able to click the "See Pending Users" link next to any document to get the current signing status for each document requiring your notarization.

By clicking **REFRESH**, you may refresh the list of documents displaying any newly added document(s) to this display.

By clicking **SUBMIT**, once ALL of your documents have been signed, you will submit your entire closing package for final signature.

Contracts	Status
<a href="#">Approved HUD</a>	PENDING SIGNATURE
<a href="#">misc affidavit</a>	PENDING SIGNATURE

Batch notarize



5. When finished, click **Submit**.
6. Click **Signature Block**, type your ePersona/eNotary password, and then click **OK**. The Notary Seal image displays.

7. Verify this is the correct seal image, and if a comment is needed, type the comment in the space provided, and then **Click to Sign**. The seal displays in the signature block location.
8. Click **Submit**. When the application of the seal is complete, a Congratulations page will be displayed.
9. When finished, click **Close** to exit.

# Using the SureClose Export Utility

Once all documents have been successfully signed, completed, and submitted back to SureClose, the documents may need to be exported to a CD or a flash drive.

Complete these steps to export documents to a CD or flash drive using the SureClose Export Utility.

## Steps

1. From your desktop, double-click the **SureClose Export Utility** icon. The SureClose File Export Utility window displays.

The screenshot shows the 'SureClose File Export Utility' window at the 'Login' step (Step 1 of 6). The window title bar includes the SureClose logo. The main content area contains a text box with the instruction: 'This utility enables you to Export Transactions from SureClose to your computer or a writable CD'. Below this is a 'Login' form with fields for 'UserName:' and 'Password:', and a 'Login' button. At the bottom, there is a footer with the text 'Enter UserName and Password. Then click login.', a 'Privacy Statement' link, and navigation buttons for '< Back', 'Next >', and 'Cancel'.

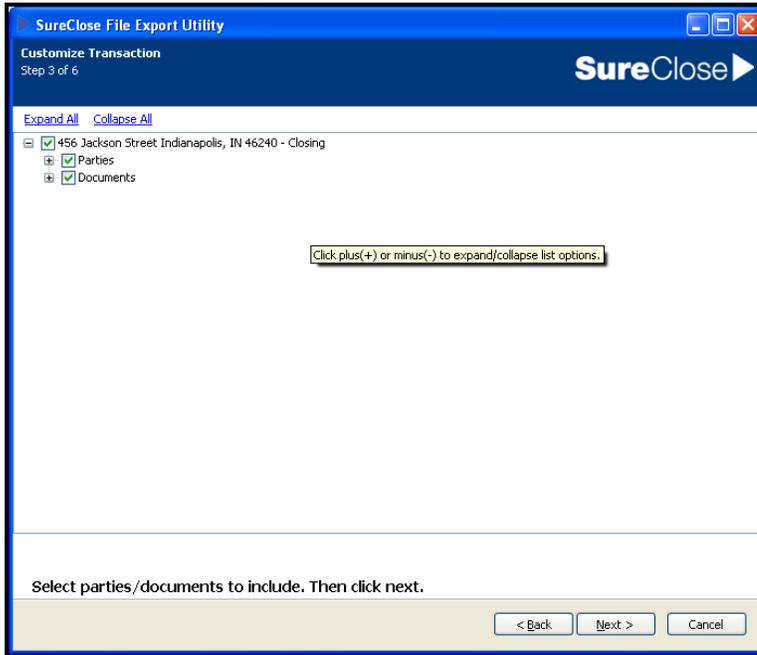
2. Type your SureClose **user name** and **password**.
3. When finished, click **Login**. The Search window displays.

The screenshot shows the 'SureClose File Export Utility' window at the 'Search' step (Sep 2 of 6). The window title bar includes the SureClose logo. The main content area contains a search form with the following fields: 'File Type' (dropdown), 'Archived' (checkbox), 'File Status' (dropdown), 'MLS #' (text), 'Escrow #' (text), 'File #' (text, containing '0310'), and 'Title #' (text). Below these are fields for 'Address', 'City', 'St', and 'Zip'. At the bottom of the form are 'Party Information' fields for 'First Name', 'Last Name', and 'Company', along with 'Clear' and 'Search' buttons. Below the form is a table with the following data:

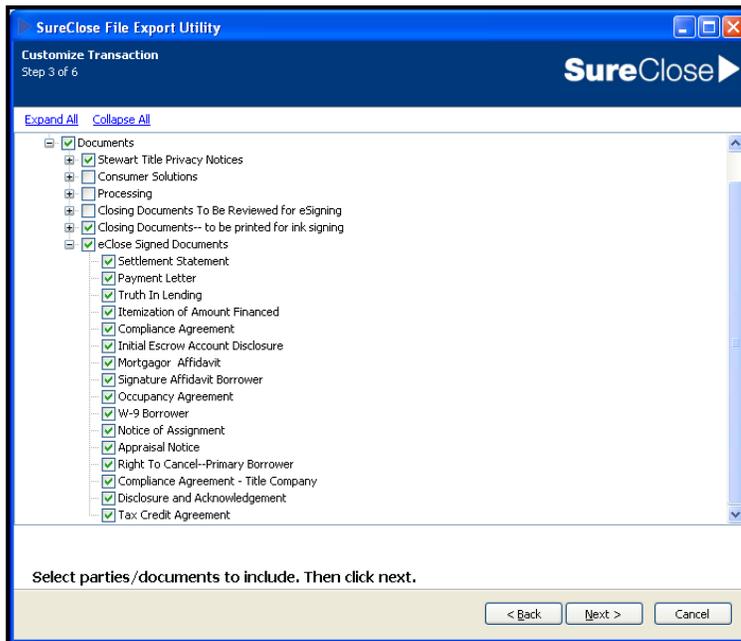
Address	CityStateZip	Type	Status	File	MLS	Escrow	Title
456 Jackson Street	Indianapolis, IN 46240	Closing	Open	031010			

At the bottom of the window, there is a footer with the text 'Select file(s) to export. You can select multiple file by holding the Ctrl Key. Then click next' and navigation buttons for '< Back', 'Next >', and 'Cancel'.

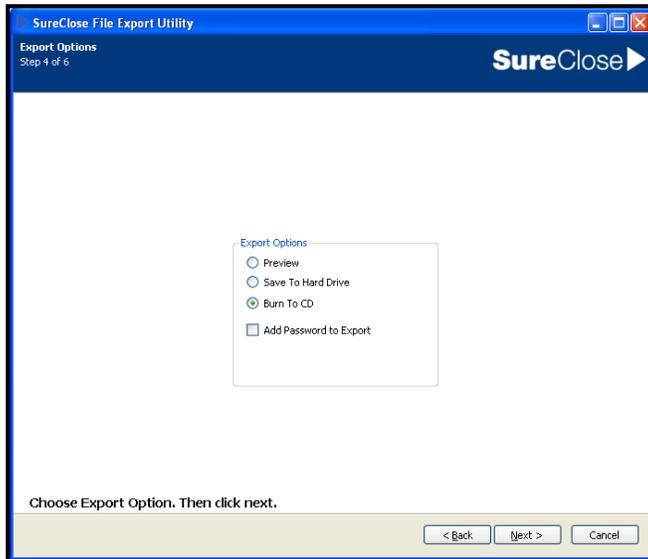
4. Enter the appropriate search criteria to locate the file you want to export.
5. When finished, click **Search**.
6. From the search results, select the file you want to work with, and then click **Next**. The Customize Transaction window displays.



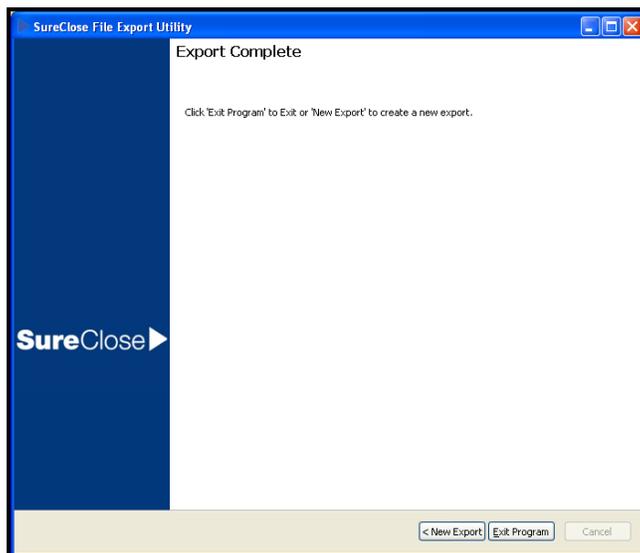
7. Click + to expand the sections.



- By default, parties and documents are selected.
- Clear the selections for any parties or documents you do not want to include in the export, and then click **Next**. The Export Options window displays.



- Select **Burn to CD**, and then click **Next**. The utility processes and when finished, the Export Complete window displays.



# Glossary

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**eClosingRoom**

Application linked to SureClose providing a secure environment for conducting online, electronic closings.

**eNotary**

A notary registered with the National Notary Association who has obtained an electronic notary certificate.

**eClosing Facilitator**

The attorney, closer or escrow officer who performs the eClosing with the consumers.

**Monitor**

Computer hardware that allows viewing of computer content.

**Screen**

The viewing area within the monitor.

**Application Window**

The internet Explorer application (i.e. SureClose) that appears within a screen.

**Ultramon**

The software controlling the use and sharing of multiple monitors.

**Manager**

Staff member added to a SureClose file that has the ability to access the eClosingRoom to set up documents and manage the room.

**Signatory**

A buyer, seller, witness added to a SureClose file as a party and designated as a Signatory (an individual that may be required to sign one or more documents) from the Summary tab.

**eSignature**

Electronic signature applied to an electronic document.

**Signature Block/Initial Block**

Designated areas placed on an electronic document where a specific individual's electronic signature will be applied.