snapdocs

Snapdocs for Lenders User Guide

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

Snapdocs is a digital closing platform that allows you to process hybrid and wet closings for your borrowers easily and efficiently.   This guide will help you navigate the platform and answer questions you might have during the closing process.
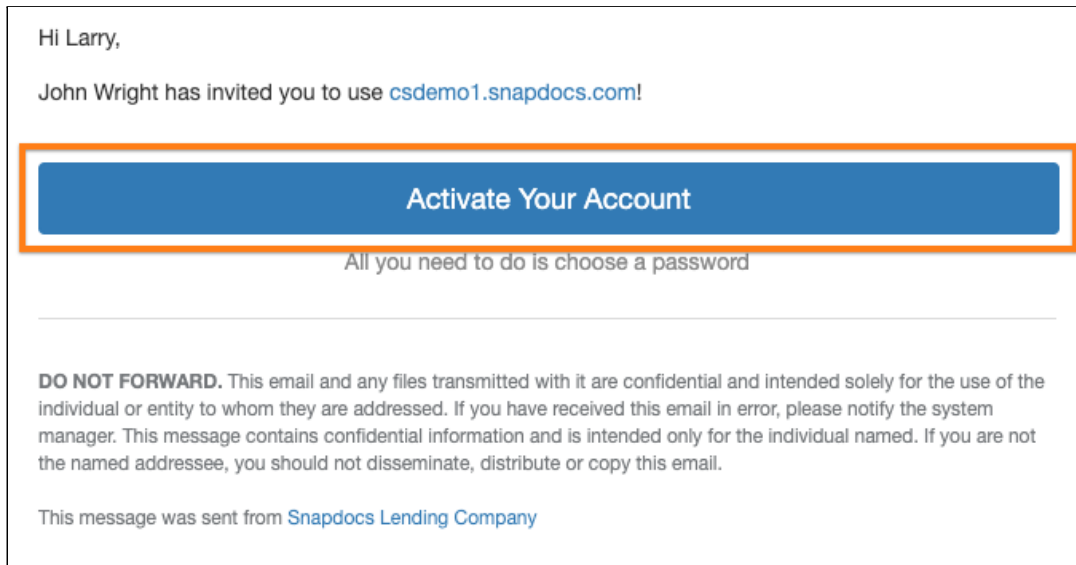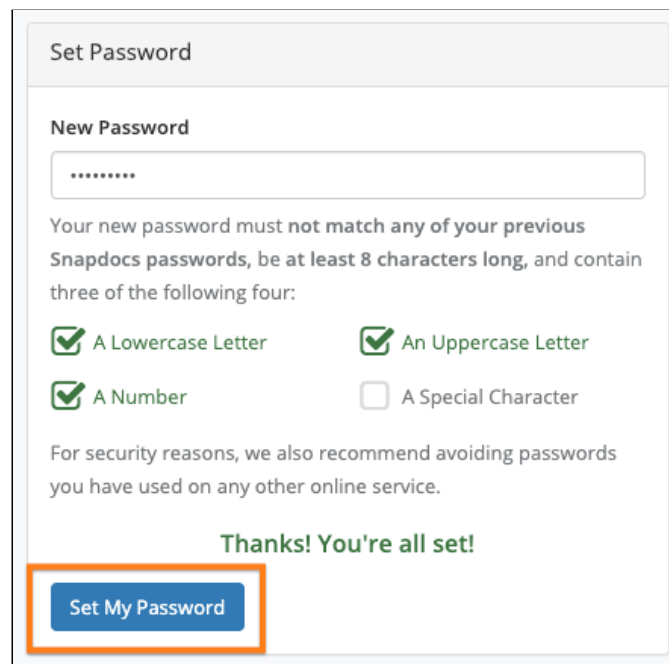
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1. Logging into Snapdocs

New Snapdocs User

If you're new to Snapdocs, you will receive an email asking you to activate your account. First, click on the "Activate Your Account" button in the email to get started.

Hi Larry,

John Wright has invited you to use csdemo1.snapdocs.com!

Activate Your Account

All you need to do is choose a password

DO NOT FORWARD. This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error, please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee, you should not disseminate, distribute or copy this email.

This message was sent from Snapdocs Lending Company

Simply set a unique password following the criteria outlined below in order to access Snapdocs:

Set Password

New Password

••••••••

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:

☑ A Lowercase Letter   ☑ An Uppercase Letter

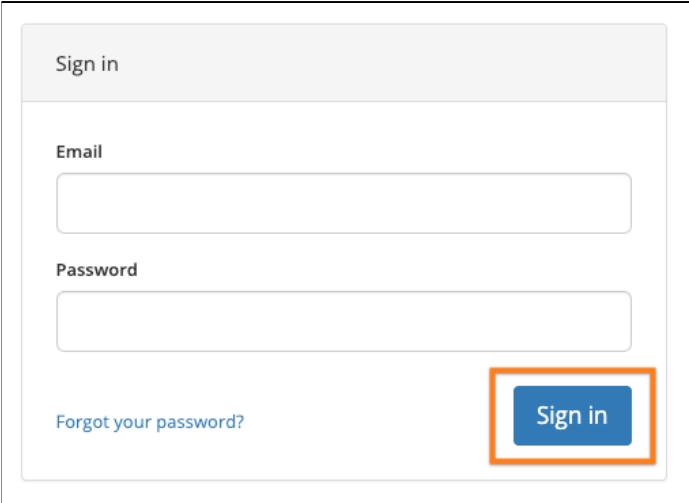☑ A Number   ☐ A Special Character

For security reasons, we also recommend avoiding passwords you have used on any other online service.

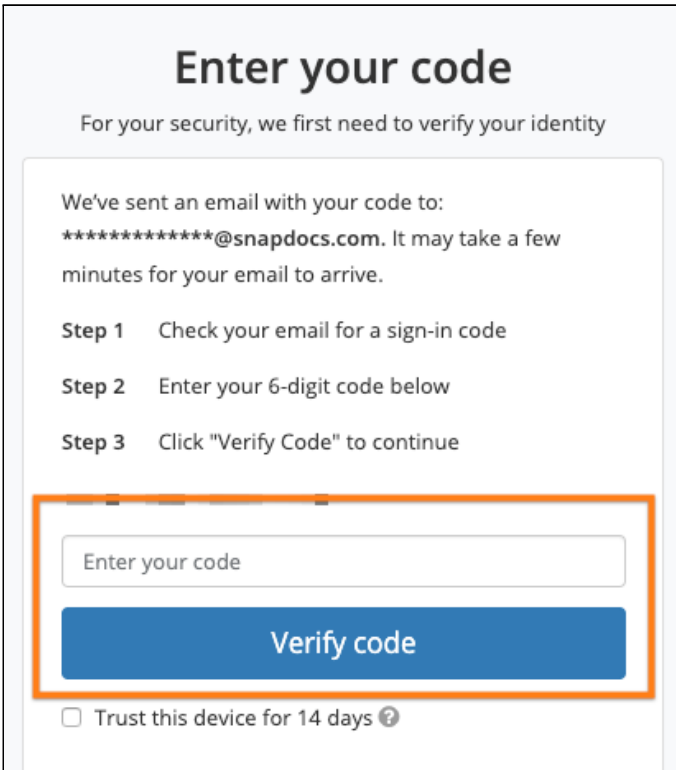**Thanks! You're all set!**

Set My Password

Existing Snapdocs User

If you've already set up a Snapdocs account, simply head to your Snapdocs instance URL, enter your credentials, and click the "Sign in" button.
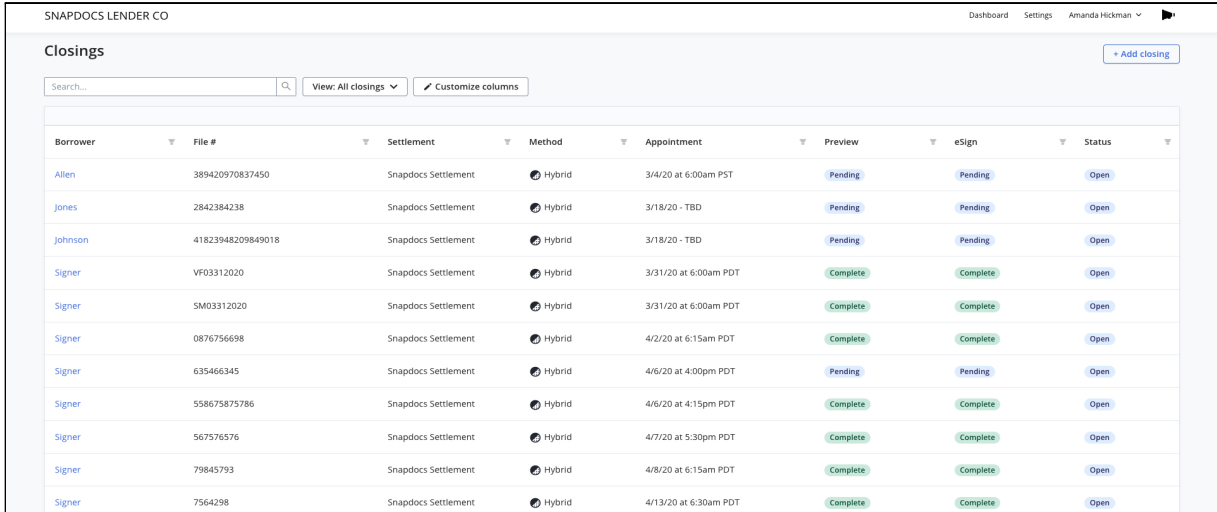

For security purposes, you may be asked to verify your account (via code sent to text message or email) if accessing on a new device or for the first time in a while. After entering the code, click the "Verify Code" button to proceed. You may also select "Trust this device for 14 days" to avoid entering this code again.
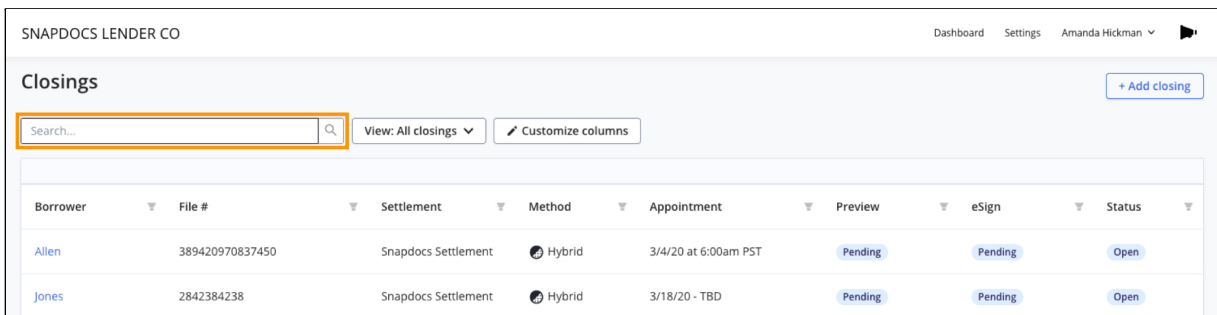
2. Closings Dashboard

After logging in, the first thing you'll see is the Snapdocs Closings Dashboard. The Closings Dashboard serves as the central information hub for your pipeline.

You may be working with hundreds of closings a day, and the search function allows you to quickly locate the desired closing. You are able to search by the Borrower or File #. Once you've entered the desired search criteria, click on the magnifying glass button to return your results.

If you have admin privileges, which we will cover in "Snapdocs Instance Administration", you have the ability to view all closings in your Snapdocs instance by clicking on the "View" button and selecting "All Closings". If you are a non-admin user, you will only be able to view "My Closings".

You also have the ability to customize your columns. To add or remove columns from the dashboard, select "Customize columns" then make your desired selection, to instantly update the dashboard.
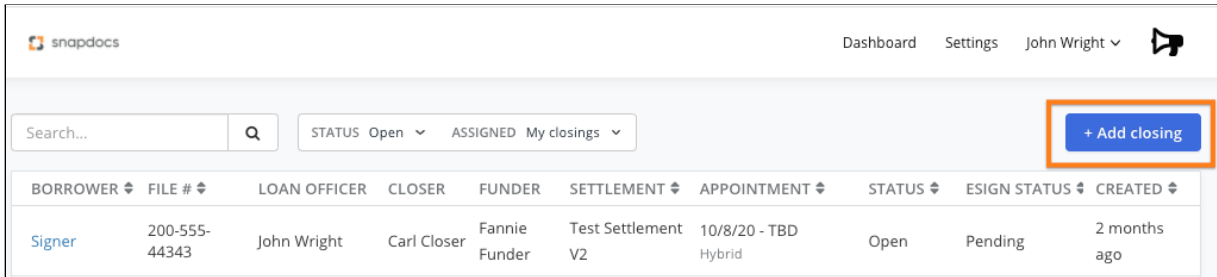

You can also choose to sort and filter each column by clicking on the respective column header and checking the options to sort or filter. In this example, we're filtering the "Status" column to show only "open" closing in alphabetical order.

To return to the unfiltered list of closings at any time, click the "reset" button at the bottom of the column drop down menu.
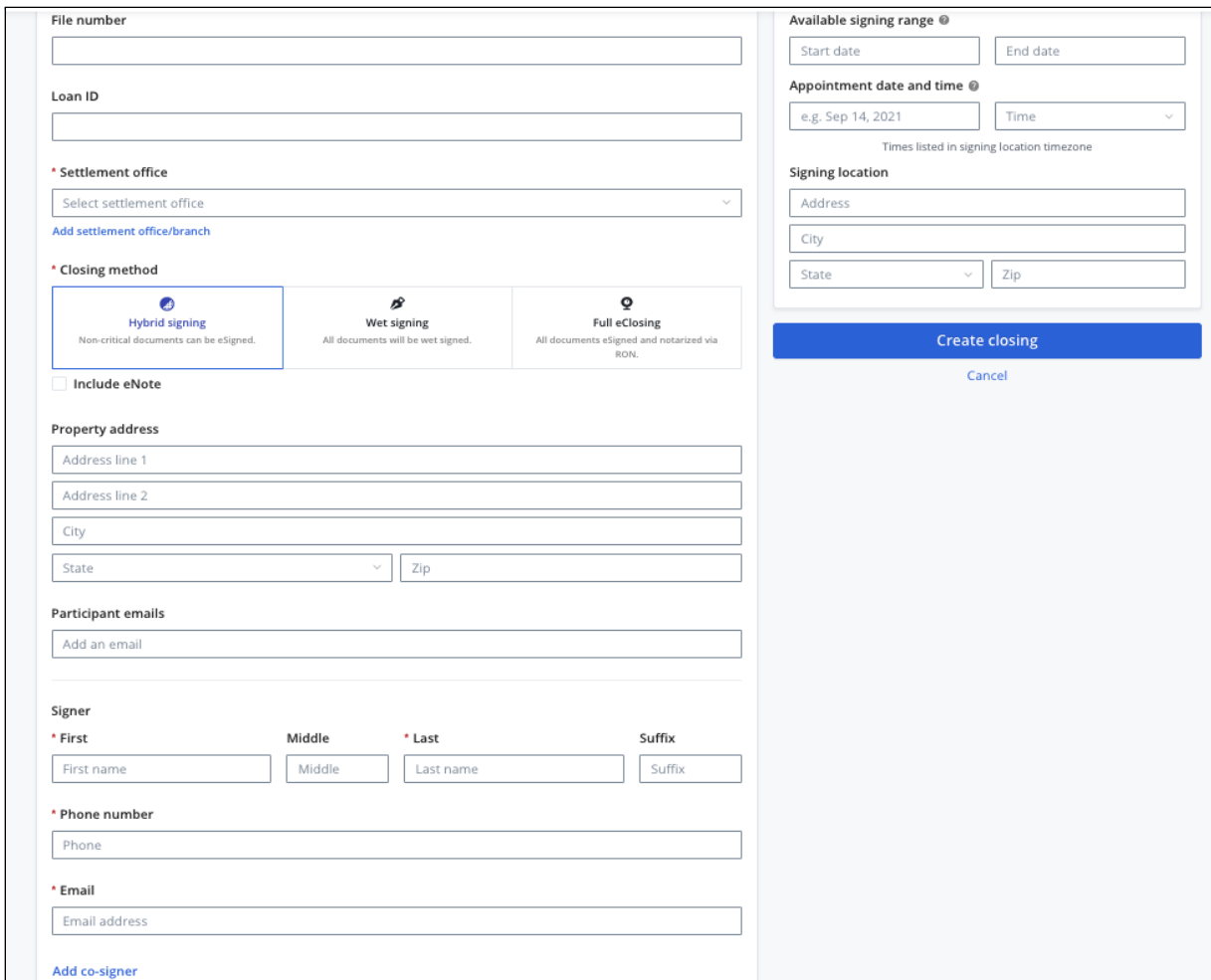
3. Manually Add a Closing

In addition to supporting automatic closing creation via the integration setup between your LOS and Snapdocs, you also have the option of manually creating closings in Snapdocs. Click on the "+ Add Closing" button on the top right of the Closings Dashboard.

In the Create Closing form, populate the relevant fields. All required fields will have an * next to them. If you need to add additional cosigners, click on the "Add Cosigner" button on the bottom of the screen. Once you've populated your closing, click "Create Closing".

4. Editing a Closing

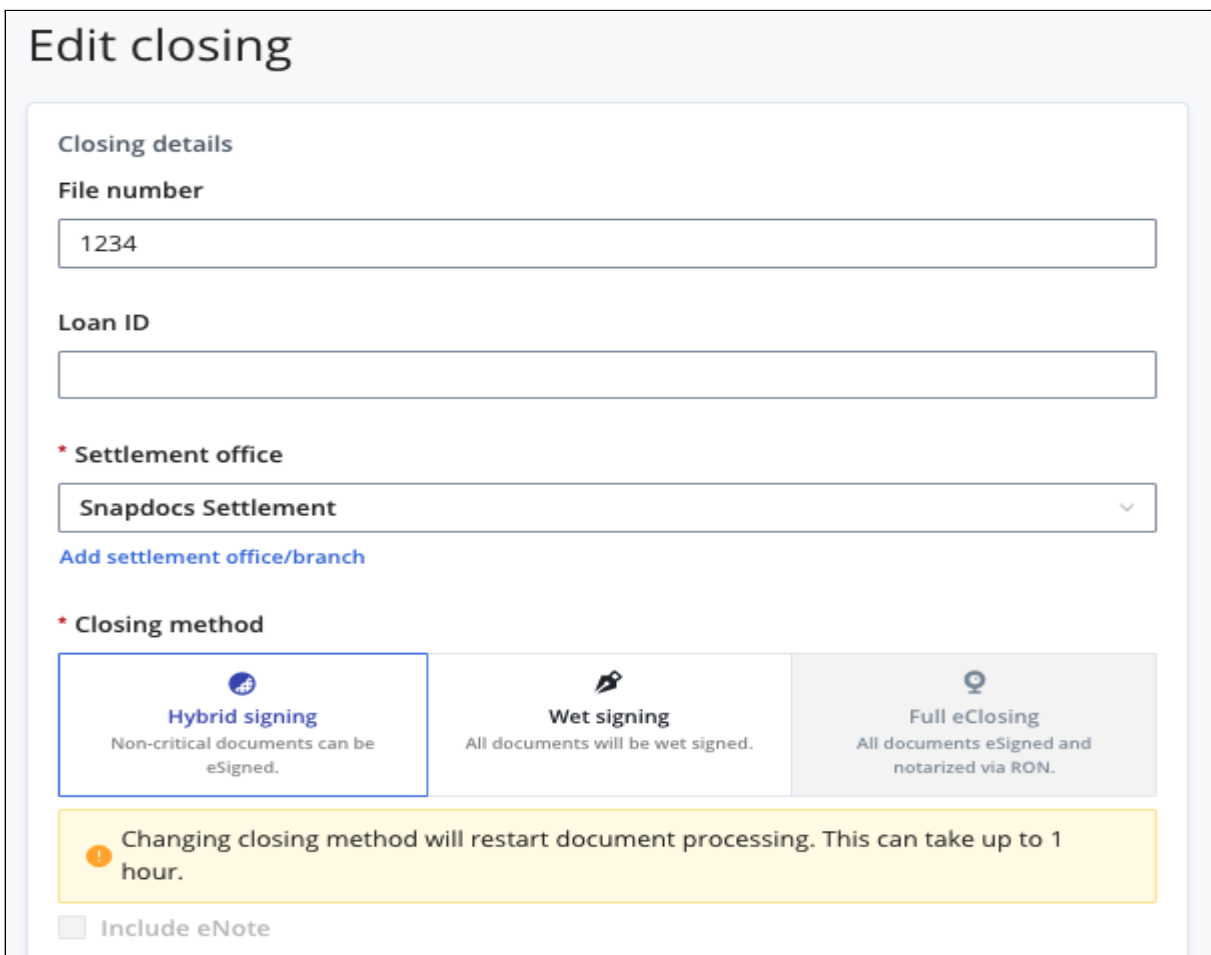If you need to adjust the signer's contact information, closing type, Settlement office, or the closing date & time, click on the "Edit" button on the top right of a closing to enter the Edit Closing form.

Closings / Signer #222-333-444-555

Signer

🖥 Hybrid Closing #222-333-444-555 | ○ Open ⌄   ✎ Edit

Changes to the closing method and Borrower name or email will restart document processing, which we will cover in "Managing Closing Documents".

Edit closing

Closing details

File number

1234

Loan ID

* **Settlement office**

Snapdocs Settlement

Add settlement office/branch

* **Closing method**

| 🌐 **Hybrid signing** Non-critical documents can be eSigned. | 🖋 **Wet signing** All documents will be wet signed. | ○ **Full eClosing** All documents eSigned and notarized via RON. |

⚠ Changing closing method will restart document processing. This can take up to 1 hour.

☐ Include eNote

After making the necessary changes, click the "Save Changes" button to exit the Edit Closing view and return to the closing.

## 5. Managing Closing Documents

Document Processing

Snapdocs can receive closing documents directly from your LOS and automatically upload them to the closing with our lightweight integration.
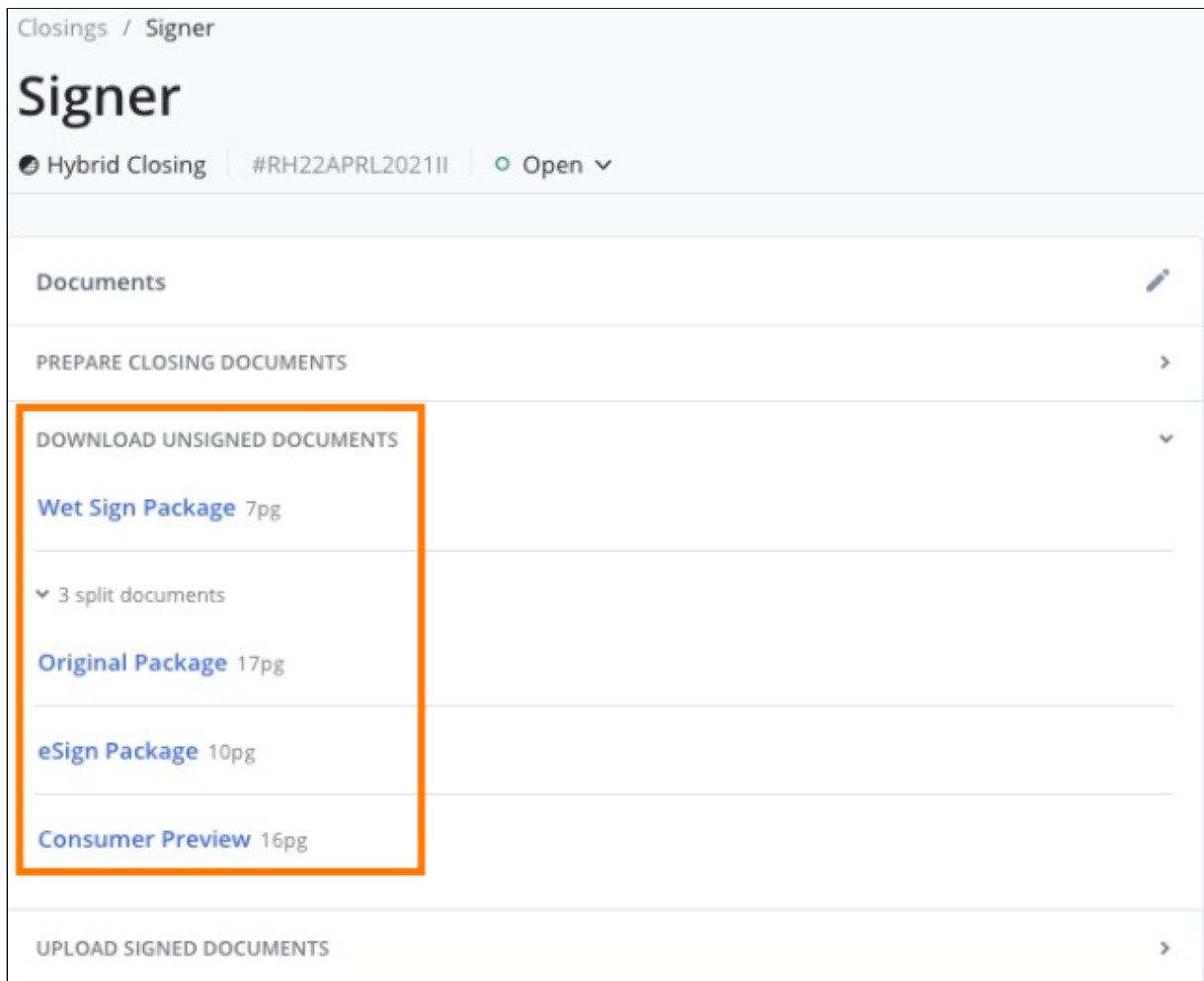
Once documents have been submitted, they will enter our Doc Processing Queue to be split and tagged by our AI, followed by a QC check driven by our support team. While the documents are still in that process, you will see the "Generating Package - this can take up to 1 business hour" flag shown below.
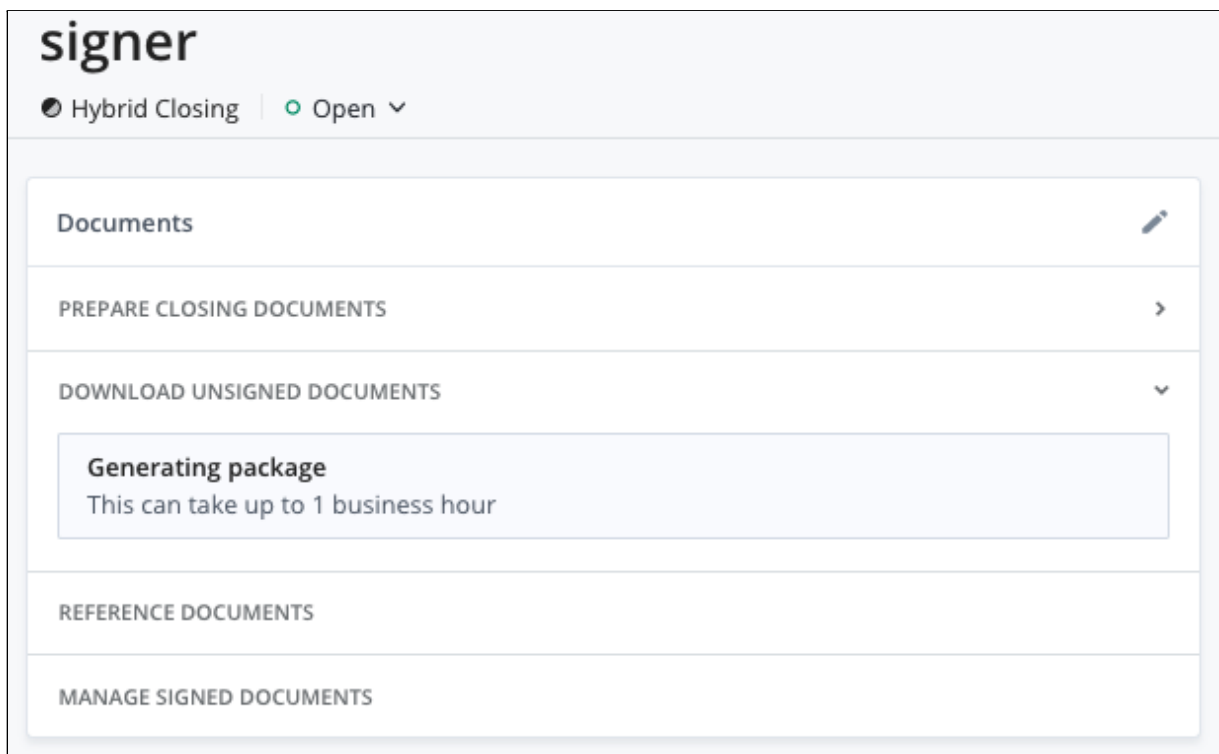
Once documents are available, the relevant email notifications will go out to Settlement & Borrower(s), and optionally your team (depending on configuration of email notifications as covered in "Snapdocs Instance Administration"). The flag shown above will also be replaced by the respective classified and split document packages:

- The Original Package is the full closing package you uploaded to the closing.
- The eSign Package contains all of the documents that you've set as eSignable and is sent to the borrower to eSign. (Note, if you are doing a wet closing, this package will be omitted but the others will be available.)
- The Wet Sign Package is all documents Settlement will print for the wet sign appointment.

- The Consumer Preview contains both the eSign and Wet Sign Package documents, but excludes any documents you've marked as non-consumer previewable (e.g. notary or settlement instructions).


Add Additional Rush Documents to Wet Sign Package

You may find that you need to add an additional document after the doc processing is complete. To add in additional documents, click on the Pencil icon in the top right corner of the Documents panel and click on "Add rush documents". Rush documents are considered any updated documents that you want added directly to the wet sign package. These will be made immediately available to Settlement to print for the wet sign appointment and the relevant email notifications will go out as the documents are added.
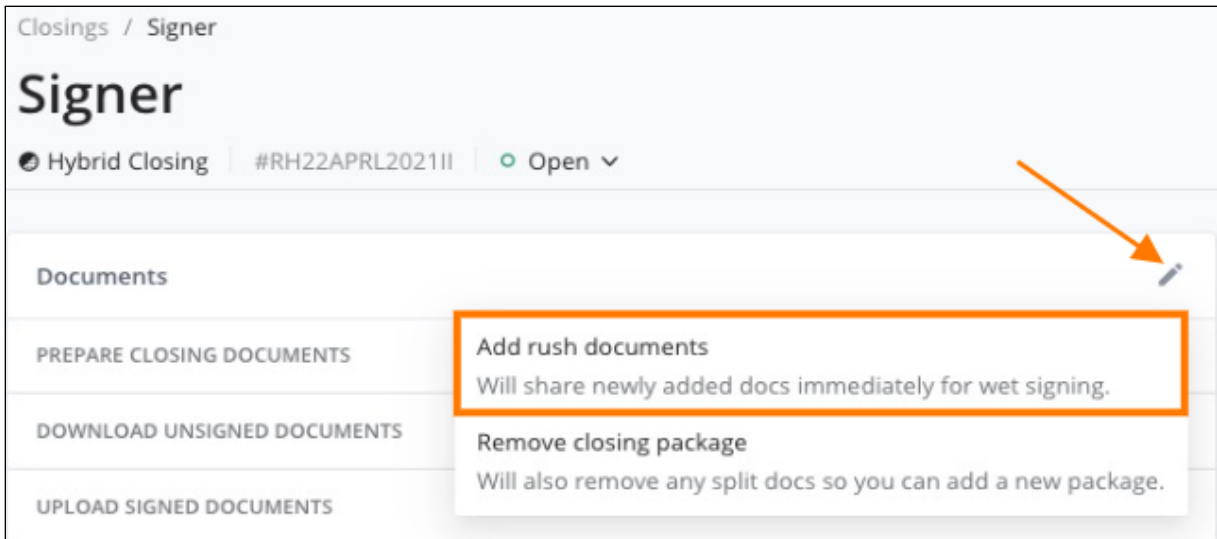
Remove and Add New Full Closing Package

If you are using our direct integration with your LOS, Snapdocs recommends that you cancel the closing in Snapdocs and resend the closing from your LOS if you need to redraw the entire closing package. This requires less manual work for you and your teams, and ensures that all data such as date changes are reflected in the closing.

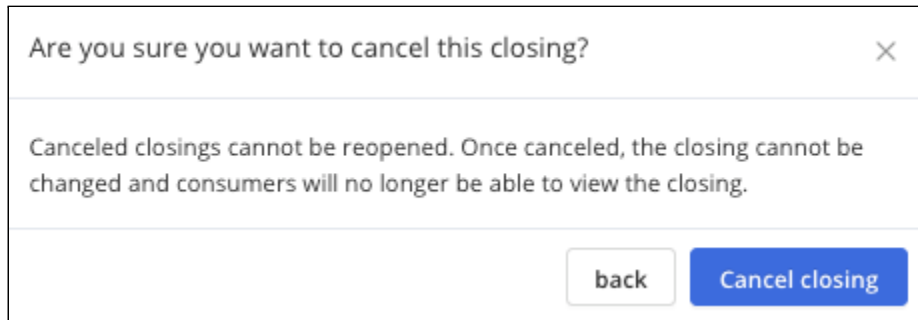To cancel a closing, click on the "Open" status symbol at the top of the closing. In the drop down, click on "Canceled". A pop-up will appear asking you to confirm before cancelling the closing. The Borrower will get an email notification that the closing has been cancelled and they will receive updated links when documents finish reprocessing.
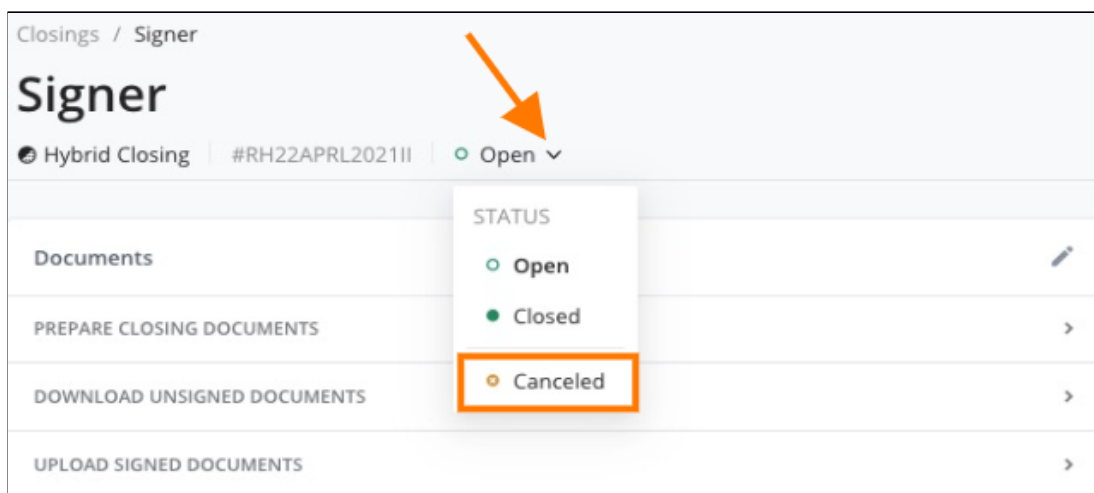
If you would like to keep the original closing, you can remove the closing package manually by clicking on the same pencil icon and click on "Remove closing package". A pop-up will appear asking you to re-confirm, and at that point you'll be able to add a net-new closing package to the entire closing using the instructions for "Add New Closing Package Manually" in the next section.
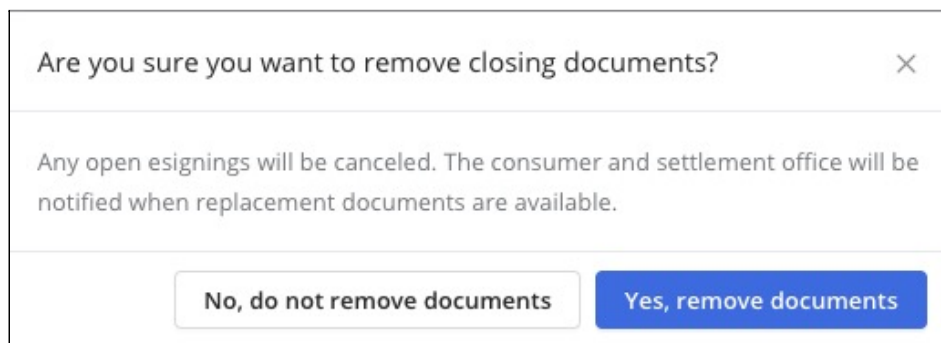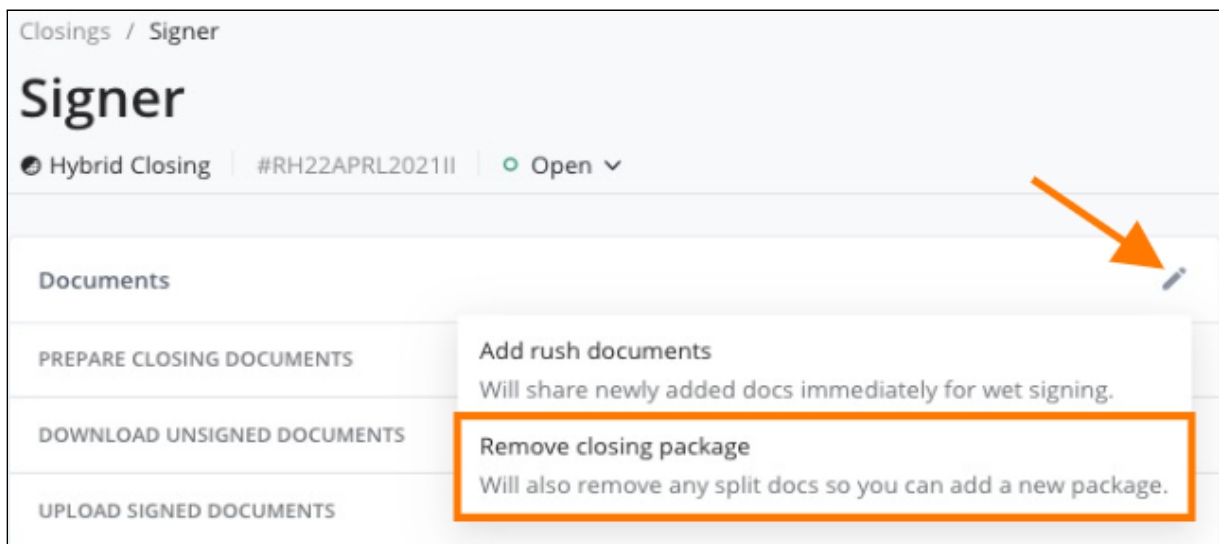
Add New Closing Package Manually

If you are not using our LOS integration, you may need to manually add documents to the closing. Proceed to the "Documents" panel in the closing and either drag & drop your documents or click the "choose a file" button.
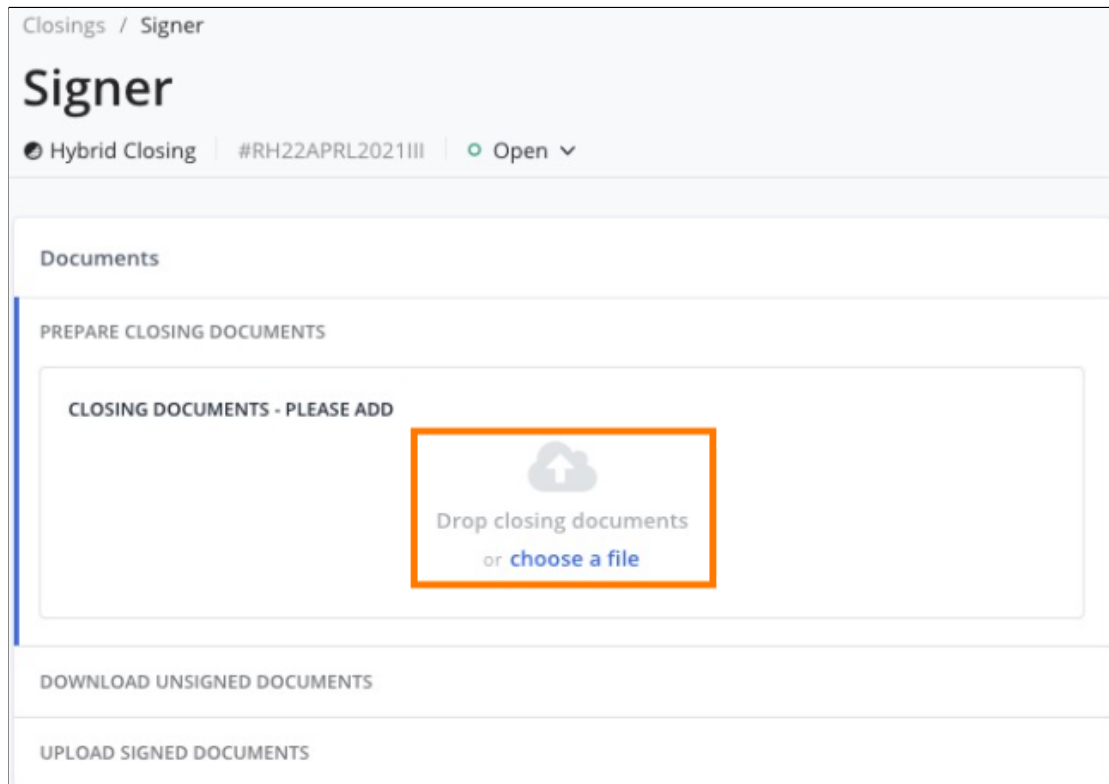
Once you've added your additional documents by clicking the "+ Add more files" button (if applicable), click "Finish adding" to start document processing by our AI and QC by our support team.
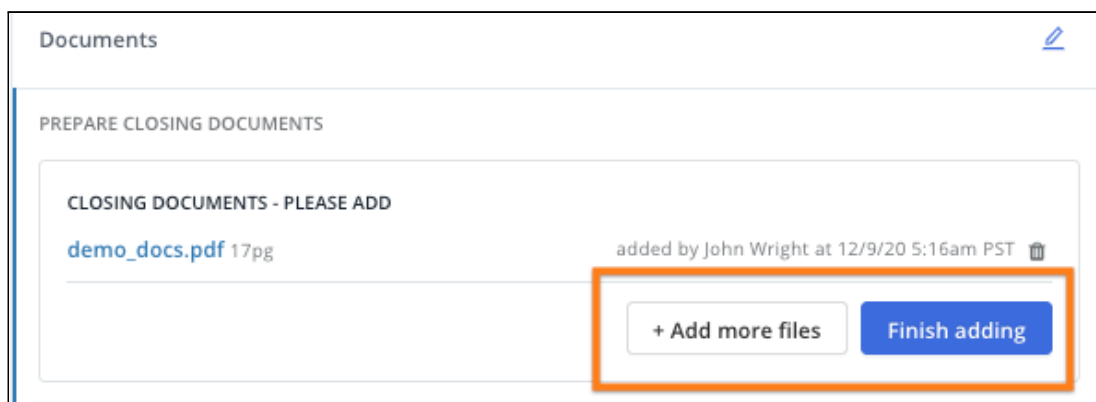
You will know if your documents have entered the Document Processing Queue once the "Generating Package - this can take up to 1 business hour" flag shown below appears.
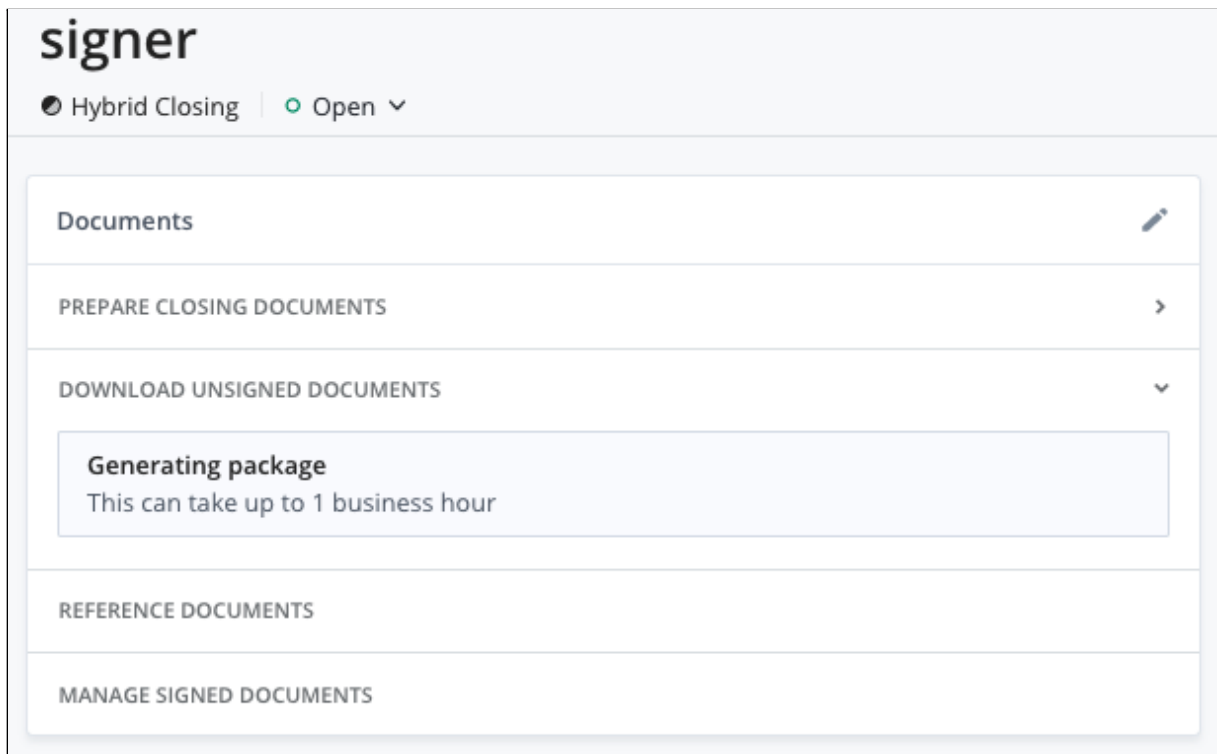
6. Adding and Removing Users on a Closing

Snapdocs can receive the list of users needed on a closing directly from your LOS with our lightweight integration, but you can also manually add & remove Lender, Settlement, and Borrower users to Snapdocs closings.

Borrowers

To add or remove a Borrower, click on the "Edit" button on the top right of the closing to load the Edit Closing view.

- Proceed to the Signer section at the bottom of the panel and click on the "add cosigner" button to add another section for you to fill in.
- To remove a Borrower, click on the "remove" button.
- Please note, changing their name or email address will restart document processing as the eSign package will need to be regenerated with the new information.
- Click "Save Changes" before exiting the tab.

Settlement

If you need to adjust the Settlement Office on a closing, click on the "Edit" button on the top right of the closing and proceed to the Edit Closing view.

- If we've processed a closing with a Settlement Office previously, they will appear in the drop down for selection.
- If they do not appear on the list, click on the "Add settlement office/branch" button and populate the relevant details. Click "Save Changes" before exiting the tab.

To add a Settlement Agent to a closing, select the "+" in the Settlement Office panel.

Select the specific Settlement Agent from the drop down and click the "Add" button. If they are not on the list, click "Invite settlement agent" and populate the relevant information to invite them to this Settlement Office on Snapdocs and add them to the closing.
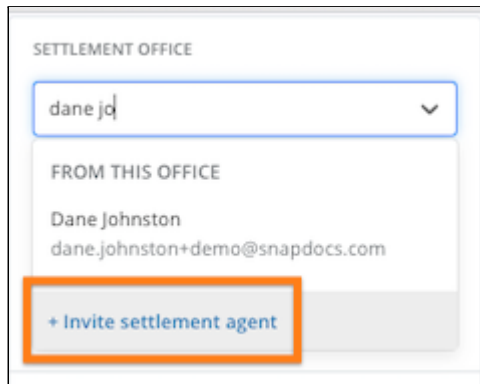
To remove from the closing, hover over the X icon to the right of their name and click "Remove from closing". Confirm in the next tab that going forward, they will not receive notifications regarding this closing. They will still remain a member of the Settlement Office and have access to the Closing from their homepage.
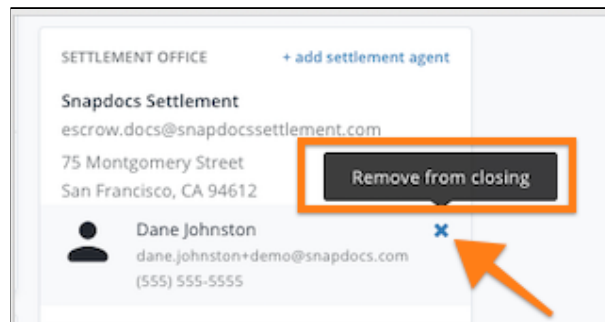
Lender

To add a Lender user such as a Loan Office or Closer to a closing, select the "+" in the Lender panel. Select a user from the drop-down and add them to the closing. Non-admin Lender users are not able to view a closing unless they are added to it and unlike Settlement Agents, we do not allow you to direct-add Lender users here due to broader roles and permissions of Lender users. *Please review Snapdocs permissions levels and adding Lender users in the "*Snapdocs Instance Administration*" section of this document.*

You are able to adjust a Lender user's role on the closing to control the email notifications that go out to them. In the Lender user panel, click on the pencil icon to the right of the name and click on "Edit closing role". From the drop-down, select the appropriate user type and click "Update closing role". *To review email settings, please refer to "Snapdocs Instance Administration" to understand if/what emails are going out to individual roles at your company. You will need admin permissions to view these email settings.*
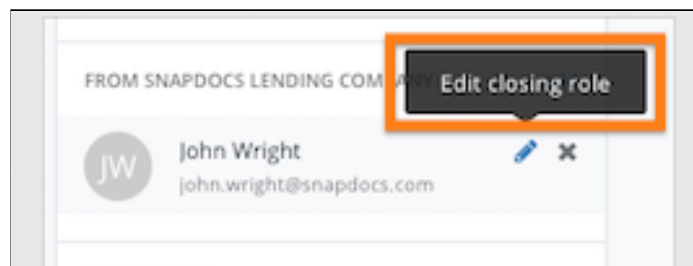
7. Managing Activities and Messages

You can review the activity to date on each closing in the Activity Feed, located at the bottom of the page on the closing. This feed documents all activities taken on the closing, by whom, and when the activity was completed.

Additionally, you can utilize the activity feed to send messages to other parties involved in the closing. You can adjust the recipients by clicking in the "To" box. Note, the message will always be sent to the participants from the lender who have been added to the closing (see "Adding and Removing Users on a Closing".)

All messages will be recorded in the activity feed, with the sender, recipient(s), and body of the message, and will be visible to anyone who has access to the closing. Note, the lender participants are assumed recipients and are not called out specifically.

For more detailed activity data, you can click on "Audit Trail" to review actions, IP addresses, and timestamps. This is largely utilized by Snapdocs support for troubleshooting.

8. Snapdocs Instance Administration

If you have admin privileges, you'll be able to review and adjust the settings specific to your Snapdocs instance. First, click on the "Settings" button on the top right of your screen.
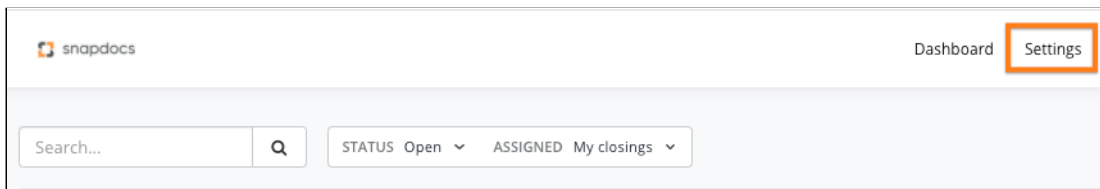
Company Info

Under "Company Info", you'll be able to adjust some basic information about your company's location. Snapdocs will have set this for you before launch but you can always adjust and click "Save" to lock-in your preferences.

Team

Under "Team", you are able to manage the Lender users that have access to your Snapdocs instance. To add a new user, click "add team member".

Select the permissions level for the user, either as a Non-admin or Admin:

- Non-admins can only see closings they've been assigned to and are not able to view the Settings tab.
- Admins can see all closings and change your Snapdocs settings in the Settings tab.
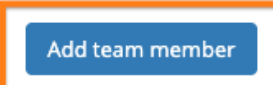
Enter the relevant information for the team member and select if you'd like to send out the login details via now. If you uncheck that box, you can always resend the credentials at a later date. Click the "Add team member" button when finished.
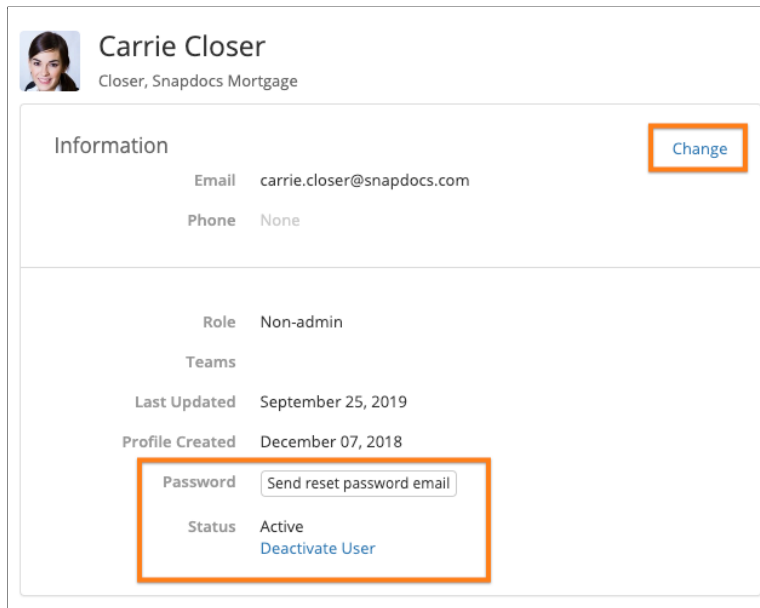
To edit or remove a user, click on the pencil icon for the user you'd like to adjust:
- To adjust the information such as an email or phone change, click on "Change".
- To send a password reset email or deactivate the user, click on the respective actions shown below.
- Reactivating a user is as simple as clicking "Activate user" on a deactivated user.
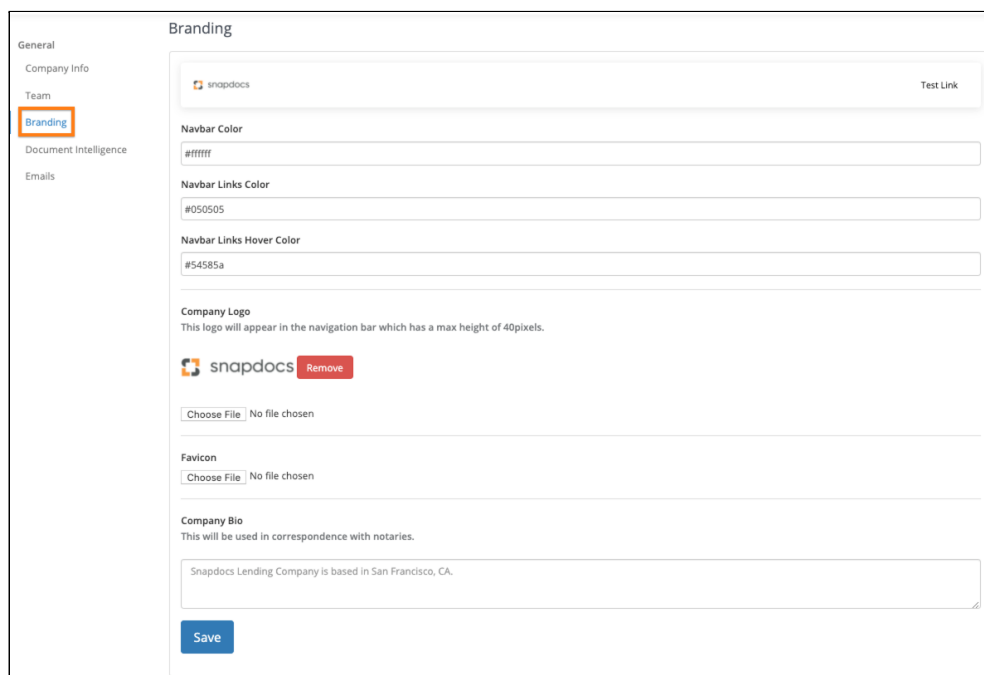
Branding

Your Customer Success Manager will pre-populate your logo, favicon, and color scheme for you, but you also have the ability to adjust these settings at any time:

- To adjust the color, use hex code colors.
- To add a logo, click "Choose File" and select from your desktop. The logo can have a max height of 40pixels.
- To remove a logo, click the "Remove" button and re-add a new logo.

Document Intelligence

Your Document Intelligence preferences are stored here for review. If you ever need one of these documents moved from one setting to another, you can reach out to your Customer Success Manager who can open the support ticket.
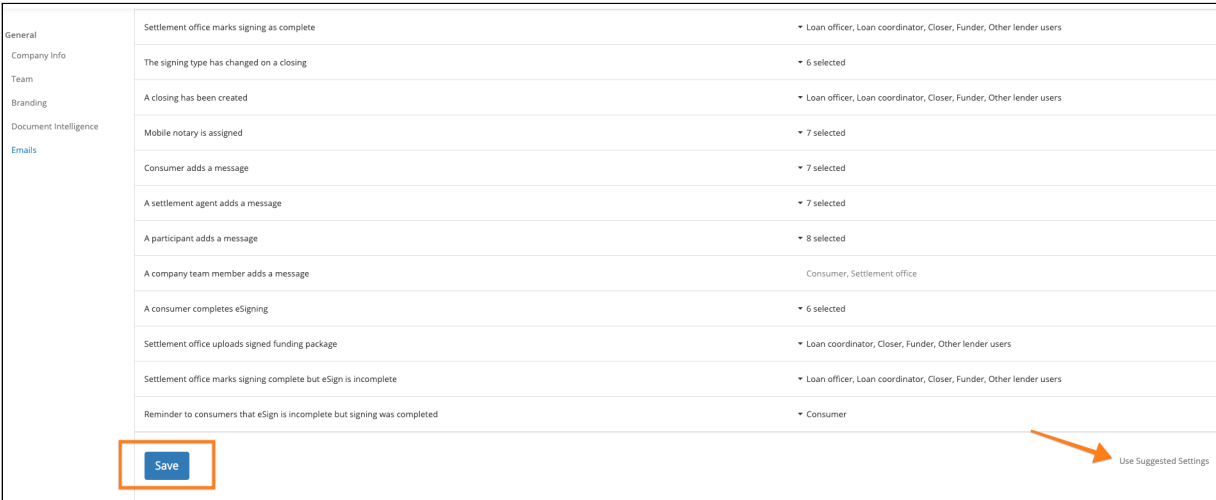

Emails

If you would like to adjust the emails that are going out to Lender, Settlement, and Borrower users, you can do so in the settings here.

To make a change, click on a specific email and update the selected items from the drop down. Other lender users are any Lender user with no role type (e.g. Loan Officer) assigned to them.

Documents are available to preview	▾ 6 selected
	☑ Loan officer
Original closing package is updated	☑ Loan coordinator
Rush documents are added	☑ Closer
	☑ Funder
Signed documents are updated	☑ Other lender users
Settlement office hasn't set an appointment, and it's 24 hours before the earliest possible close date	Consumer

Make sure you save your changes before leaving this tab. You can also always return back to the Snapdocs suggested preferences by clicking the "Used Suggested Settings" button on the bottom right of the screen.

General		
Company Info	Settlement office marks signing as complete	▾ Loan officer, Loan coordinator, Closer, Funder, Other lender users
Team	The signing type has changed on a closing	▾ 6 selected
Branding	A closing has been created	▾ Loan officer, Loan coordinator, Closer, Funder, Other lender users
Document Intelligence	Mobile notary is assigned	▾ 7 selected
Emails	Consumer adds a message	▾ 7 selected
	A settlement agent adds a message	▾ 7 selected
	A participant adds a message	▾ 8 selected
	A company team member adds a message	Consumer, Settlement office
	A consumer completes eSigning	▾ 6 selected
	Settlement office uploads signed funding package	▾ Loan coordinator, Closer, Funder, Other lender users
	Settlement office marks signing complete but eSign is incomplete	▾ Loan officer, Loan coordinator, Closer, Funder, Other lender users
	Reminder to consumers that eSign is incomplete but signing was completed	▾ Consumer
	Save	Use Suggested Settings

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.