

Purpose

A hybrid eClose is a mortgage closing process that combines both electronic and traditional (paper) signing methods. In a hybrid eClose, most of the closing documents are signed electronically, while a few key documents—such as the promissory note or deed of trust—are signed with wet ink, typically in person.

This approach offers greater convenience, reduces paperwork, and shortens the closing timeline, while still meeting legal and lender requirements for certain document types.

Request Hybrid eClose on Doc Order Form


The loan originator must indicate Hybrid eClose on the Doc Order Form. This information will translate to Encompass so the Doc Drawer will use this process when releasing documents.

Closing Type	
Closing Type	Hybrid eClose Ink Sign
Compensation/Fees	
Lender Paid Comp	\$18,269.00
Third Party Processing Fee Request Reimbursement	No

Notification of Documents to eSign

If you are required to eSign documents, you will receive a link similar to what you would have received when initial disclosures are provided.

eSignature Required for Loan 7010044628 - [Redacted]

 NationsDirect@myndm.com
To: [Redacted]

Reply Reply All Forward [Icons]

Wed 6/25/2025 9:54 AM

Hello JOHN BROKER

Please click on the link to sign your documents [Doc Link](#).

Loan Documents for the following loan require your eSignature:
Loan Number: 7010044628
Property State: OR
Borrower Last Name: [Redacted]

When prompted to authenticate, please provide the following:

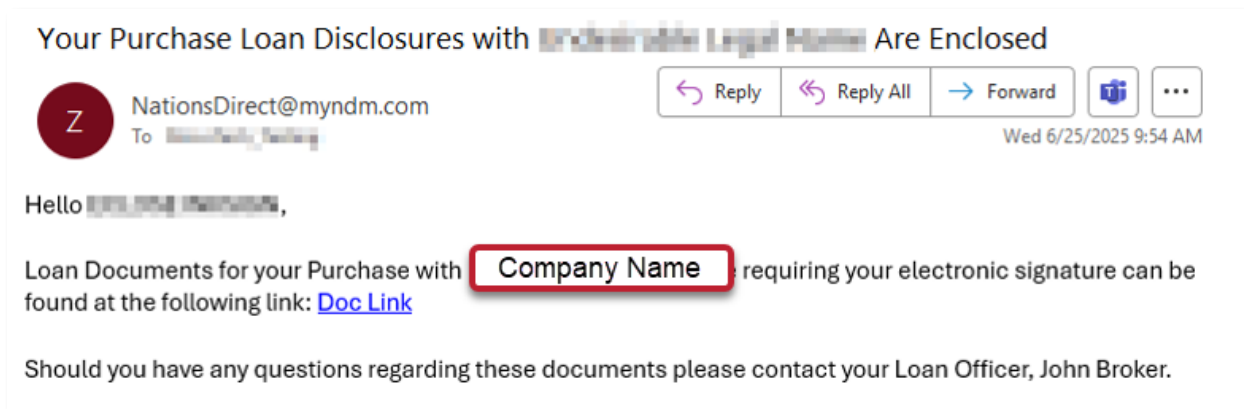
1. **Subject Property State** (system request says: Property State)
2. **Loan Officer Last Name** (system request says: Lender Signer Last Name)

If you have any questions regarding how to access and sign your disclosures, please refer to the video below:
<https://www.youtube.com/watch?v=yvmZ4BHT-Hg>

Borrower Documents

Closing document signing links will be distributed to the borrower prior to or on their closing date and can be completed **on their closing date**. If the property is located in a “Dry State”, closing documents can be signed on or after the closing date; however, “Wet States” must be signed on the closing date indicated within the closing documents.

The borrower will have most likely already eSigned their initial disclosures and/or closing disclosure. The process for eSigning their closing documents will be the same. They will receive an email similar to this indicating their Loan Documents are available for electronic signature.




Status Emails – Internal and Broker

Throughout the process there are three status emails that will be sent. These emails will be sent to the following individuals:

- Account Executive
- Account Manager
- Loan Originator
- Loan Processor
- Funder

Closing Package Documents Sent

Closing Package Documents Sent - Test - 7010044572

 noreply-MortgageTech@ice.com
To: [Redacted]
Wed 6/11

Closing Package documents for the following loan were successfully emailed:

Loan Number: 7010044572


Property State: FL

Borrower Last Name: Test

DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED

Closing Package eSign Documents Uploaded

Closing Package eSign Documents Uploaded - 7010044572 - Test

 noreply-MortgageTech@ice.com
To: [Redacted]
Wed 6/11

Closing Package eSign documents for the following loan were uploaded:

Loan Number: 7010044572


Property State: FL

Borrower Last Name: Test

DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED

Closing Package Wet Sign Documents Uploaded

Closing Package Wet Sign Documents Uploaded - 7010044572 - Test

 noreply-MortgageTech@ice.com
To: [Redacted]
Wed 6/11

Closing Package wet sign documents for the following loan were uploaded:

Loan Number: 7010044572

Property State: FL

Borrower Last Name: Test

DO NOT REPLY TO THIS E-MAIL. THIS MAILBOX IS NEITHER MONITORED NOR ANSWERED