

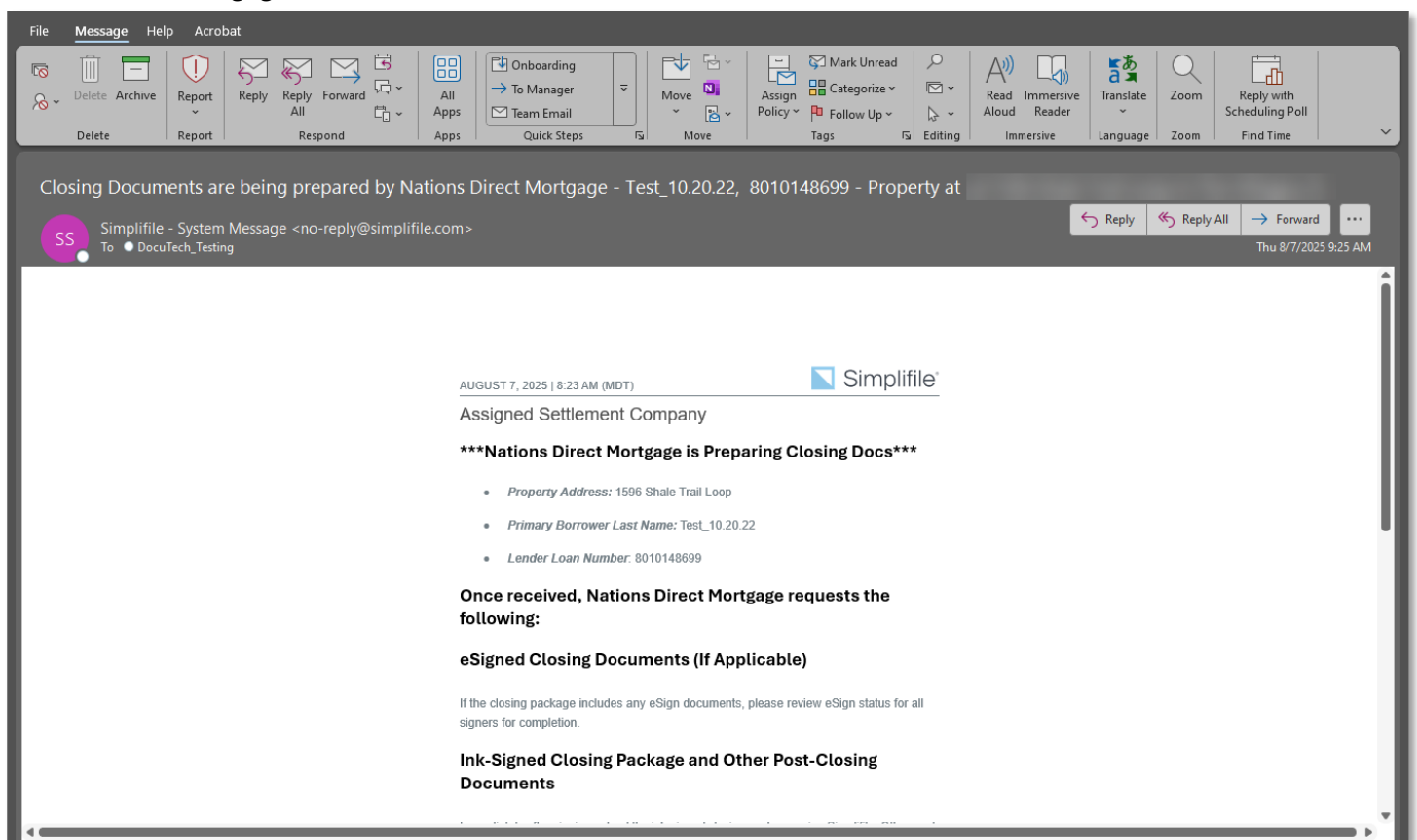
Purpose

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.

Notification to Settlement Agent

When the eClose process is being used for a loan with Nations Direct Mortgage, you will receive an email with the Borrowers Name, Loan Number and Property Address informing you that Closing Documents are being prepared by Nations Direct Mortgage.



If you are not currently signed up for Simplifile, you will need to create an account before accessing the closing documents. You will receive 2 emails simultaneously, one is a new user invitation, and the other is noting the closing documents are ready for download via Simplifile.

New User Invitation for Simplifile



no-reply@simplifile.com
To: [Redacted]

Reply Reply All Forward [Share] [More]

Fri 6/20/2025 5:06 PM

June 20, 2025 | 6:06 p.m. (MT)

Simplifile

New User Invitation for Simplifile

Hi,

You have been invited to join the following organization(s) with the role(s) of "Post-Closing Agent" and "Pre-Closing Agent":

- Nations Direct Test Settlement

[Click here](#) to accept this new user invitation.

Simplifile connects lenders, settlement agents, counties, and more. For more information about Simplifile, visit simplifile.com or email support@simplifile.com

Copyright © 2025 ICE Mortgage Technology.
Our address is 5072 North 300 West, Provo, UT 84604, USA
[Unsubscribe from all future invitations.](#)

PLEASE NOTE: You have the option to create an account or sign in as a guest. It is recommended that you create an account to ensure access to all documents in your name.

Nations Direct Mortgage LLC: Closing Package Ready for Download - Hybrid eClo...



Simplifile - System Message <no-reply@simplifile.com>
To: [Redacted]

Reply Reply All Forward [Share] [More]

Wed 12:19 PM

JUNE 18, 2025 | 1:18 PM (MDT)



Closing Package Ready for Download - Hybrid eClosing

A new closing package is ready for secure download using Simplifile.

Click [here](#) to download documents and check borrower eSign status without signing in. For full site access, including uploading signed documents, [log in to Simplifile](#).

Click [here](#) to access the eClosing tip sheet.

Copyright © 2025 Simplifile.
Our address is 5072 N. 300 W. Provo, UT 84604, USA
[Log in here](#) to manage your notification settings.

Actions within the Simplifile Portal

Within the Simplifile Portal, you will be able to download documents for printing, view the status of the eSigned documents, and upload wet signed documents to be provided for Funding.

Validate Loan Information

When you log into Simplifile, you will be required to validate the loan information before accessing the closing documents. If you have an account with Simplifile, you will also see other loans that have been assigned to you.

Simplifile Loan Menu

Simplifile Help & Support

Need Help - Log in to view the Agent Tip Sheet on our Help & Support page: [Help & Support](#).

For immediate help contact Simplifile using live chat, email support@simplifile.com, or call us at 800.460.5657.