

CLOSING OPTIONS

Closing documents, if available, will be sent to you prior to closing to ensure you are comfortable with what you are signing. Any questions can be answered before your closing.

You can select one of the following Closing Options:

CAR CLOSINGS: Buyers and Sellers will not leave their cars. Call from the parking lot when you arrive.
Select one of the following options:

1. The Closer, after delivery of the package to your vehicle, will maintain an open phone line with you to answer any questions as you sign.
2. The Closer will stand at least 6 foot distance from your car and answer any questions as you sign.
3. The Closer will leave after delivery of the closing package and return to your car when you call to let us know you've completed signing and answer any questions you have.

OUR GOAL IS TO ENSURE YOU UNDERSTAND WHAT YOU SIGN.

- Provide your Driver's License or passport to the closer for copying OR bring copies.
- The closing package will have instructions attached and a phone number to call with questions.
- We will supply sanitized pens, which you can keep after the closing or we will dispose of them. Pens will only be used for your closing. If you prefer to bring your own—BLUE INK ONLY
- Date all documents, 5/ 1/ 2020 not just 5/1/ 20. Always use **2020**
- Sign **EXACTLY** as your name is listed on the documents.

OFFICE CLOSINGS:

- Call from parking lot when you arrive.
- **To comply with Executive Orders recently issued by the Governor of the State of Ohio, Local City Managers and City Councils, masks must be worn by any individual entering a Talon office.**
- Closings will be conducted in closing rooms.
- All closing rooms will be sanitized before and after your closing.
- YOU WILL BE ASKED TO SANITIZE YOUR HANDS PRIOR TO SIGNING ANY DOCUMENTS.
- SEATING WILL BE SET UP TO ENSURE SAFE DISTANCING.
- PLEXIGLASS SCREENS WILL BE IN PLACE FOR ADDITIONAL SAFETY
- TALON CLOSERS WILL WEAR MASKS.
- Sanitized pens will be provided and will be used for your closing only. If you prefer to bring pens—BLUE INK ONLY
- Closers will deliver the closing package to and you can elect one of the following procedures:
 1. The Closer after delivery of the documents to the closing room, will maintain an open phone line with you to answer any questions as you sign.
 2. The Closer will sit or stand at least 6 feet from you and answer any questions as you sign.
 3. The Closer will leave the closing room after delivering the closing package and return to the closing room, when you call to let us know you've completed signing and answer any questions you have.
- **OUR GOAL IS TO ENSURE YOU UNDERSTAND WHAT YOU SIGN.**
- Upon completion the closer will notarize documents and make any additional arrangements.

HOME CLOSINGS (subject to availability of notary company):

- Arrangements can be made to send an independent notary company to your home with the complete package.
- The notary company we use has been vetted and complies with CDC Guidelines.
- That company and Talon will contact you prior to closing to make necessary arrangements.
- The Closer will complete the process to ensure compliant social distancing.

E-CLOSINGS: Sellers Only

- Arrangement can be made for Sellers to complete the entire closing package online
- The company Talon uses has been approved by our underwriters to conduct e-closings and has significant experience
- Once requested, Talon will contact the company and the company will then contact sellers directly to make arrangements
- Talon will send all closing documents to the Seller prior to the closing so Sellers can review them and call Talon with questions before signing
- **NOTE—E-CLOSINGS ARE SUBJECT TO AVAILABILITY OF APPROVED RON (REMOTE ONLINE NOTARY) CLOSER AND E-CLOSINGS REQUIRE HIGH-SPEED INTERNET AND VIDEO CAPABILITY TO CONFIRM IDENTITY. THE E-NOTARY COMPANY WILL REVIEW THESE REQUIREMENTS WITH YOU WHEN THEY MAKE INITIAL CONTACT WITH YOU TO ENSURE THAT AN E-CLOSING CAN BE CONDUCTED.**

Please let us know your choice ASAP so that we can make the necessary arrangements for your closing.

*Talon Title is diligently pursuing a closing process that is CDC compliant and still provides a closing that Buyers and Sellers are comfortable with. **This is YOUR closing.** Please talk to us throughout the process so that we can address all your concerns, answer all your questions and provide any explanations needed so that you are comfortable with your closing and FEEL SAFE.*