

Date: [Insert Date]

Borrower(s): [Insert Borrower Names]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Dear [Borrower Name],

Congratulations on your upcoming mortgage refinance. Since you have elected for a remote closing, please follow the instructions below to ensure a smooth process.

1. Closing Appointment Details

Closing Date: [Insert Date]

Closing Time: [Insert Time]

Notary Name: [Insert Notary Name/Company]

2. Remote Process Method

Your closing will take place via: **[Select One: Mobile Notary / Remote Online Notarization (RON)]**

- **Mobile Notary:** A notary will meet you at your designated location.
- **Remote Online Notarization (RON):** You will sign documents digitally via a secure video link.

3. Required Identification

You must present a valid, unexpired government-issued photo ID at the time of signing. Acceptable forms include:

- Driver's License
- Passport
- State-issued ID Card

4. Funds Required for Closing

If your Closing Disclosure indicates that funds are required from you:

- **Wire Transfer:** Must be initiated at least 24 hours prior to closing. Please use the attached wiring instructions.
- **Cashier's Check:** Must be made payable to [Insert Title Company Name].

5. Document Execution

Please use blue or black ink for all physical signatures. Do not sign any documents until the notary is present (either in person or via video feed).

6. Important Reminders

- Ensure all parties listed on the loan are present for the appointment.
- Have a stable internet connection if performing a digital closing.
- Keep your phone available in case the notary or title agent needs to reach you.

If you have any questions, please contact your Loan Officer at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Your Name/Company Name]
[Contact Information]