COVID-19 Options and Procedures When ATG Conducts the Closing
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Closing Real Estate Transactions During a Pandemic
Closing Real Estate Transactions – Options for Attorneys

- After you have scheduled a closing at ATG, you will be contacted by ATG to discuss the options we have available for you and your clients.
- Our goal is to ensure we meet your needs for the closing, while keeping everyone safe and healthy.

Pre-Sign Seller Documents

- ATG accepts pre-signed seller documents.
- To facilitate this during the COVID-19 crisis, we are happy to provide you with a return label prior to the closing.
- The Closer will email you the final ALTA Settlement Statement and Seller CD for approval.
- We will wire overnight the seller’s proceeds and the attorney check.
ATG Carhop Closing Services

- Schedule Your ATG Carhop Closing
  - Chicago Area:
    - Use ATG GO
    - Call Closing Services at 312.372.1585
  - Champaign County:
    - Call Meagan Svymbersky at 217.403.0095
  - Metro East Area:
    - Call Carrie Roberts at 618.277.9440
  - Wisconsin:
    - Call 262.347.0102
  - NLT:
    - Contact NLT location directly.
ATG Carhop Closing Services – Sellers

- Send us your seller documents by secure email.
- When the seller arrives at the ATG or NLT office, parties stay in their vehicles and call our office.

ATG Carhop Closing Services – Sellers

- Our closer or notary will deliver printed documents to the seller’s vehicle.
- Sellers provide a valid ID, sign the necessary documents, and hand them back to the Closer for notarization.
- The closer will email you the final ALTA Settlement Statement and Seller CD.
  - They can be signed by the seller via carhop or DocuSign.
ATG Carhop Closing Services – Buyers

- ATG will confirm that lender authorizes DocuSign signatures.
  - Documents are sent to the buyer and the buyer’s lawyer for review.
  - Non-notary documents can be pre-signed electronically.

ATG Carhop Closing Services – Buyers

- When Arriving at ATG Carhop Closing Site
  - Borrower calls ATG office.
  - Closer conducts curbside verification of identity.
  - Borrower signs documents that require “wet-ink” signatures.
ATG Carhop Closing Services – Buyers

- Closer notarizes and processes executed documents.
- ATG returns closing packages via email.

ATG Carhop Closing Services – Buyers

- **Other Options for Notary Documents**
  - Make an appointment with an ATG office prior to closing to have items notarized (this can be done following Carhop procedures); or
  - Deliver pre-signed and notarized documents to closing.
    - ATG can provide courier labels.
ATG Carhop Closing Services – Buyers

- If the lawyer or client prefers that all documents are signed with wet-ink signatures, we can accommodate that request.

Electronic Signing with DocuSign
Electronic Signing with DocuSign – Sellers

- We can send all title company seller-side documents and any documents that you have for the transaction that do not need to be notarized via DocuSign.
- ATG will tag seller documents that don’t need a wet-ink signature
- ATG will return them to the ATG Member and the seller for signature via DocuSign.

Electronic Signing with DocuSign – Sellers

- Send Seller Documents to docusign@atgf.com
  - Once seller has e-signed documents, ATG will have them for the closing.
- Wet-ink and notarized documents still need to be executed in person.
  - Can be done with Carhop.
Electronic Signing with DocuSign – Buyers

- ATG will check with the buyer’s lender for approval of electronic signing of documents via DocuSign.
- If approval is obtained, ATG will tag buyer documents that don’t need a wet-ink signature.
- ATG will return the documents to the buyer’s attorney and the buyer for signature via DocuSign.

Electronic Signing with DocuSign – Buyers

- Wet-ink and notarized documents still need to be executed in person.
  - Can be done with Carhop.
Remote Video Signing – Illinois

- ATG will insure documents notarized using video conference pursuant to Illinois Executive Orders No. 12 and No. 16.
- Those orders allow a party to sign a paper document under the observation of an Illinois notary (through two-way audio-video communication). The notary then later notarizes the same paper document the same way they would notarize any document.
- The notary must be an Illinois licensed notary who is located in Illinois.
Remote Video Signing – Wisconsin

- ATG will insure documents notarized using video conference pursuant to the State of Wisconsin Department of Financial Institutions Emergency Guidance on Remote Notarization, which allows for the immediate implementation of 2019 Wisconsin Act 125.

Remote Video Signing – ATG Guidelines

- For transactions where ATG is the settlement agent, the closer must set up the video conference using Microsoft Teams.
- ATG has trained its staff and independent closers on how to notarize documents using Microsoft Teams.
- ATG has a Microsoft Teams Business User Guide available or our agents.
Remote Video Signing – ATG Guidelines

- The notary and signor must both be located in Illinois.
- The signors must be U.S. citizens with either a valid driver’s license or state identification card.
- If the notary will be notarizing signatures on a mortgage, then the lender must approve the video conference in advance, in writing, as the method of notarizing the signatures on the mortgage.
  - Written authorization may be contained in loan closing instructions or by separate email.
Remote Video Signing – ATG Guidelines

- Documents to be signed and notarized during the video conference must be provided to the signor in advance of the video conference.
  - Documents will be provided by email, fax, FedEx, UPS, USPS mail, or courier.
  - Instruct the signor to **NOT** sign the documents until the video conference.
  - A prepaid overnight mail label should be included so the signor can return the signed documents after the video conference for delivery the next day.

Remote Video Signing – ATG Guidelines

- The signor must understand the documents that will be signed and have an opportunity to review with counsel.
  - Opportunity to review can either occur before the video conference or signor’s counsel should be included in the video conference.
Remote Video Signing – ATG Guidelines

- **During the Video Conference**
  - The recording video will be started.
  - The resolution of the video recording will be checked to ensure there is enough clarity for the notary to examine identification and every page of the document.

- **All signors must provide a U.S. state-issued driver’s license or other state-issued identification.**
  - The front and back of the identification must be shown to the camera so that both sides are able to be seen clearly.
Remote Video Signing – ATG Guidelines

- All signors must also verify their identity by one of the following options:
  - The notary can text a random 6-digit number (www.numbergenerator.org) to a known safe phone number for the signor; then, the signor reads the number back during the video conference.
    - A safe phone number is one that has been confirmed prior to closing by a communication other than by email.
    - The file will be noted with the 6-digit number and phone number texted.

- The notary can ask the signor a question during the video conference regarding personal data contained in the loan file or attorney’s file that only the signor would know.
  - A Social Security Number should not be used to verify the identity of the signor.
Remote Video Signing – ATG Guidelines

- All signors must also verify their identity by one of the following options:
  - For a borrower in a refinance transaction or a seller in a sale transaction, during the video conference, the signor can show a copy of a utility bill, in the name of the signor, dated within the last 30 days for the signor's known address.
  - A third-party identification service can also be used.

- The signor will be asked to identify each document being signed and will be asked to hold up each document to the camera for inspection.
- The signor will be asked to review and initial every page of every signed document and hold up each page to the camera for inspection.
Remote Video Signing – ATG Guidelines

- The signor will be asked to date each document with the date of the video conference.
- The signor will then be asked to sign each document.
- Once all of that is complete, the video conference recording will be ended.

- The signor must return all the pages of all the documents to the notary by overnight delivery.
- The notary must notarize the signatures, signing and using the Illinois Notary Acknowledgement Under Gubernatorial Executive Orders 2020-14 and 2020-18 (ATG Form 4262).
- The notary should use the date of the video conference for the date of the notary certificate.
Illinois Notary Acknowledgment Under Gubernatorial Executive Orders 2020-14 and 2020-18
ATG Form 4262