



500 East Main St.; Ste 312  
Branford, CT 06405  
203.488.3920  
203.208-0053 fax  
[www.fusiontitle.com](http://www.fusiontitle.com)

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***Below is a list of the technology necessary to complete closings for our organization:***

1. Cellular Phone – This must be on vibrate during the closing in case we need to reach you. No personal calls should be answered at the closing on your cell phone.
2. Computer with internet access (Cable or DSL)
3. An E-mail Account: Your e-mail address must be able to handle large files (hotmail or free accounts with document size restrictions are not acceptable)
4. Laser Printer – Capable of printing letter and legal size paper within one package; or, in the alternative, all legal size paper. Reducing all documents to letter size is not acceptable.
5. Fax Machine – Plain paper with a legal size paper capacity

***Turn Times are crucial:***

Completed packages must be returned using the overnight label provided by our closing coordinator the day of the closing. Packages for late evening closings must be returned on the next day. Late night Thursday closings must be returned on Friday using Saturday delivery. Late evening Friday closings must be returned on Saturday for Monday delivery. There will be no exceptions to this guideline. There will be a \$25 deduction in your fee if these guidelines are not followed.

*Please adhere to the following Guidelines at all times:*

- ✓ NEVER give legal advice to the borrower; refer them to the lender. Do not give any opinion regarding fees being too high or too low.
- ✓ ALWAYS call the borrower to confirm the appointment time, address and directions prior to the closing. Remind the borrower to have the copy of their photo ID ready for you. If all parties do not have sufficient identification, you must contact the office immediately before proceeding.
- ✓ ALWAYS remind all borrowers to have a witness available for the mortgage.
- ✓ Be professional by being on time for your closing. If you are running late, call the borrower well in advance and explain the situation.
- ✓ Always be professionally dressed; do not wear jeans, sneakers, etc.
- ✓ If there is a Power of Attorney at the closing table and our office did not inform you that there would be one, you must contact the office IMMEDIATELY before proceeding. If its use is approved, the original signed Power of Attorney should be returned with the loan documents.
- ✓ If any e-mailed document does not print out properly (lines missing, etc.) you must contact the office.
- ✓ If all parties are not present at the closing, you must contact our office from the closing table.
- ✓ If a spouse is not on the loan BUT on title to the property the non-borrowing SPOUSE IS REQUIRED TO SIGN: Mortgage (and Riders thereto, if applicable), Affidavit of Title, HUD, Truth in Lending & Right to Cancel.
- ✓ Always provide the borrower's with a complete copy of the loan documents.
- ✓ You must print four copies of the HUD. Please get three signed and send back with the package, and the fourth copy is for the borrower.
- ✓ Do not make any changes to the HUD or mortgage documents without specific approval from a team leader, supervisor or manager from our office.
- ✓ Please be aware that files that are incorrectly signed, not completely signed or not notarized will result in a non-payment to the closer or a second trip to the property may be required without compensation.
- ✓ If you are having a problem during business hours (9am – 5:30 pm) please call our office at 203-488-3920. After 5:30 you must call the after hours phone at 203-589-1323

## **PROCEDURES FOR PAYMENT OF YOUR FEE**

You do not need to provide an invoice to us. When the closing is assigned to you, you will receive a “confirmation” and your fee will be shown on the bottom of the form. When the closing is completed you must return the confirmation with the overnight tracking number written in the applicable space and then the order is closed out in our system, your fee automatically gets transferred to our bookkeeping system for payment based on the following schedule:

- Closings checks are paid every Friday at a rate of \$60.00 per closing
- A \$10.00 print fee is paid on all emailed docs.
- We do not pay a Cancellation Fee.
- No Show/No Signing – Trip Fee - \$25
- Any questions or concerns regarding payment of fees are to be directed to Allison Purcell at 203-488-3920 or [Closings@fusiontitle.com](mailto:Closings@fusiontitle.com)