

Orion Lending's Hybrid eClose streamlines the closing process by allowing borrowers to electronically sign many of their closing documents at the convenience of their own devices. This modern approach reduces the time and effort required for in-person signings while maintaining compliance and security standards.

Documents Eligible for Hybrid eClose

The follow documents are **eligible** for electronic signature:

- Loan Disclosures
- Closing Instructions
- Settlement Statements
- Standard Acknowledgments (non-notarized)
- Any other documents not explicitly requiring notarization or wet ink signatures

Documents Requiring Wet Signatures

The following documents are **not eligible** for Hybrid eClose because they require in-person (wet) signatures to comply with legal and regulatory standards.

- Note
- Deed of Trust
- Patriot Act Disclosure
- Signature-Name Affidavit
- Occupancy Affidavit
- Compliance Agreement
- W-9 Taxpayer ID Form

Email Sender for Notifications

All Hybrid eClose notifications will come from:
noreply@firstam.com

eSign Link for Borrowers

- Orion Lending's closing team uses the **DocuTech Solex** platform to send the eSign link to the borrower.
- Borrowers can view but cannot sign documents until after midnight on the day of closing (local time zone of the subject property).

Example:

For a property in Texas with a note date of **5/5/2025**, the borrower can eSign starting at **12:01 AM CST on 5/5/2025**.

Ineligible Loan Types for Hybrid eClose

The following loans are **not eligible** for Hybrid eClose:

- Loans closing in the name of a Trust, S Corp, or LLC
- Loans with the Power of Attorney (POA) for borrowers
- CEMA loans
- COIN/COINX loans
- Loans requiring Remote Online Notary (RON)

If Borrower Does Not eSign Before Closing

If the borrower arrives at the settlement office without completing the eSigning process, the settlement agent has two options to proceed with the closing:

- **Assist the borrower with eSigning on-site:** Provide the borrower with access to a computer at the settlement office so they can log in and complete the eSigning process before signing any wet ink documents.
- **Switch to a fully paper-based process:** Print the entire closing package and have the borrower manually sign all documents, including those that would have been electronically signed.

Broker Visibility in STAR

The STAR system provides complete integration, offering brokers full transparency into the progress of Hybrid eClose transactions.

Resources for Settlement Agents

Settlement agents can find helpful resources and guides on navigating the dashboard through this digital procedure:

- [Hybrid eClose Platform Overview](#)
- [Hybrid eClose Video Link](#)