



Start **in** Here[®]

Digital Opening Package with Mobile Earnest Money Deposit

Step-by-Step Guide with Troubleshooting Suggestions

The Digital Opening Package (DOP) allows us to collect your personal and financial details and securely submit the information back to us. You will be guided through a series of steps to enter your information. Additionally, you will receive wiring instructions, which also outline the dangers of wire fraud and requires your electronic signature. If you need to start the process and come back to complete it at a later time, you have 7 days to submit your information.

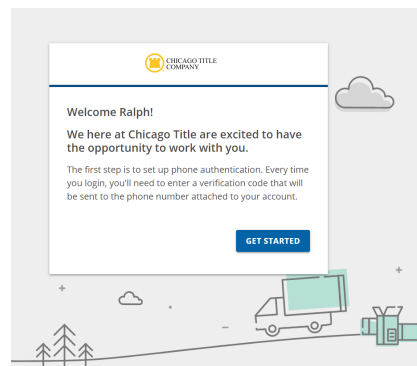
EMAIL NOTIFICATION

1. Click **GET STARTED** within the email notification.

Note: The link will only work when accessed in the United States and Canada.



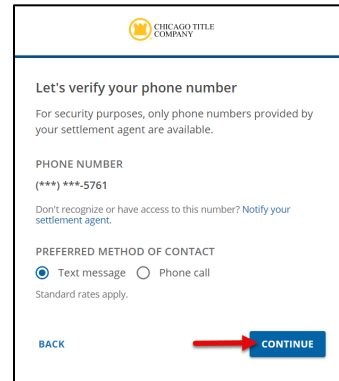
2. Click **GET STARTED** and follow the prompts to enter your information



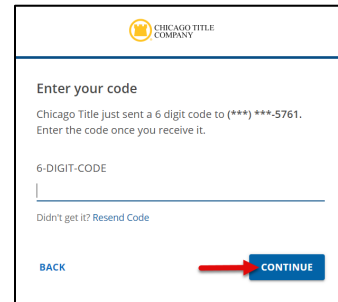
SECURITY, TERMS OF USE, AND PRIVACY NOTICE

In order to deliver a secure portal, we will need to verify your identity by contacting you on the phone number provided to us.

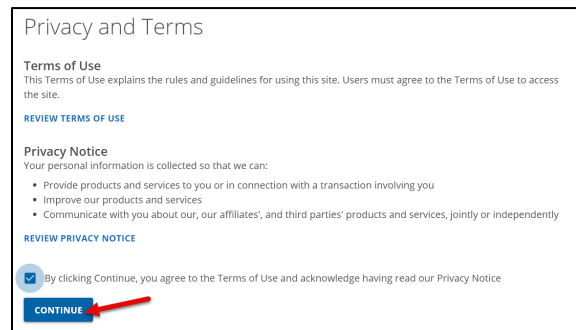
1. Select your preferred method of contact and click **Continue**.



2. Enter the 6 digit Multi-Factor Authentication code and click **Continue**.



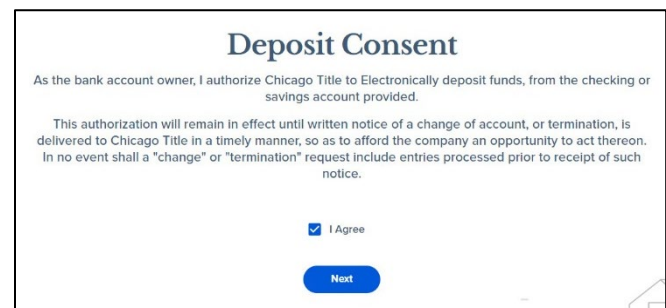
3. Click the checkbox if you agree to our Terms of Use and Privacy Notice. You can review each document by clicking on the appropriate link. Once you are finished reviewing, check the Agreement Statement checkbox and click **Continue** to be taken to your dashboard.



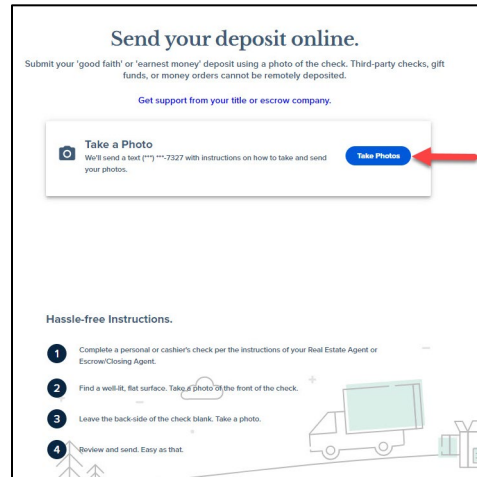
STEP 1: ONLINE DEPOSITS

Click **Start** to deposit your earnest money check using your mobile phone. If you do not wish to deposit your earnest money check at this time, or if you already deposited your check, click **Skip**.

1. Click to check the **I Agree** checkbox once you have agreed to continuing with your mobile deposit. Click the **Next**.



2. Click **Take Photos** to move the mobile deposit process to your smartphone to take a picture of your check.



3. You will receive a text message on your smartphone. Click on the link in the text message and then follow the prompts on your phone to deposit your check. Make sure that your check is made out to the correct title company for the correct amount and that you sign the check before depositing.

STEP 2: PERSONAL INFORMATION

Once you have either deposited your earnest money or skipped the Online Deposit step, click **Start** to begin entering your personal information. The next several screens will ask you to provide your personal information we need in order to begin working on your transaction.

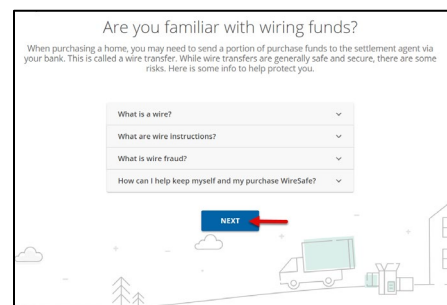
STEP 3: FINANCIAL & PROPERTY DETAILS

Once you have reviewed your personal information, click **Start** underneath Step 2 to enter your financial and property details. If this is a Refinance, and you currently have a loan on the property, you will receive a Payoff Authorization Form to electronically sign and date.

STEP 4: WIRING INSTRUCTIONS

Once you have reviewed your financial and property details, click **Start** underneath Step 3 to receive your wiring instructions and learn about the dangers of wire fraud.

4. Click on the arrow to the right of each question to learn more about wiring instructions and wire fraud. To receive your wiring instructions, click **Next**.



- Click **Review and Sign** to receive and sign your wiring instructions.

NOTE: These are the only wiring instructions that we will send you. If you receive a different set of wiring instructions, please contact us immediately.

These are your wiring instructions.

This is the only account you will ever need to wire money to for this transaction.

Wiring Instructions

This form explains where to wire your money and the dangers of wire fraud.

REVIEW AND SIGN

NEXT

- Click **Sign It** and then click **Close Preview**.

WIRESAFE Inquire before you wire!

WIRE FRAUD ALERT
IMPORTANT! YOUR FUNDS MAY BE AT RISK

This Notice is not intended to provide legal or professional advice. If you have any questions, please consult with a lawyer. Wire fraudsters often exploit buyers, closing attorneys, buyers and sellers are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. A fraudster will hack into a participant's email account to obtain information about upcoming real estate transactions. After accessing the account to determine the likely timing of a closing, the fraudster will send an email to the buyer purporting to be the escrow agent or another party to the transaction. The fraudulent email will contain wire sending instructions or funding information, and will request that the buyer send funds to a fraudulent account.

Please be advised that the wire instructions listed below are the only wire instructions we will send you. This is the only form that should be used to wire funds to us in this transaction. If you receive another email or unsolicited call purporting to alter these instructions, please immediately call us at: (561)354-0123.

BANK NAME: Bank of America
ADDRESS: 275 Valencia Blvd., Bldg. CA, 30525
ABA NO.: 320908651
ACCOUNT NO.: 1071466442
ACCOUNT HOLDER: Fidelity National Title of Florida, Inc.
REFERENCE: 302470-10-1005 / 604 Phillips St., Tampa

*****Closing funds in the form of ACH Electronic Transfers will NOT be accepted.*****

In addition, the following non-secure self-protection strategies are recommended to minimize exposure to possible wire fraud:

**NEVER RELY** on emails or other communications purporting to change wire instructions. Parties to a transaction may change wire instructions in the course of a transaction.

**DO NOT FORWARD** wire instructions to other parties without first verbally verifying the instructions from this sending party.

ALWAYS VERIFY WIRE INSTRUCTIONS, specifically the ABA routing number and account number, by calling the party who is receiving the funds. **DO NOT RELY** on other parties calling you.

Obtain the number of your Realtor, Real Estate Broker and your escrow officer as soon as an escrow account is opened.

DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. DO NOT send an email to the email address that may be included in the email that is intended to be the fraudster.

For more information on wire fraud scams or to report an incident, please refer to the following links:
Federal Bureau of Investigation: <http://www.fbi.gov> Internet Crime Complaint Center: <http://www.ic3.gov>

ACKNOWLEDGEMENT OF RECEIPT
Your signature below acknowledges receipt of this Wire Fraud Alert.

Signature _____
Ralph Reiter
Printed Name
123 Ave St, Tampa, FL 33410
Address
910-246-8761
Date Phone Number

This Fraud Alert
Copyright © 2014
All rights reserved

Page 1 of 1
3/20/15-15-1854

By signing this document electronically, you agree to be legally bound by this document and the [Terms of Service](#)

CLOSE PREVIEW SIGN IT

- Click **Next** to return to your dashboard.

Great, thanks for signing.

Keep a copy of this for your own records so when it's time to wire money, you know exactly what to do.

NEXT

8. Click **Submit** to send your information to us. You can also download and save your wiring instructions by clicking **Download Instructions**.

It's time to submit!

Make sure your personal information is accurate and download your wiring instructions before submitting to Chicago Title.

SUBMIT 

STEP 1

Personal Information

BASIC INFORMATION
Legal Name: Ralph Refier
Birthdate: 01/01/2000
Last 4 of Social: 0000

CONTACT INFORMATION
Cell Phone: 510-246-5761
Email: virginia.olivas@softprocorp.com (Preferred Contact)
Current Address: 123 Any St, Tampa FL 33415

[EDIT](#)

STEP 2

Wiring Instructions

You reviewed and signed wiring instructions on March 15th, 2019.

[DOWNLOAD INSTRUCTIONS](#)

Troubleshooting Suggestions for Commonly Reported Problems

Below are some commonly reported problems when uploading check images via a mobile device. If you continue to experience problems, please reach out to your escrow officer for additional assistance.

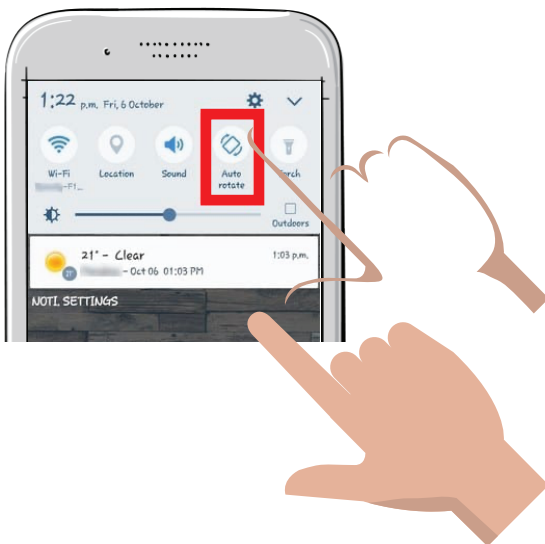
1. The phone screen is blank or will not rotate to take a picture of the check.

Check to see if the **Portrait Orientation Lock** is on.

For iPhone: This is located in the **Control Center**.

iPhone 8 and earlier? Swipe up from the bottom of the screen. **iPhone X and later?** Swipe down and left from the top right corner.

Check the icon of the lock with a circular arrow around it. White with a dark background? Portrait Orientation Lock is off. Red with a light background? Portrait Orientation Lock is on. Make sure it is off before taking the picture of your check.



◀ **For Android:** Swipe down from the top of your screen and tap the Auto Rotate icon. Or, you can access your device's Settings app, tap **Accessibility** and then tap **Auto-rotate** screen.

2. Your mobile device still does not seem to recognize that you have rotated it to a horizontal position.

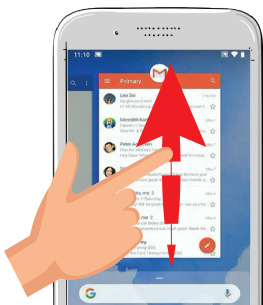
This may occur if you are pointing the camera down as if taking a photo of the check laying on a table before rotating. Try first positioning your mobile device as if you are taking a photo of the wall across from you, and *then* rotate it to a horizontal position.



3. You have accessed the Mobile Deposit interview website from your phone several times and have been unable to complete the mobile deposit.

You may need to clear your phone cache to continue.

For iPhone: iPhone 8 and earlier? Double click the **home** button, then swipe up on each app to close. **iPhone X and later?** Swipe up and right from the bottom left corner, then swipe up on each app to close.



◀ **For Android:** Swipe up from the bottom of your screen, hold, then let go. Next, swipe up on the apps you want to close or, to close all apps, swipe up to the middle of your screen, then swipe from left to right. On the left, tap **Clear all**.

4. If the previously mentioned solutions fail, you may need to download and try another browser.

The default browser for iPhone is Safari. In the App store, a search for “web browser” will bring up several free alternative options, such as Google Chrome and Firefox. Once you have downloaded the new browser app, click the link again, this time opening with that new browser.