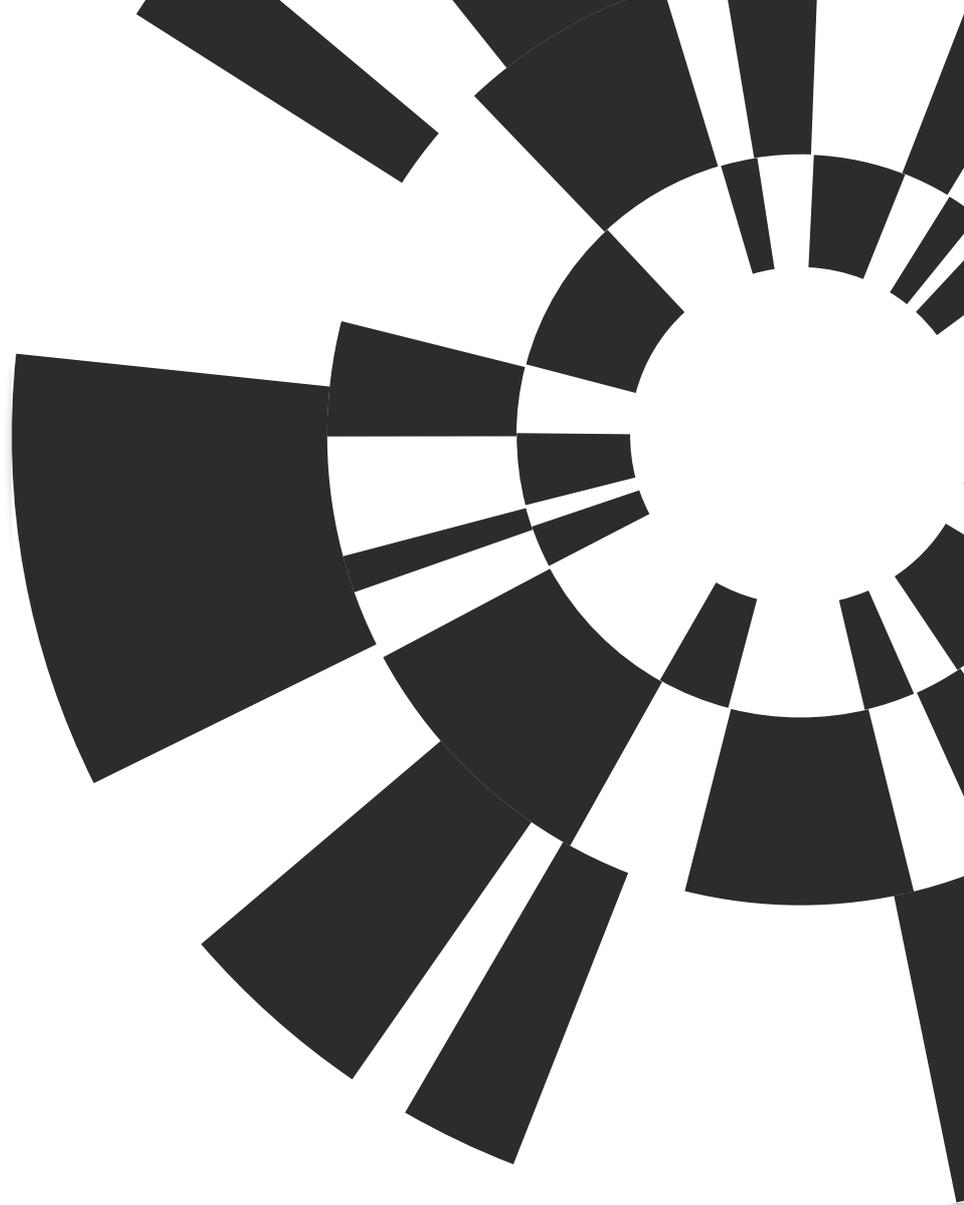


Closing Operations (**CLOPs**)

Process, service targets, and
support for mortgage lenders

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CLOPs Process, Service Targets, and Support

Closing Operations (CLOPs) supports lenders and title companies by preparing closing packages for remote online notarization so closings can be executed smoothly and compliantly. Understanding where CLOPs fits in the closing lifecycle, what it is responsible for, and how turnaround targets work helps lenders avoid delays and set accurate expectations with internal teams and borrowers.

This guide is intended to supplement Proof's Closing Concierge Service and Template Service Description, which is provided with all CLOPs orders and governs service scope, operating procedures, and service levels. In the event of any inconsistency, the service description and Proof's General Terms control.

Closing Operations

CLOPs role is to prepare documents so that the closing can proceed without interruption.

What to expect when using Closing Operations:

- 1. Transaction submission.** Lender submits the transaction and mortgage documents via the DocuTech integration to Proof
- 2. Document upload.** The collaborating title company receives an email notification instructing them to upload title documents to the transaction in Proof
- 3. Package preparation.** CLOPs prepares the package for the closing by splitting, stacking, and tagging title documents for signature and notarization
- 4. Release to signer.** Once preparation is complete, the package is released so the borrower can proceed with initiating a signing session with a notary.

What Closing Operations is responsible for (and what it is not)

Recovery has long been the weak link attackers exploit. By externalizing recovery and binding it to verified identity, what was once a liability becomes a trust-building moment. Accounts return to legitimate users, PII stays out of core systems, and recovery becomes a source of resilience instead of risk.

What CLOPs does

Closing Operations supports document readiness for remote notarization, including:

- Signature tagging and quality control
- Reviewing documents for RON execution readiness
- Splitting, stacking, and tagging title documents

To meet turnaround targets, CLOPs relies on:

- A complete and final document package
- Accurate signer names and details
- Consistent document formatting and templating

If documents are incomplete or require clarification, preparation pauses until the issues are resolved.

CLOPs focuses on document preparation and readiness only and does not perform transaction coordination or post-release changes, consistent with the Closing Concierge Service scope.

What CLOPs does not do

CLOPs does not:

- Validate loan terms, pricing, or lender business logic
- Troubleshoot borrower devices, connectivity, or login issues
- Make borrower-facing changes during the live notarization session
- Act as a general help desk for platform questions

Proof's CLOPs team does not typically check lender documents for errors to maintain their integrity from the DocuTech integration. For issues with title documents, Proof will contact the title agent directly for resolution.

Turnaround targets and timing expectations

CLOPs is delivered as part of Proof's Closing Concierge Service. Standard service levels and fulfillment terms are defined in the Closing Concierge Service and Template Service Description attached to each CLOPs order.

The timing guidance below reflects typical operating targets used to help lenders plan closings and set expectations with internal teams and borrowers. These are operational targets, not contractual guarantees, and depend on submission quality, timing, and business hours.

Turn time begins when:

- Both mortgage and title documents are received
- The package is complete and accurate
- No additional clarification or corrections are required

If changes are needed after submission, the turn-time clock resets once updated documents are received.

For same-day closings:

- CLOPs standard fulfillment is next business day once a complete and accurate package is received during CLOPs business hours, as defined in the Closing Concierge Service description.
- Packages submitted earlier in the day may be completed same day on a best-effort basis, depending on submission time, package completeness, and current volume. Same-day completion is not guaranteed.
- To ensure same-day dating when applicable, borrowers must complete signing before applicable end-of-day cutoffs.

Late submissions or incomplete packages may still be processed, but will be handled on a best-effort basis.

For next-day close and later:

- Target is one business day from receipt by Proof to sent to signer
- The same completeness and accuracy requirements apply

Standard fulfillment:

As defined in the Closing Concierge Service description, standard CLOPs fulfillment is next business day once a complete and accurate package is received during CLOPs business hours.

What affects turnaround:

- Missing or inaccurate documents
- Late submissions relative to the requested closing time
- Name discrepancies or document changes that require follow-up
- Unreasonable timing expectations, such as submitting a package shortly before the requested signing time

Predictable results come from early, complete submissions rather than last-minute escalation.



The Notarize Network

The Notarize Network provides access to commissioned notaries who perform remote online notarizations in compliance with applicable state laws.

Responsibilities include:

- Conducting live audio and video notarization sessions
- Verifying signer identity during the session
- Enforcing state-specific notarization requirements at execution
- Completing notarizations and generating the notarial record
- Producing the recorded notary session and associated audit trail

Notaries accessed through the Notarize Network perform the notarization but do not prepare documents, correct document errors, or troubleshoot platform issues outside the scope of the notarization event.

Availability and timing

Notaries in the Notarize Network are available to complete remote online notarizations 24/7. This availability allows borrowers to complete closings outside traditional business hours once the transaction is eligible and the package has been released for signing.

While notary availability is broad, the timing of a successful closing still depends on:

- Completion of document preparation by Closing Operations
- Borrower readiness (device, identity verification, availability)
- Completion of signing before end-of-day cutoffs when same-day dating matters

How signers connect with a notary

Once a package is released and the borrower is ready to sign:

- The signer initiates the session from an email sent from the Proof platform
- The system routes the signer to the next available, eligible notary in the Notarize Network
- The notary guides the signer through the notarization process in real time

Signers do not schedule individual appointments with specific notaries. The session is handled on demand once all prerequisites are met.

What the Notarize Network does not handle

Notaries should not be contacted directly for:

- Document preparation or tagging questions
- Missing or incorrect documents
- Platform navigation issues
- Device or connectivity troubleshooting
- Requests to change the transaction setup

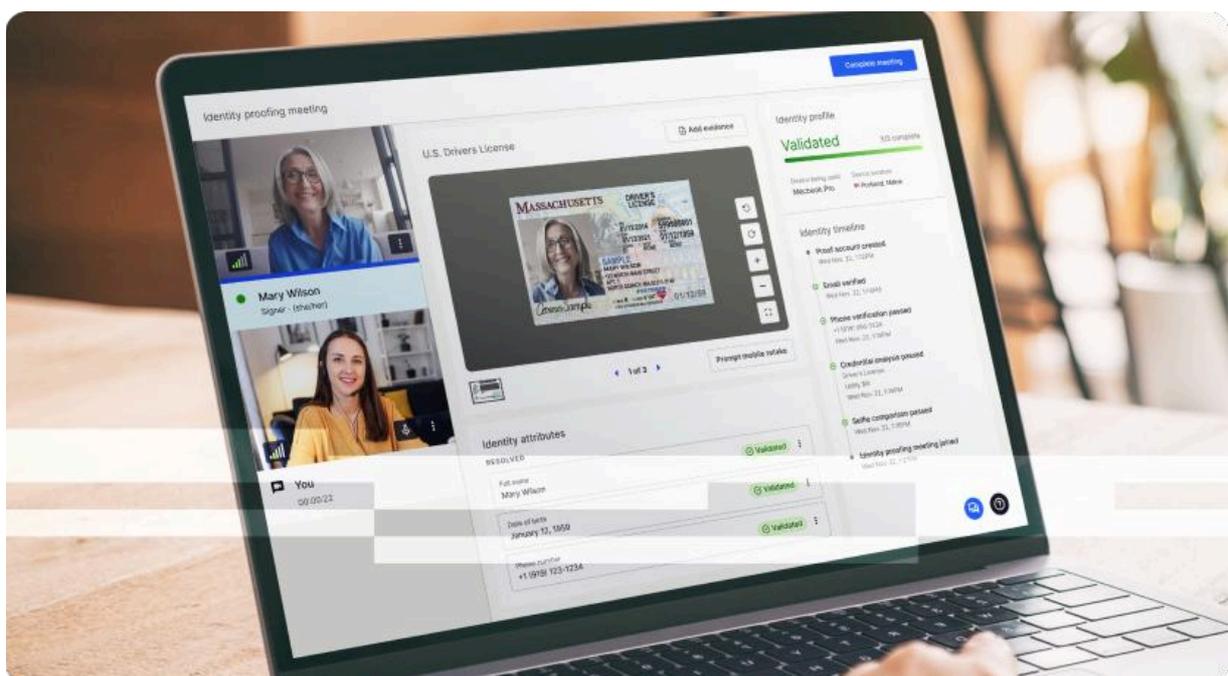
Routing these issues directly to a notary can delay the session and does not resolve the underlying problem.

How to get help during a live notary session

If an issue arises during the notarization session:

- Proof Technical Support is the correct first point of contact
- Support can assist with platform issues, signer difficulties, and escalation as needed
- Support coordinates with Closing Operations or other internal teams when required

This ensures issues are triaged correctly and resolved as quickly as possible without disrupting the signer experience.



Support and Escalation

Proof maintains a customer-facing Support resource that outlines current contact methods, escalation paths, and best practices for engaging Support. Lenders should rely on Support as the primary entry point for all issues to ensure accurate routing and timely resolution.

Proof Technical Support is the primary point of contact for:

- Platform how-to questions
- Technical issues affecting lenders, settlement partners, or signers
- Questions related to document submission or readiness
- Escalations for time-sensitive closings

Support ensures issues are routed correctly and escalated to CLOPs when appropriate.

Proof Technical Support is available:

- Monday–Friday: 8:00am–10:00pm ET
(Extended to 12:00am ET during the last three business days of each month)
- Saturday–Sunday: 8:00am–7:00pm ET
- AI chatbot & email are available 24/7

Support can be reached via:

- In-app chat
- Phone
- Email: support@proof.com (not recommended for time-sensitive closing issues)

For urgent closing-day issues, chat provides the fastest response.

Closing Operations hours are:

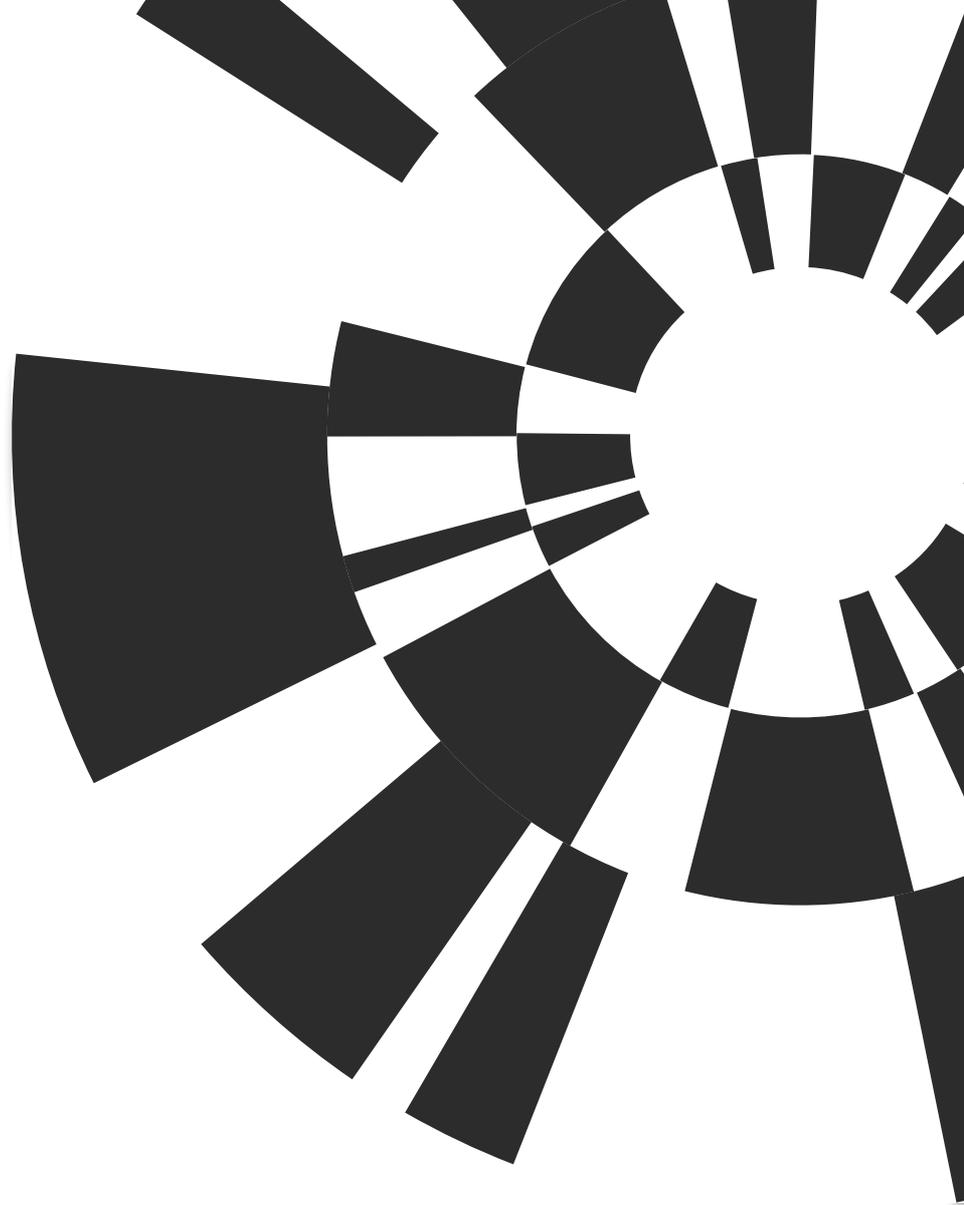
- Monday–Friday: 8:00am–10:00pm ET

Orders may be submitted outside these hours, but processing begins during CLOPs operating hours.

How Support and CLOPs work together

Support serves as the front door for issues. CLOPs works through Support, not in parallel to it. This ensures:

- Issues are properly logged and tracked
- The right team is engaged
- Signers receive timely assistance without confusion



Operational Guardrails and Best Practices

Lenders that consistently meet turnaround targets follow a few core practices:

- Submit complete, final document packages
- Ensure signer information is accurate before submission
- Allow reasonable lead time for same-day closings
- Use Support early when issues arise rather than escalating late
- Set borrower expectations around timing and signing windows

CLOPs is designed to enable smooth execution, but it cannot compensate for incomplete inputs or unrealistic timelines.

Closing Operations is a preparation function, not a live support desk. When lenders understand where CLOPs fits, how timing is measured, and how to engage Support effectively, remote closings become more predictable for everyone involved.