

# Types of Closing Documents that Require a Signature

There are three main types of documents in a typical real estate closing. While many documents require a signature, only certain documents are notarized and recorded with the county.



## Notarized Documents

- Transfer Deed
- Deed of Trust or Mortgage
- Power of Attorney
- Etc.

Notarized and Recorded with County Recorder's office.



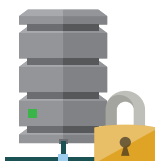
### Making it Official

The transfer of property ownership needs to be recorded in the public register. This land recording system has protected property ownership in the United States for hundreds of years.

## Financial Documents

- Digital eNotes
- Lender's Promissory Note

Archived in an eVault and Registered with MERS.



### eVault and MERS®

An Electronic Promissory Note (eNote) must be stored in an eVault, which establishes that eNote as the "authoritative" copy. The eNote is simultaneously registered with the MERS System to record who "owns" each note.

## General Documents

- Customer Disclosures
- Procedural Documents
- Etc.

Stored with the Title Company and Lender with Copies Sent to the Customer.



### Archive and Distribution

Some closing documents are stored with the settlement company and some with the lender. Buyers and sellers also receive copies of the documents.