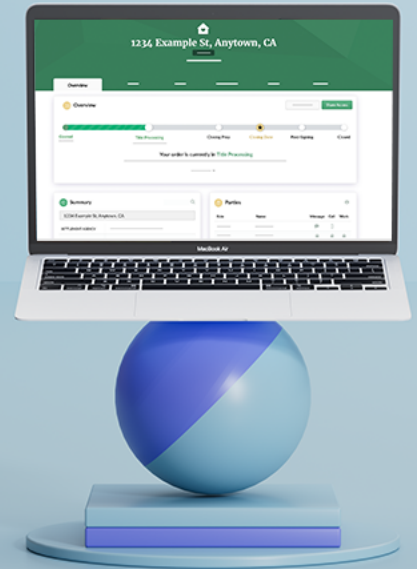


# Your Secure Closing Portal for Faster Payments



## How Buyers Can Easily Submit Earnest Money Deposits

With Qualia, buyers and their agents can easily submit earnest money deposits from any location. This saves you valuable time you'd otherwise spend on a drive to the bank, taking time off work, or waiting in line. Read on for step-by-step instructions.



## Why use our closing portal?

### Easy to Use

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No more driving to pick up or drop off a check - simply log in to Qualia

### Modern

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Over 1 million title, escrow, mortgage, and real estate professionals use Qualia to close


### Secure

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Having all communication in one secure portal reduces the number of access points for bad actors to attempt to hack

## Claim your account

You'll receive an email with instructions on how to sign in to Qualia. Finalize your profile in under 2 minutes to get started.

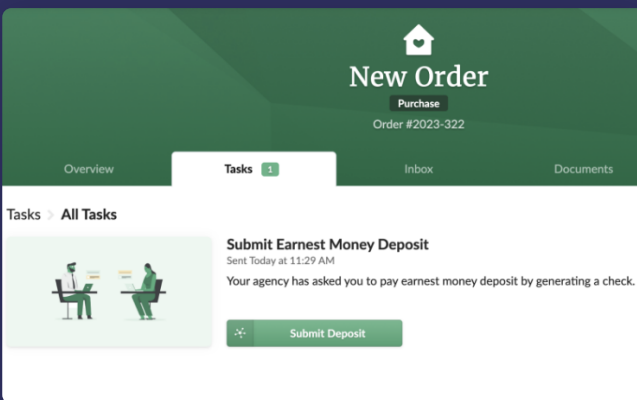


**Access Your Closing**

Dear Bob,

Congratulations on the upcoming purchase of your property. I look forward to being of service to you in finalizing your transaction. In order to ensure a flawless experience, we provide you with a secure website where you can:

1. Get updates on the status of your closing.
2. Send secure messages to us and other parties.
3. Securely share and store closing documents.
4. Securely provide critical closing information.



**New Order**  
Purchase  
Order #2023-322

Overview | **Tasks 1** | Inbox | Documents

Tasks > All Tasks

**Submit Earnest Money Deposit**  
Sent Today at 11:29 AM  
Your agency has asked you to pay earnest money deposit by generating a check.

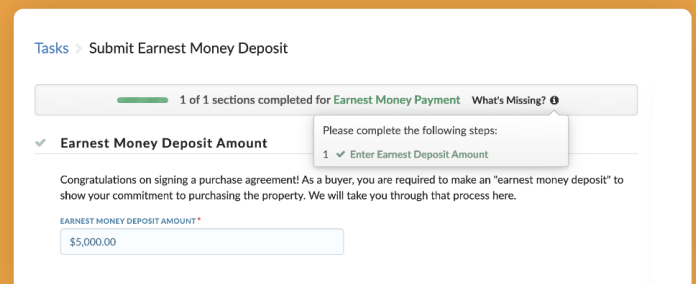
[Submit Deposit](#)

## Submit your earnest money deposit

Navigate to the Tasks tab of your closing. Click Submit Deposit on the Submit Earnest Money Deposit task.

## Confirm the amount

In blue, you'll see the earnest amount. If the pre-populated amount is not what you want to submit, this field can be edited.



Tasks > Submit Earnest Money Deposit

1 of 1 sections completed for Earnest Money Payment [What's Missing?](#)

✓ **Earnest Money Deposit Amount** [Please complete the following steps:](#)  
1 ✓ Enter Earnest Deposit Amount

Congratulations on signing a purchase agreement! As a buyer, you are required to make an "earnest money deposit" to show your commitment to purchasing the property. We will take you through that process here.

EARNEST MONEY DEPOSIT AMOUNT \*





## Qualia Labs, Inc. uses Stripe to connect your accounts

- 🔒 Qualia Labs, Inc. can access [requested data](#)
- ✔️ Data is encrypted for your protection
- 🔗 You can [disconnect](#) at any time

## Connect Your Bank

You'll see a prompt to connect your bank account via Stripe, a trusted online payment platform used by millions of consumers a day.

## Select your bank account

Ensure the account you chose has sufficient funds to submit earnest money deposit.



### Account connected

Your account is now connected to Qualia Labs, Inc..

 **Success** ....6789


Qualia Labs, Inc. can access account details, balances, and ownership details. [Learn more](#)

You can [disconnect](#) anytime.

## eSign your check

Make sure your eSignature matches the signature on file with your bank. Your bank may call you to confirm you wrote this check. Click submit, and you're on your way to closing!

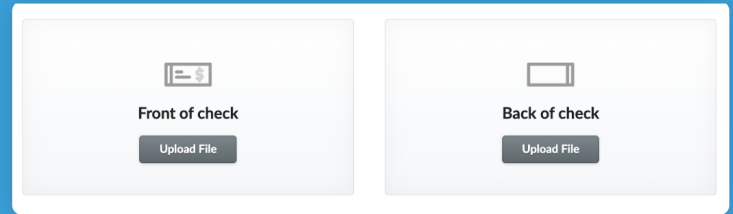
If you do not respond to the phone call from your bank, your check may be rejected.

|                                    |   |
|------------------------------------|---|
| Jane Smith                         | DATE Jul 31, 2023   |
| PAY TO THE ORDER OF Florida Agency | \$ 870.00   |
| Eight Hundred Seventy And 00/100   | DOLLARS   |
| MEMO EMD for #2023-322             |  |

## Upload a check photo

Follow the prompts to write your check and enter your cell phone number. Qualia will send you a secure link to upload images of the front and back of your check.

Click submit, and you're all set.



The image shows two side-by-side upload prompts. The left prompt is titled 'Front of check' and features a check icon above the text. The right prompt is titled 'Back of check' and features a check icon above the text. Both prompts have a dark grey 'Upload File' button below the text.



“

Qualia has made the process of tracking my clients' closings a cinch. Besides having everything in one place, I love that sellers can easily and securely share their wire instructions for their proceeds, and buyers can transfer their EMD without additional bank fees.

*Derek Scranton, Realtor®  
Donohue Real Estate, LLC*

# How to Help Stay Ahead of Scammers

Only trust the wire instructions for cash to close provided in your secure portal. Raise a red flag to your settlement agency if you are asked to provide funds in a way that contradicts wire instructions you've previously received.

[Click to download our security best practices checklist](#)



## Fraudsters Use the Latest Technology - You Should Too

### Look Out for Last Minute Changes

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If someone communicates to you that wire instructions have changed at the last minute, you are most likely under attack

### Use Your Secure Portal

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Only trust the information in your secure portal, do not use the phone number provided with the new wire instructions

### Call to Confirm Wire Instructions

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Instead, open your portal, find the phone number of the title company, and call them to discuss the situation