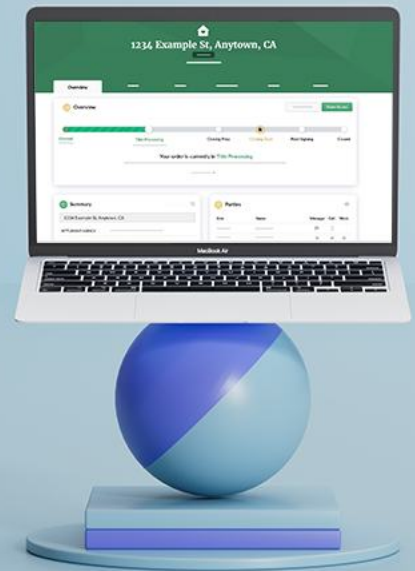


Your Secure Closing Portal for Faster Payments



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

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

Modern

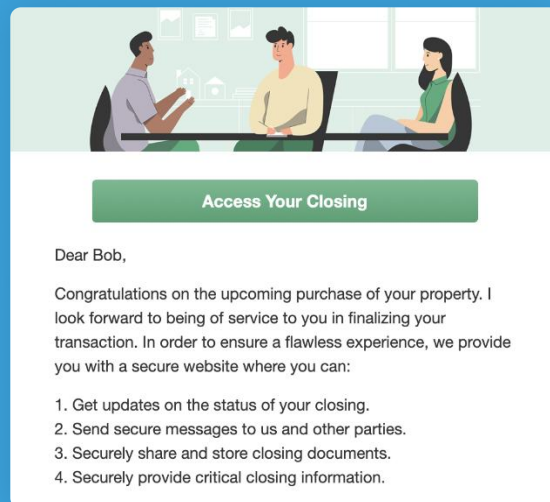
Over 1 million title, escrow, mortgage, and real estate professionals use Qualia to close

Secure

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

Claim your account

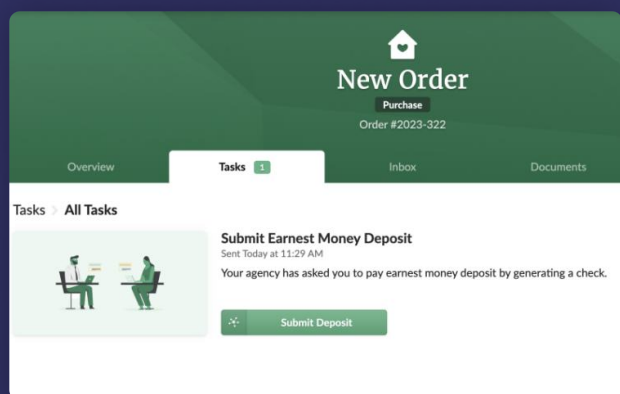
You'll receive an email with instructions on how to sign in to Qualia. Finalize your profile in under 2 minutes to get started. See our guide on how to sign in with an email provider [here](#).



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.

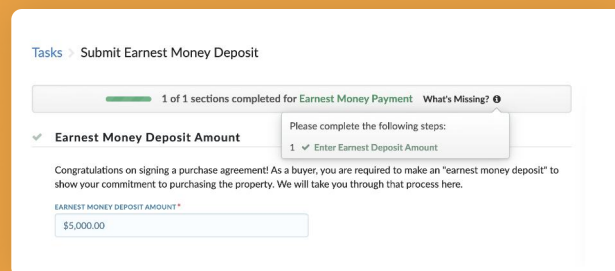


Submit your earnest money deposit

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.





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..

S Success6789

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

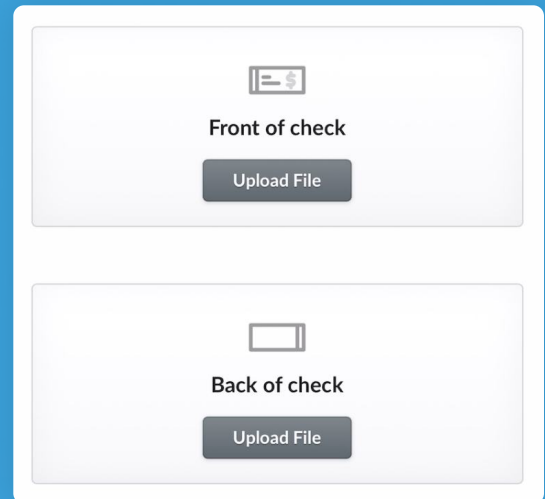
Eight Hundred Seventy And 00/100 DOLLARS

MEMO EMD for #2023-322 

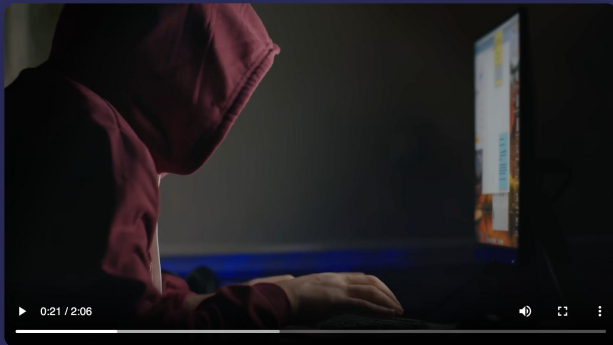
Upload a check photo

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 interface consists of two vertically stacked white rectangular boxes with rounded corners. The top box contains a small icon of a check with a dollar sign, the text "Front of check", and a dark grey button labeled "Upload File". The bottom box contains a small icon of the back of a check, the text "Back of check", and a dark grey button labeled "Upload File".

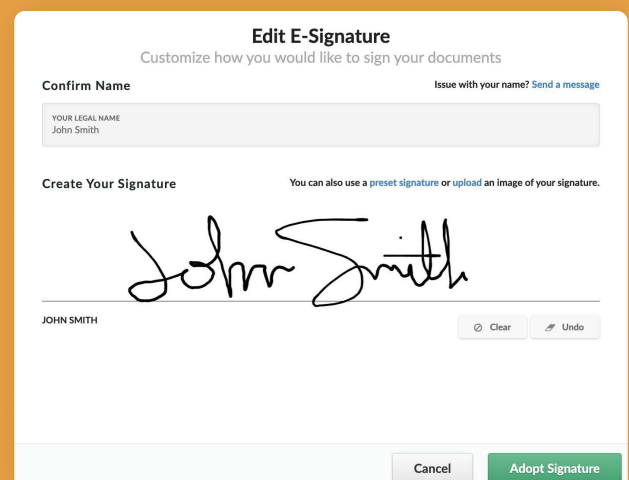


Watch a wire fraud educational video

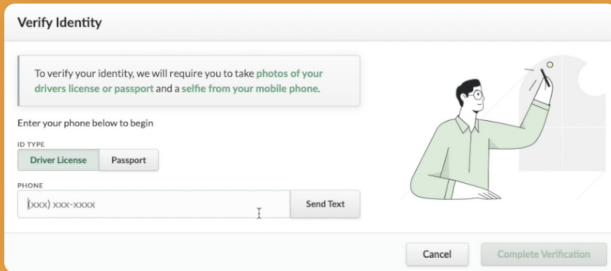
In your secure portal, you'll be prompted to complete a Buyer Wire Fraud Education task. Watch a brief **video** and learn how you can protect yourself from wire fraud.

Acknowledge and eSign

Save the wire instructions for future transfer. Acknowledge that you have watched the video with an eSignature.



The form is titled "Edit E-Signature" with the subtitle "Customize how you would like to sign your documents". It has two main sections: "Confirm Name" and "Create Your Signature". The "Confirm Name" section has a text input field labeled "YOUR LEGAL NAME" with the value "John Smith" and a link "Issue with your name? Send a message". The "Create Your Signature" section has a text input field labeled "JOHN SMITH" and a large handwritten signature "John Smith". Below the signature are two buttons: "Clear" and "Undo". At the bottom of the form are two buttons: "Cancel" and "Adopt Signature".

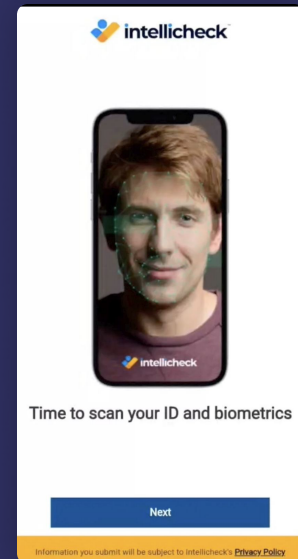
A screenshot of a 'Verify Identity' web form. At the top, a message box says: 'To verify your identity, we will require you to take photos of your drivers license or passport and a selfie from your mobile phone.' Below this, it says 'Enter your phone below to begin'. There are two buttons for 'ID TYPE': 'Driver License' (selected) and 'Passport'. A 'PHONE' input field contains '(000) 000-0000'. To the right of the input field is a 'Send Text' button. At the bottom are 'Cancel' and 'Complete Verification' buttons. An illustration of a man holding a phone is on the right side of the form.

Enter a mobile phone number

In order to complete ID verification, you'll need to provide a mobile phone number. This phone must have a working camera in order to scan your ID and take a selfie.

Scan your ID and submit a live selfie

Follow the prompts on your phone to scan your ID and submit a live selfie. Do not leave this screen until processing is complete. Click complete verification, and you're on your way to closing!



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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® at Donohue Real Estate, LLC