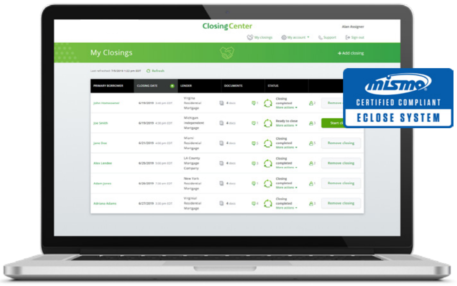
Comprehensive eClosing solution for lenders, borrowers, and settlement agents

ClosingCenter supports the lender's entire closing process, from paper to hybrid to a fully digital experience with eNotary, enabling a seamless digital evolution.

Experience a seamless integration of Expere®, eOriginal® ClosingCenter, and Empower® for a simple, efficient, MISMO®-certified, and secure eClosing process from pre-closing to secondary market delivery.

DARKMATTER℠
TECHNOLOGIES



ClosingCenter

PreClose	eClosing room	eAsset management for mortgage
Secure access to eligible closing package documents for review and eSignature execution.	Intuitive closing room supports lender or title-managed closings, enabling execution of hybrid or full digital eClosings and instant eNote vaulting.	Secure and trusted eVault technology delivering digital asset certainty and auditable asset management and transfer.

eNotary Hub

ClosingCenter capabilities

- Expere
- Document preview
- Document eSignature
- eClosing room for lenders and settlement agents
- MISMO SMART Doc eNote
- eVault
- MERS® eRegistry
- Enterprise API
- RON
- Convert to paper
- Automated scheduling/reminders
- Scan uploads

Wolters Kluwer

woltersKluwer.com

Expere, ClosingCenter, and Empower

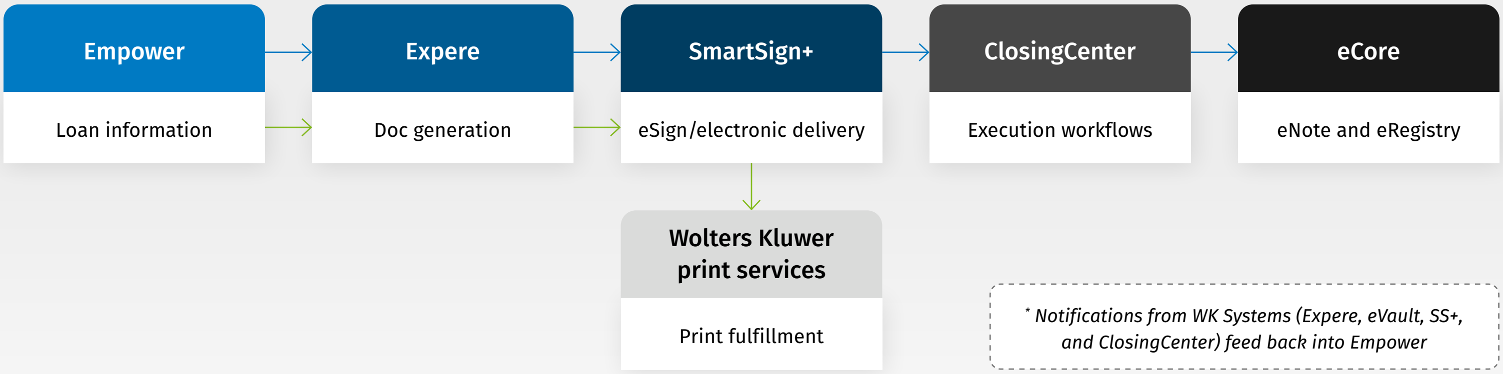
A complete and open solution for fully remote and contactless mortgage closings

Dark Matter's Empower is a comprehensive loan origination system (LOS) that handles every step of the process, from point-of-sale to post-closing, for various channels. With the existing integration of Expere and Empower for document generation, financial institutions can produce compliant, dynamic, and warranted loan documentation across asset classes. Wolters Kluwer's ClosingCenter provides a complete toolset to make mortgage closings even more simple, convenient, and remote, from pre-closing to secondary market delivery. ClosingCenter includes the eNotary Hub, providing pre-built connectors to leading RON and IPEN solution providers like Proof, NotaryCam, and EscrowTab.

eNotary Hub offers lenders and their settlement agent partners maximum choice to complete remote and contactless closings. Today, RON solutions require lenders to manage a dedicated integration to each provider while title organizations must manage subscriptions and training on many platforms to support the varied preferences of lenders.

With eNotary Hub, lenders can choose to allow their title partners to select one or many of the connected RON or IPEN providers in the eNotary Hub. Title companies and their notaries can select an available platform that works best for them without having to constantly onboard and train with different RON providers.

Dark Matter (Empower)/Wolters Kluwer high level workflow



Empower

Loan information

Expere

Doc generation

SmartSign+

eSign/electronic delivery

ClosingCenter

Execution workflows

eCore

eNote and eRegistry

Wolters Kluwer print services

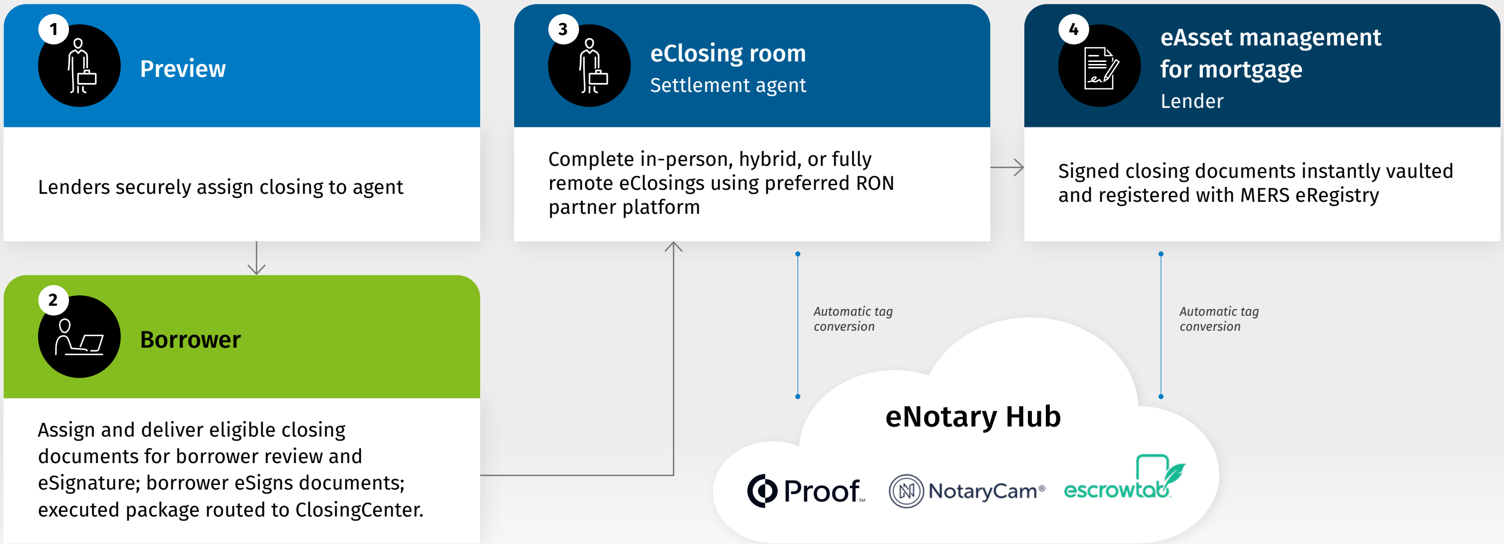
Print fulfillment

** Notifications from WK Systems (Expere, eVault, SS+, and ClosingCenter) feed back into Empower*

ClosingCenter's eNotary Hub is open and easy-to-use, providing settlement agents with the flexibility to choose from an ecosystem of trusted partners to complete fully remote and contactless digital closings.

eOriginal ClosingCenter

ClosingCenter provides lenders and settlement agents with a simple, flexible, and complete solution for all mortgage closings scenarios.



1 Preview

Lenders securely assign closing to agent

2 Borrower

Assign and deliver eligible closing documents for borrower review and eSignature; borrower eSigns documents; executed package routed to ClosingCenter.

3 eClosing room
Settlement agent

Complete in-person, hybrid, or fully remote eClosings using preferred RON partner platform

4 eAsset management for mortgage
Lender

Signed closing documents instantly vaulted and registered with MERS eRegistry

Automatic tag conversion

Automatic tag conversion

eNotary Hub

Key benefits

For lenders

- **Increased choice**
  ClosingCenter provides lenders with the flexibility to deploy the RON solution best suited to every mortgage transaction.
- **Increased speed**
  ClosingCenter delivers accelerated mortage settlement with fully digital signature execution and closing package processing.
- **Increased security**
  ClosingCenter provides increased closing package security, including ID verification, audit trail, and encrypted communication versus traditional in-person notary transactions.
- **Turnkey RON solution access**
  ClosingCenter eliminates technical integration requirements, simplifying and accelerating RON solution adoption.

For borrowers

- **Increased flexibility**
  ClosingCenter enables borrowers to fully complete a mortgage closing from the comfort of their own home.
- **Increased safety**
  ClosingCenter's fully remote eClosing capabilities eliminate in-person closing day contact and the risk of contracting COVID-19.
- **Increased security**
  ClosingCenter provides increased security, including ID verification, audit trail, and encrypted communication versus traditional in-person notary transactions.

For settlement agents

- **Increased safety**
  ClosingCenter's fully remote eClosing capabilities eliminate in-person closing day contact and the risk of contracting COVID-19.
- **Increased flexibilty**
  ClosingCenter offers maximum choice for both in-person and remote execution of notarized closing documents.
- **Increased security**
  With ClosingCenter all closings (paper, hybrid, or remote) can start and end on a single platform, integrated to best-in-class providers.
- **Increased efficiency**
  ClosingCenter's remote pre-closing and closing day capabilitites enable settlement agents to execute more closings, faster — increasing overall revenue potential.

E-Signature

Digital transformation starts with eSignature. Wolters Kluwer eOriginal SmartSign® Plus is purpose-built for simple, intuitive, and compliant document eSignature across the lending lifecycle in every asset class.

Key features of eOriginal SmartSign® Plus

White-labeled workflow
Customer brand is displayed in the signing room; when embedded, there is no Wolters Kluwer branding

Role-based access control
Scalable management of users, groups, roles, and permissions for either large or small organizations

Guided signing experience
Intuitive and contextual signing room designed to allow signers to sign without requiring supervision

Unified audit trail
Detailed record of all actions performed against the eSign package to act as a legally submissible evidentiary package

Integrated eVaulting
Send financial assets and supporting financial documents to the vault; store other documents elsewhere

ADA compliant
Product is accessible to those who navigate by voice, screen readers, or other assistive technologies

Fulfill time-sensitive print requirements
Integrated within SmartSign Plus is a best-in-class digital print solution for securely printing, delivering, and tracking sensitive documents — enabling you to meet even the most challenging and time-sensitive print requirements without leaving your eSignature solution

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Operating with the nimble nature of a startup and the disciplined maturity of one of the industry's leading providers, Dark Matter Technologies delivers cutting-edge technology, unparalleled automation, and relentless innovation to leading mortgage lenders and companies nationwide. For more information, visit www.dmatter.com.

Wolters Kluwer
Authorized partner

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About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.