

Essential Notary Remote Ink Notarization (RIN)

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Pavaso

Table of Contents

What is Essential Notary	2
Signer Identity Validation	2
Document Delivery Requirement	2
Minimum System Requirements	3
Operating Systems Error! Bookmark not defin	າed.
Compatible Web Browsers Error! Bookmark not defin	າed.
Hardware and Devices Error! Bookmark not define	າed.
Smartphone with Camera and Text Capability	3
Internet Connection and Speed	3
System Configuration	3
Creating an Order	4
Adding Signers to the Order	6
Assigning Title Users	8
Adding a Lender User	9
Submitting an Order	10
Adding Documents	11
Enable Essential Notary for an Existing Order	12
Order Settings	12
Uploading Documents in Existing Order	13
Inviting Signers	15
Creating Account	17
Signer Pre-Closing Document Review	18
Starting the Session - Notaries	21
Confirm Order Status	21
Closing Agent Location	22
Performing the System Test – Notaries	23
Entering the Session - Signers	24
Performing the System Test – Users	25
Security Questions	25
ID Validation	27
Essential Notary Signing	30
Session End	33
Post Closing	34
Pavaso Support	34

Before You Begin

What is Essential Notary

Essential Notary is Pavaso's web-based notary solution* that provides an optimal alternative to notarizing real estate closing documents in person. Pavaso's technology delivers an Audio/Video Online Notarization option, that can be utilized in accordance with state emergency mandates and requirements in this time of social distancing.

All parties involved in a signing must know and meet the requirements imposed on them, not only through the emergency Executive Orders from COVID-19, or established laws and regulations. Before utilizing Pavaso's Essential Notary tool, confirm you know and are ready to meet all state, legal, underwriting, lender, and system requirements for which you're responsible.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every signer participating in an Essential Notary signing session. Pavaso validates identity in three ways:

- Security Questions Signers are required to answer a set of security questions generated from a trusted third-party knowledge-based authentication database.
 Important Note: All signers must be a U.S. citizen with a U.S. permanent address to participate in an Essential Notary signing.
- Government or State ID –Signers are also required to validate their photo ID through a trusted thirdparty identify verification service. They must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the smartphone must be able to receive a text from a United States phone number.
 Important Note: Third-party software confirms if the ID is a valid ID. Expired IDs will still validate.

Important Note: Third-party software confirms if the ID is a valid ID. Expired IDs will still validate. Confirm via webcam that the ID being used is in good standing.

• Video Identification – Notaries may also validate the signer's identification by asking them to hold up their state-issued identification card, driver's license, or a government-issued passport to their web camera. Proper lighting and clear visibility are required to validate each participant.

Document Delivery Requirement

A printed version of the documents must be sent to the signers in advance of the Essential Notary session. You must determine and plan for the method of delivery of the printed package of documents to the signers, and their return via circulation to the notary, all in accordance with state requirements.

Minimum System Requirements

Please refer to https://pavaso.com/system-requirements/ for the most current information.

Camera & Audio

A functional camera, speakers and microphone are required for all participants to communicate during the session.

Smartphone with Camera and Text Capability

Signers must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the smartphone must be able to receive a text from a United States phone number.

Internet Connection and Speed

Essential Notary requires a strong, reliable internet connection. A consistent, uninterrupted internet speed of 15 MBPS upload and download speed is required for an ideal experience.

System Configuration

An Essential Notary Addendum must be signed prior to Essential Notary being enabled for your company. Speak with your Sales Representative to request this addendum. If you are unsure who to contact, email <u>implementation@pavaso.com</u> for assistance.

Creating an Order

Sign in to Pavaso and select Digital Close Enterprise. From the Order Lobby, select Create Order.



Complete all required order fields.

- A. Order number: Create a unique order number for the order.
- **B.** State: Select the property state from the drop down.
- C. Closing Date: Choose the date the order is scheduled to close. Note: This will not affect the order's ability to close. This is for display purposes in the portal only.
- **D.** Closing Time: Select the closing time and time zone.
- E. Closing Type: This should not be changed. Closing type will default to Digital Closing.
- F. Signing Type for Consumer: Select Sign Each.
- G. Remote Ink-Signed Notarization: Enable Pavaso's Essential Notary capabilities for the order.
- H. Optional: Loan Type: Select either Purchase, Refinance, Other, or Cash Only.
- I. Property Address: Enter the address of the property.

		Current date/time: 03/11/2024 10:07:17 AM
Digital Close Enterprise		Lobby Create Order Notifications Admin
Create Order Create a new Order by inputting the Order upload the associated document packag	er information below. You can also les by clicking on 'Add Documents.'	Add Documents Submit
Order Information		
Order number (*)	State (*)	Order Template
RIN123456	Arizona 🗸	(Please select an item) 🗸
Closing Date (*)	Closing Time (*)	Sales Price
03/11/2024	08:05 PM UTC-7 MS' 🗸	
Closing Type 🕒	Signing Process for Consumer	Digital Closing Method
Digital Closing 🗸	Sign Each 🗸	(RIN) Remote Ink-Signed Notarizati
Underwriter		
(Please select an item)		
Test Order	Private Order	
Loan Information Loan Type Pur	rchase 🗸 🖌	
Loan Number	Base Loan Amount	Note Amount
654981919811	\$555,555	
Loan Term (Year(s))	Loan Program	Monthly Payment
30	VA 🗸	\$2,500
Interest Rate	Down Payment	
5%	\$25,000	

Street Address (*)			
1123 Street			
City (*)	State (*)	Zip Code (*)	
City	Arizona	◄ 55185	
Property Type	Tax ID	County	
Single Family	◄		
Legal Description			

Adding Signers to the Order

Enter buyer or seller information in Order Details depending on order requirements.

Note: Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.

- A. Email: Enter the email address of the signer. Confirm the email address is correct as the Pavaso invitation email will be sent to this address. Note: Signers can share an email address. Each user will receive their own invitation email and be required to create their own account.
- **B.** First and Last Name: Enter the legal name of the signer. The first, middle (if applicable), and last name will be used to generate the security verification questions.
- C. Street Address: Enter the current mailing address for the signer.
 - **a.** For buyers: This should be their current permanent address; not the address of the property being purchased.
 - **b.** For sellers: This should be the address of the property being sold.

Note: For unit or apartment numbers, do not include # in front of the unit or apartment number.

- D. Optional: International Phone Number: For Essential Notary transactions, international numbers can be used to send ID verification texts. The number must be able to receive text messages from a U.S.based phone number.
- E. Add another Buyer/Seller: Select this option to add an additional buyer or seller to the order.

State (*)

Texas

D

Wil

City (*)

City

Email Address

Buyer Suffix Name

+1-United : 💙

International Phone Number

Buyer 🗌 This is a comp	any, LLC, or group account	
Email Address	Username	
wilriker@mailinator.com	wilriker@mailinator.com	
Buyer First Name	Buyer Middle Name	Buyer Last Name
Wil		Riker
Buver Suffix Name	Cell Phone	Street Address (*)

4567 Street

Zip Code (*)

55185

×

tomparis@mailinator.com Seller First Name (*) Tom Seller Suffix Name Seller Suffix Name Cell Phone (555) 555-5555 Street Address (*) City (*) State (*) Texas Seller Last Name (*) Paris Street Address (*) C 1532 Street Street State (*)	Email Address	Username	
Seller First Name (*) Seller Middle Name Tom Paris Seller Suffix Name Cell Phone (555) 555-5555 Street Address (*) City (*) State (*) City Texas Seller Last Name (*) Paris	tomparis@mailinator.com	tomparis@mailinator.com	
Tom Paris Seller Suffix Name Cell Phone Street Address (*) (555) 555-5555 1532 Street City (*) State (*) Zip Code (*) City Texas 85555	Seller First Name (*)	Seller Middle Name	Seller Last Name (*)
Seller Suffix Name Cell Phone Street Address (*) C (555) 555-5555 1532 Street City (*) State (*) Zip Code (*) City Texas 85555	Tom		Paris
(555) 555-5555 1532 Street City (*) State (*) Zip Code (*) City Texas 85555	Seller Suffix Name	Cell Phone	Street Address (*)
City (*) State (*) Zip Code (*) City Texas 85555		(555) 555-5555	1532 Street
City Texas 🗸 85555	City (*)	State (*)	Zip Code (*)
	City	Texas 🗸	85555
	+1-United : V		

Add another Buyer

Е

Assigning Title Users

Assign the closing agent. Complete the required fields:

- A. Company: Select the applicable company from the drop-down. Associated companies/branches appear.
- **B.** Closer Email Address: Choose the closing agent to be associated with the order. If the required user is not available in the drop down, contact the company administrator.
- C. Is this Closer the Notary for this order?: Keep default selection of Unknown Notary. No eNotarization will occur using Essential Notary.
- **D.** Add another Closer: Multiple users can be associated with an order. Adding another closing agent allows this additional user to access and close the order on Pavaso.

Note: This also applies to independent notaries associated with your company.

Company	Company (A)	Closer Email Address (*)	Username
	Stargazer Title	jeanlucpicard@mailinator.com	jeanlucpicard@mailinator.com
Other	Closer Email Address (*)		
	First Name (*)	Middle Name	Last Name (*)
	Jean-Luc		Picard
	Street Address	City	Cell Phone
	1234 Street	City	(555) 555-5555
	Zip Code	State	
	85555	Tevas 🗸	

Adding a Lender User

If applicable, add the lender to the order via the Lender section.

- **A. Company and Lender Email Address:** Select the appropriate lender and lender user from the drop down.
- **B.** Closer Email Address: Choose the closing agent to be associated with the order. If the required user is not available in the drop down, contact the company administrator.

Company	Company A	Lender Email Address (*)	Username
	Discovery Lending	michaelburnham@mailinator.com	michaelburnham@mailinator.com
Other	Lender Email Address		
	Lender First Name (*)	Lender Middle Name	Lender Last Name (*)
	Discovery		Lending
	Street Address	City	Cell Phone
			(555) 555-5555
	Zip Code	State	
		(Please select an item)	

Submitting an Order

The Additional Party section can be used if additional team members are to be added to the order.

A. As Role: Select from the available options from the dropdown.

Note: The witness in the Additional Party dropdown is for a remote witness in a separate location than the rest of the signers.

- B. Add Another Party: Add another Additional Party.
- **C. Add Documents:** Select to upload documents directly to the order. This can also be done after the order has been submitted. (SEE BELOW)
- **D.** Submit: Select to create the order.

Additional Party			
As Role (Please select an item)	Email Address	Username	
First Name	Middle Name	Last Name	
		G	Add another Party
Uploaded Order Documents		() D
		A	dd Documents Submit

Adding Documents

If any documents need to be added, select Add Documents (C Above) then select Choose Files.

← Back Add D	ocuments			
Files Choose Files				
Name	Description	Document Template	Status	Action
		Drag and drop files here.		· · · · · · · · · · · · · · · · · · ·
				Ŧ
		🖺 Save 🕒 Cancel		

- A. Phase: Default selection of ALL must remain selected.
- B. Audience: Select the appropriate audience for the document set. Generally, All is an appropriate audience selection. If there are buyers and sellers on the order, select the appropriate audience for these documents.
- C. Save to save settings.

Note: Once save is selected, there will be an option to add templates to documents.

Add Documents		×
Choose Files NAME AF Blank.pdf		
A Drag and drop files he	re.	
Audience*	All	
Date Due	03/11/2024 10:28 AM	
Additional Action Required at Closing:		
Wet Signature Required (Hybrid Closing Only):	o D	
	Save Cancel	

Enable Essential Notary for an Existing Order

Order Settings

Note: Essential Notary must be enabled for your company prior to attempting an Essential Notary transaction. Speak with your Implementation Lead to request this feature be turned on. If you are unsure who to contact, email implementation @pavaso.com for assistance.

Access the order from the Order Lobby. Select Edit to enter the Order Details screen.

Open Closed								
ORDER LOAN NUMBER E	BORROWER SELLER	NOTARY	COMPANY	PROPERTY	Schedulee Closing Date 🚽	ACTUAL CLOSING DATE	STATUS	7
RIN123456 Wi	il Riker	N/A	Stargazer Title	1123 Street, City, AZ 5518	03/11/2024 09:24 PM Mountain		Configuration Needed	on
							Display 1 of 1 ite	ems
		-						
Digital Cl Enterpri	ose se		* Lo	bby 🖹 View,	Current Edit Notes 🛛 👤	date/time: 03	/11/2024 10:43:3:	2 AM ture
1123 Street, City, AZ 55185 C Edit A Replicate Order	< Release Order				•	Invite Buye	r(s) to Pre-Closir	ng
ORDER NUMBER: RIN123456	Pre-Closing						ß	Edit
COMPANY: Stargazer Title	During this phase, you and ask any questions	will be able to you may have	o review your e to your closin pro-closing re-	closing docume ng team using the wiswe	nts, get educate le Notifications f	d about your u tab above. Clic	pcoming closing, k on any of the	
BUYER: Wil Riker	document links below	to begin your	pre-closing re	view:				
SELLER:	Documents				-			
		Tag Acc	ianmonte III -	alatad Dooumo	nte 🕒 Documon	t Doviow State	is 📥 Upload 🎑	Edit
SALES PRICE: \$ 0.00	Review, accept and if r	Tag Ass 🏷 Tag Ass necessary, eS	ignments 🔟 🛙 ign your docu	eleted Docume ments in advanc	nts 🗎 Documen e of your closing	it Review Statu g.	ıs 🕇 Upload 📝	Edit
SALES PRICE: \$ 0.00 CLOSING DATE: 03/11/2024 09:24 PM Mountain	Review, accept and if r	Tag Ass necessary, eS ents	ignments I II C ign your docur Reviewed	eleted Docume nents in advanc Accepted D	nts 🗎 Documen e of your closing ate Due Ad	it Review Statu g. ded By	ıs 🕂 Upload 📝	Edit

The state selected in Order Details must be enabled for Essential Notary on Pavaso. To enable, select the **Remote Ink-Signed Notarization** option. This selection must be made for each Essential Notary order. If the state selected does not have Essential Notary enabled, the option will not be available. Ensure you understand and meet all state requirements before utilizing the Essential Notary tool. Choose **Save** before navigating away from this screen.

Cancel		Save
Edit Order Details		
Order Information		
Order number (*)	State (*)	Order Template
RIN123456	Arizona	
Order Open Date	Sales Price	
03/11/2024	0.00	
Closing Date (*)	Closing Time (*)	
03/11/2024	09:24 PM UTC-7 MST 🗸	
Closing Type	Signing Process for Consumer	Digital Closing Method
Digital Closing 🗸	Sign Each 🗸	(Please select an item)
Underwriter		(Please select an item) (RON) Remote Closing and Video eNotary
(Please select an item)		(RIN) Remote Ink-Signed Notarization (MDC) Multi-Device Closing

Uploading Documents in Existing Order

From inside the order, select **Upload** under **Documents** to upload documents to the order.

Pre-Closing During this phase, you will be able to review your closing documents, get educated about your upcoming closing and ask any questions you may have to your closing team using the Notifications tab above. Click on any of the document links below to begin your pre-closing review!						
Documents						
Review, accept and if necessary, eSid	in your doc	Deleted Doci uments in adv	uments 🗎 Docu /ance of your cl	ument Review Stat osing.	us 🕂 Upload 📝 Ed	
	Deviewed	1				
	Reviewed	Accepted	Date Due	Added By		
Title Documents	Reviewed	Accepted	Date Due	Added By		
Title Documents NAME AFFIDAVIT - Blank			03/11/2024	Added By Stargazer Title	C » 🖻	

Select Choose Files.

← Back Add	Documents			
Files Choose Files				
Name	Description	Document Template	Status	Action
		Drag and drop files here.		Υ.
		🖺 Save 🖨 Cancel		

- A. Phase: Default selection of ALL must remain selected.
- B. Audience: Select the appropriate audience for the document set. Generally, All is an appropriate audience selection. If there are buyers and sellers on the order, select the appropriate audience for these documents.

C. Save to save settings.

Note: Once save is selected, there will be an option to add templates to documents.

Add Documents		×
Choose Files NAME AF Blank.pdf		
Drag and drop files he	re.	
Audience*	All	
Date Due	03/11/2024 10:28 AM	
Additional Action Required at Closing:		
Wet Signature Required (Hybrid Closing Only):		
	Save Cancel	

The uploaded documents appear in **Edit** mode. No digital tagging occurs for Essential Notary. Select **Back** to return to the document list.



Inviting Signers

Once configuration is complete, invite signers to the order to review documents.

- A. If a lender is added to the order, select Release Order to notify them the order is ready on Pavaso.
- **B.** To invite signers, select **Invite Borrowers to Pre-Closing.** This will also invite sellers if applicable.

Note: Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.

Signers will receive an account creation invitation email to the email address entered in Order Details. All signers must create an account with their own username and password.

Pre-Closing During this phase, you will be able to and ask any questions you may have document links below to begin your	o review your o e to your closir pre-closing re	closing docur ng team using view!	nents, get educ g the Notificatio	cated about your u ons tab above. Clic	Coming closing, ck on any of the
Documents	ानि C	eleted Docu	ments 🕒 Docu	ment Review Statu	us 🕂 Upload 📝 Edit
Documents Review, accept and if necessary, eS	ញ្ញា C ign your docur	eleted Docu ments in adva	ments 🗎 Docu ance of your clo	ment Review Statu osing.	us 🕂 Upload 📝 Edit
Documents Review, accept and if necessary, eS	ो D ign your docur Reviewed	eleted Documents in adva Accepted	ments 🗎 Docu ance of your clo Date Due	ment Review Statu osing. Added By	us 🕂 Upload 🕜 Edit
Documents Review, accept and if necessary, eS Title Documents	前 D ign your docur Reviewed	Deleted Docum ments in adva Accepted	ments 🗎 Docu ance of your clo Date Due	ment Review Statu osing. Added By	us 🕂 Upload 🕜 Edit
Documents Review, accept and if necessary, eS Title Documents NAME AFFIDAVIT - Blank	前 C ign your docur Reviewed	Deleted Docum ments in adva Accepted	ments Docu ance of your clo Date Due 03/11/2024	ment Review Statu osing. Added By Stargazer Title	us 🕂 Upload 🕜 Edit
Documents Review, accept and if necessary, eS Title Documents NAME AFFIDAVIT - Blank NAME AFFIDAVIT - Blank11	前 C ign your docur Reviewed	Deleted Documents in adva	ments Docu ance of your clo Date Due 03/11/2024 03/11/2024	ment Review Statu osing. Added By Stargazer Title Stargazer Title	us 🕂 Upload 🕜 Edit I 🕑 🎉 💼 I 🕑 🎉 💼

Example invitation email:



Creating Account

Set up the account by confirming or changing username and setting up a password, then select **Create Account**.

Cre	Create your account						
You shov	You can create the username and password for your account. Please click on "i" icon below to show the tips for creating username and password.						
	Your email	docphlox@mailinator.com					
	Username	docphlox@mailinator.com	0				
	Confirm Username	docphlox@mailinator.com					
	Create your password	• • • • • • • • • •	0				
	Confirm your password	•••••					
		Create account					

Signer Pre-Closing Document Review

After selecting the link in the account invitation email, signers are prompted to create a username and password. Each signer must complete the Pre-Closing Document Review prior to the signing using their own account. Select **Send Code** for receiving Security Code via email or phone options. Enter your code and select **Sign in**.



Select I agree, please verify my account.

Terms and Privacy Policy	×
Terms of Sale and Terms of Use	*
1. <u>PAYMENT TERMS</u> 2. <u>TERMS OF USE</u>	
1. PAYMENT TERMS	
If you are a person (individual or entity) who has entered into a specific License Agreement with Pavaso, the payment for the use of Pavaso technologies (e.g. platforms, software, portals applications, websites; collectively "Products or Services") in a real estate transaction will be governed by your specific License Agreement.	
If you are a buyer, borrower, or seller in a real estate transaction in which Pavaso Products or Services will be utilized by a title agent, title insurer, financial institution, settlement services provider, or similar entity involved with your real estate transaction, any charges for the use of Pavase	•
I agree, please verify my account	

Select Accept on the Consent form.



Users can view documents pre-signing by selecting the **documents**, or the user can select **Skip Pre-Close Review**. If document review is chosen and a document is opened, select **Confirm this Document** at the bottom of each.



Note: Users can print documents from this option. Printing from this option will not generate a QR code or mark the document for signature.

After confirming the document or skipping Pre-Close Review, the signer selects **Complete** to finalize the Pre-Closing Review. All signers must complete the Pre-Closing Review for the order to move to Pending Closing status. The order cannot be closed until it reaches this status.

Selec	t complete to finalize your pre-closing document review.
Use	the links below to view information about your closing.
	Title Company and Closing Agent info
j≡	Closing Item List
	Closing Document List

Starting the Session - Notaries

Confirm Order Status

Prior to closing on Pavaso, the notary must confirm the order status is **Pending Closing**. The Pending Closing status is achieved after all signers have completed their Pre-Closing Review. If the order is not in Pending Closing status, the closing cannot begin.

Open	Closed									
ORDER NUMBER	LOAN NUMBER	BORROWER	SELLER	NOTARY	COMPANY	PROPERTY	SCHEDULED CLOSING DATE	ACTUAL CLOSING DATE	STATUS	7
RIN123456	Ň	Wil Riker		N/A	Stargazer Title	1123 Street, City, AZ 55185	03/12/2024 12:24 AM Mountain		Pending Closing	
									Display 1 of 1 it	tems

Once inside the order, select **Essential Notary (RIN)** and **Continue.** Select **I Agree** on the Remote Online Notary Disclaimer prompt.



Remote Ink-signed Notarization Disclaimer ×
Legal Compliance Disclaimer:
Pavaso does not warrant or represent that the documents signed or notarized using the Software comply with federal, state or county laws, rules, or regulations relating to the execution, notarization, or recordation of documents, including, without limitation, whether such documents are properly notarized or can be electronically recorded in the applicable county recorder offices. Pavaso shall have no obligation to confirm whether such documents, or the execution or notarization thereof, comply with any applicable federal, state or county laws, rules, or regulations (including, without limitation those concerning the commission, appointment or duties of a notary public), and such obligation shall be solely that of Licensee.
Cancel

Closing Agent Location If prompted, fill out the location dropdowns, then select **Continue**.

pavaso La	losing #RIN123456 pan # 23 Street, City, AZ 55185			
Location I	Information	<i>J</i>		
Your state require	es that you provide the following location information for this signir	0% Complete	Contact Support	End Session 🗙
Current Physical	Location			
* State	Arizona			Continue >
* County	Apache 🗸			
* City	Adamana			

Performing the System Test – Notaries

Prior to each signing, notaries will be required to complete a system test to confirm working camera, microphone, and speakers. Select the drop down to confirm each piece of hardware then check the boxes to confirm each piece works, then **Continue**.

Closing #TRH123456 Load T23 Suret, City, AZ 50185			0% Complete Contact Support End Session X
Set Device Settings			Continue >
Confirm that your browser, camera, and audio settings are working properly by selecting the checkboxes underneath e	each device.		
📀 Browser		Camera	Integrated Webcam (🗸
This browser is supported.		✓ I see myself in the video preview	
Microphone	Microphone (Logi US 🗸		
see the sound meter react when I speak			
📀 Speaker	Speakers (Logi USB I 🗸		
Z Thear the test sound when played	Play Test Sound		

Notaries will be able to track Signer progress through check in.

Start Signing Session					Device Settings
Participants (2) Add Invi	ite				
Participant Role & Name		Accept eConsent	Device Settings	KBA Questions	Validate Identity
Buyer 1 Wil Riker		×	0		۲
Buyer 2 Doctor Phlox					۵

Entering the Session - Signers

When the closing is initiated by the Notary, Signers must log in and enter their security code, or request another by selecting Send Security Code, then Accept.

DOVOSO 1223 Street, City, AZ 55185
Check In - Wil Riker
In order to proceed with your digital closing, please tead the following consent, then enter your Security Code and select 'Accept' below.
Consent for use of Electronic Signatures and Audio-Video Records:
Persons is required by law to provide you with central disclosures required by control and information involved in your real eduate (instance), which includes the Vidi documentation necessary to consummate your financing for the transaction (softencher), "Required Momenton's With your consent, Paraso can deliver Required Information to you by trajutaryong or diversioning methodeness and information indexident in the Vidi documentation necessary to consummate your financing for the transaction (softencher), "Required Momenton's With your consent, Paraso can deliver Required Momenton to you by trajutaryong or diversioning methodeness and the intervision intervision and retain in for your records.
This notice contains important information that you are entitled to receive before you consent to electronic delivery of Required information. Your consent also permits the general use of electronic isgnatures, identification verification, audio-video recording, and transmitting, sharing, and storing information in connection with your real electronic incomes a copy for your files.
After you have read this information, if you agree to receive Required Information from Paveso electronically, and if you agree to the ganeral use of technology-based identification verification, audio-video recording, electronic records, and/or electronic signatures in connection with your relationship with Paveso, please click on the "lagree" button where indicated.
Statement at Electronic Disclovers:
You may request to receive Required information on paper, but if you do not consent to electronic delivery of Required information, Pavaso cannot proceed with the electronic portions of your real estate transaction and/or financing application to be facilitated through our technology, for the parties involved in these real estate transactions, which includes you.
If you consent to electronic delivery of Required Information, you may withdraw your consent at any time. However, if you withdraw your consent, we will not be able to continue processing the electronic portions of your real-estate transaction and/or financing application we facilitate through our technology.
If you consent to electronic disclosures, that consent applies to all Required Information Pavaso gives you, or receives from you, in connection with your real estate transaction and/or financing application, as well as associated notices, disclosures, and other documents.
Depending upon the type and specifies of your feal extent transaction, the Regulard Information covered by the consent may trictude, but is not imited to:
Laan Estimate: A Promissory Note, or similarly named Note; Coong Disclosure: A Deed of Trait, Mortagio, or ather likewise anded security instrument; Councy Disclosure: Connership Affdevit, or similarly named declaratio; Escrete settlement ar closing statement, addices and/or disclosure; Escrete settlement ar closing statement, document, notices and/or disclosure;
You agree to print out or download Required Information when we advise you to do so, and keep it for your recents. If you have any trouble printing out or downloading any Required Information, you may call Pavaso and recents paper copies at 856 288 7051. If you need to update your e-mail address or other contact information, please contact Pavaso.
If you wish to withdraw your consent to electronic disclosures, you may do so by selecting the opt-out option in your financing application, or notify Paviso. After consenting to noceive and obliver Required Information electronically, you may, upon request, obtain a paper copy of the Required Information by calling Paviso.
Software and Hardware Resultments.
To access and refain Required Information from Paraso, you must;
Be able to view the disclosures on your motifies and send screen prints to your prints; much can be done with your provise; Inviae access to initiative screen access and screen version of internet Explores, Enterstant Edgs, Coago Echamor, Firston, or Safan to receive required information. Be able to send and receive e-mail that coactive is view prints to Websites in screen for Pavas to deliver required information to you. Be able to send and receive e-mail that coactive.
If you do not have the required software and/or hardware, or if, for any other reason, you do not wish to see electronic signatures, identification verification, audio video recording, and transmitting, sharing and storing information in connection with your real estate transaction and/or financing application, you can request paper copies of the contracts involved in your real estate transaction be sent to you by cloking here.
Your consent does not mean that Revise must provide the Required Information electronically. Pareso may at its option, delver Required Information on paper if it chooses to do so. Pareso may also require that certain communications from you be delivered to Pareso on paper at a specified address.
* Enter Security Code Security Code
Duction

Signers may be asked for their location for check-in. Enter location information and select Continue.

pavaso l	oan # 123 Street, City, AZ 55185					
Check In	- Wil Riker					
The state of Ariz	ona requires that you provide	e your current l	ocation for this signing sessio	n.		
	Outside of United State	s				
* State	Arizona	~				
* County	Apache	~				
* City	Adamana	~				
						Continue

Performing the System Test – Users

Select **Allow** on the browser pop-up.



Prior to each signing, signers will be required to complete a system test to confirm working camera, microphone, and speakers. Select the drop down to confirm each piece of hardware then check the boxes to confirm each piece works.

I	Check In - Wil Riker				Accept eConsent	2 Location Information	3 Setup Your Device	Security Questions
	Confirm that your browser, camera, and audio settings are working property by selecting the checkboxes of	underneath each device.				_		
	🥴 Browser	Microphone	Microphone (Logi USB Headset 👻	O Camera	OBS Virtual Camera	~		
	This browser is supported.	I see the sound meter react when I speak		I see myself in the video preview				
		📀 Speaker	Speakers (Logi USB Headset) (I 💙					
		I hear the test sound when played	Play Test Sound					
l			Continue					

Security Questions

The signer is required to answer security questions to verify their identity. These questions are generated by a third party and are based on the individual's personal history. Reminder:

Reminder:

- Participants must be U.S. Citizens.
- Participants must have a permanent U.S. address.
- Participant information is generated based on personal credit history. Generating security questions does not count as an inquiry on a credit report.
- If birthdate and/or security questions do not generate, confirm all information entered in Order Details is correct.

Enter the Date of Birth and last 4 of the Social Security Number. Select Continue.

Check In - Wil R	Check In - Wil Riker								
Enter your date of birth and This is used to retrieve the s	select "Continue" to confiri ecurity questions you will i	m your personal info need to answer withi	ormation. hin 2 minu	utes on the n	next step.				
Full Name Current Address	Wil Riker 4567 Street City, TX 55185		_						
* Enter Date of Birth	05/13/1992								
* Last 4 digits of Social Security Number	5555] Security Number							
								Continue	

Answer the Security Questions. Two minutes is allowed and two attempts.

Check In - Wil Riker		Accept Lacades Edity War Boardy Accept Lacades Edity War Boardy Categories
Choose the correct question answer for each of the following security questions within 2 minutes.		O 112 remaining
1. In which of the following states does 'William Riker' currently live or own property?	2. What color is your 2008 BMW X5?	3. Which of the following corporations have you ever been associated with?
O Antona	mack	Hahn Applance Ctr
Connecticut	Green	Pressure Pumps Supply
🔘 Illinois	Ø Maroon	Royal Door Of America
Massachusetts	Velow	💭 Vermas Čustom
None of the above or Lam not familiar with this person	I have never been associated with this vehicle	None of the above
4. In which of the following cities have you attended college?	5. Which of the following boats or watercrafts have you owned?	
Ø Bowie	10 B. Aquarius Systems Th28spl Trash Hunter	
O Heviland	10 ft. Avalon & Tahoe Mfg Inc Ltz 24 Vrl	
C Hibbing	10 h. He Composites Lie 280ce	
Palos Neights	10 R. Yamaha Motor Corp Usa SE-700	
Notice of the above	None of the above	
1	Continue	

ID Validation

Enter Type of ID, Country Code, Phone Number and select the check box to receive texts, then select **Continue**.

Validate your government - issued photo ID.					
Your closing agent is re	quired to clearly see yo	u during this step. Ensure there is sufficient lighting and you are clearly visible in the video preview window.			
	A link to validate your	ID will be texted to the phone number you submit below.			
	* Type of Photo ID	State Driver's License			
	Country Code	+1 - United States 🗸			
	* Phone Number	(555) 555-5555			
		✓ I agree to let Pavaso send Text/SMS messages to this number			
		Continue			
Validate your governme	nt - issued photo ID.				
Your closing agent is rec	juired to clearly see you	during this step. Ensure there is sufficient lighting and you are clearly visible in the video preview window.			
	A link to validate your I	D has been texted to +1 (555) 555-5555.			
	This link is valid for 15 n	ninutes. Please check your messages and select the link to proceed with ID validation.			
	Once validated, you wil	be automatically directed to the next step.			
→		Cancel Validation			

The validation link opens a separate browser window where the front and back of the ID are captured. **Tips for ID validation:**

- Capture the ID on a solid, dark background
- Ensure all four corners of the image are inside the camera frame
- Steady hand while capturing the image



If the pictures are clear and can be processed by the third-party software, the signer sees the below message.



If the images are not clear or there is a problem processing the ID, the user continues to attempt confirming the ID via their smartphone. The ID must be validated via this method to proceed.

Some states allow manual ID validation. In these cases, Request Manual Validation will appear.



Essential Notary Signing

Once the Signer has gone through all their steps, select Start Signing.

			Device Settings	• m	Start Signing >
Accept eConsent	Device Settings	KBA Questions	Validate Identity		
~	~	~	~		

Select your screen or tab and then Share.

Choos The site	Choose what to share with dce2testing.pavaso.com The site will be able to see the contents of your screen				
	Chrome Tab	Window	Entire Screen		
	Pavaso	Effective and a second s			
0	Mailinator	Pavaso			
			Share Cancel		

When the notary begins the session, the signer will see the page below.



Select the document to review in the Tasks section and select the paper airplane icon to send to the buyer.



Select whom to send the document to.

Send Document to Participant				
Select a part	icipant to send this document.			
Buyer 1	Tunnin Phlox	Send O		
	Cancel			

The Signer will need to share their screen. They select the window or tab they want to share.



Once this document review is done, the buyer will select **Continue**.



These documents can also be reclaimed by the closer by selecting Reclaim Document.

Record	ding	20% Complete	Contact Support	End Session X
Reclaim Document	0	Invite Participant		

Note: To skip documents that do not need to be reviewed, select *Continue* to skip.

Session End

Once all documents have been reviewed, select End Session.

Closing #RIN12345677 Loan # 1123 Street, City, AZ 55185	
Tasks	End signing session
All	All actions for this signing session have been completed
Ø 4506-T	Please let all participants know they will be disconnected from the session.
S Blank	
Compliance Agreement	End Session
NAME AFFIDAVIT - Blank	
Survey	
End Signing Session	

Select Close Order Now.

Signing	y session has ended
0	The signing session has ended, and this order can now be closed. Where would you like to go next?
	Close Order Now Exit Signing Session Select Another Order

Once closed, the Signer will see the below screen to sign out.

pavâso	Loan # 1123 Street, City, AZ 55185		
P Co	ongratulations!		
Your signing se	assion is now complete! Your closing agent will contact you if there are any outstanding items.		
Once your closing agent has completed the order, you can download a copy of your documents at any time.			
What would	d you like to do next?		
🖄 Return t	to the main page		
C> Sign ou	t		

Post Closing

Once the session has ended, the notary is directed to the **Post-Closing** screen. This screen includes:

- **A.** Audit Report: A report of all actions taken by the participants during the session.
- **B.** Remote Closing Session Videos: Recording of the session. Only individuals listed on the order can view and download the recording.

		Current date/time: 03/21/2024 12:38:23 PM
Digital C Enterpr	ose se	😤 Lobby 🛛 喿 Notifications
1123 Street, City, AZ 55185	Control Con	j package.
Q View 😑 eVault 🔁 Archive	Date (Completed Added By
ORDER NUMBER: RIN12345677	Audit Log This Audit Log contains all of the activity from this Digital	Closing up to the completion of the closing
COMPANY: Stargazer Title	process.	biobing up to the completion of the closing
BUYER: Tunnin Phlox	AuditReport N/A	N/A 🔥 🛓 🖨
SELLER:	Complete Package	
SALES PRICE:	Bundle of all Documents N/A	N/A 📩 🖨
\$ 0.00	Order Documents	
CLOSING DATE: 03/21/2024 02:40 PM	4506-T 03/21,	/2024 Stargazer Title 🛓 🖨
ACTUAL CLOSING	Blank 03/21	/2024 Stargazer Title 🛓 🖨
COMPLETED: 03/21/2024 12:36 PM	Compliance Agreement 03/21	/2024 Stargazer Title 🛓 🖨
Mountain	NAME AFFIDAVIT - Blank 03/21	/2024 Stargazer Title 📥 🖨
SIGNING SESSION: RIN — 03/21/2024 12:14 PM	Survey 03/21	/2024 Stargazer Title 🛓 🖨
Mountain - 03/21/2024 12:32 PM Mountain	Additional Order Documents	Add Documents
Post Closing	Remote Closing Session Videos	
	RIN-Session_2024-03-21_12:12-PM 03-21	-2024 N/A B 🛓

Pavaso Support

Support Hours: https://pavaso.com/contact/ Phone/ Closing Hotline: (866) 288-7051 Email: <u>support@pavaso.com</u> Online Help Library: Sign in to your Pavaso account and select Support Center