



Signer Pre-Closing Document Review & System Test Prior to a Remote Online Notary* (RON) Signing Session

Revised: 5/22/2020

Pavaso, Inc.

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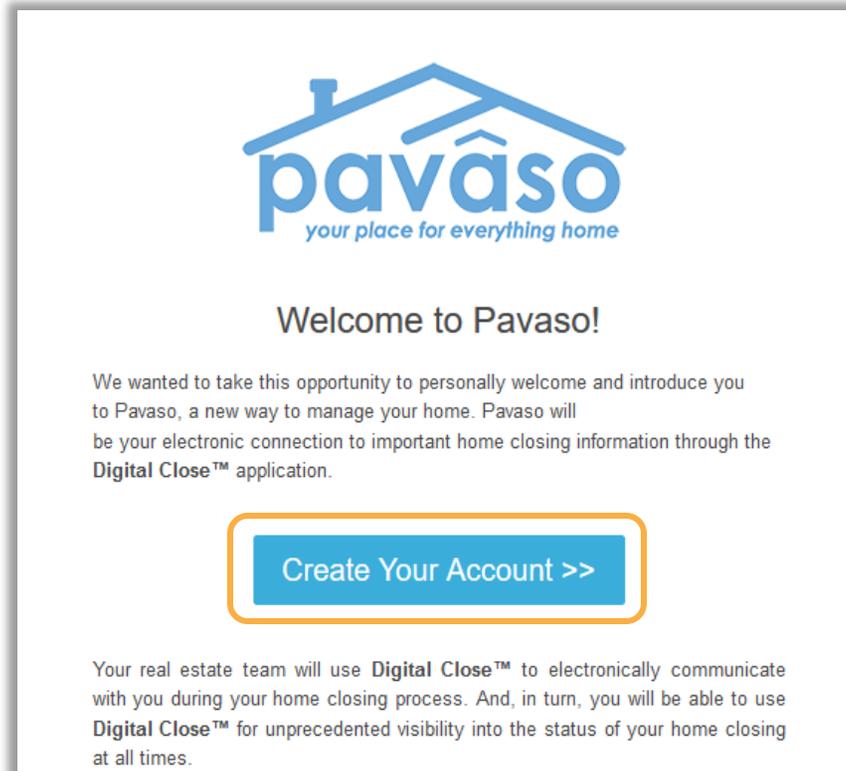
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Minimum System Requirements

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

Pre-Closing Document Review

After selecting the link in the account invitation email, you 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.



Create your account [X]

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 newmember@email.com

Username [i]

Confirm Username

Create your password [i]

Confirm your password

Create account

You will select **Digital Close** from your dashboard. A prompt appears to generate a six-digit PIN. This PIN will be required to access the signing.

Digital Close

New PIN

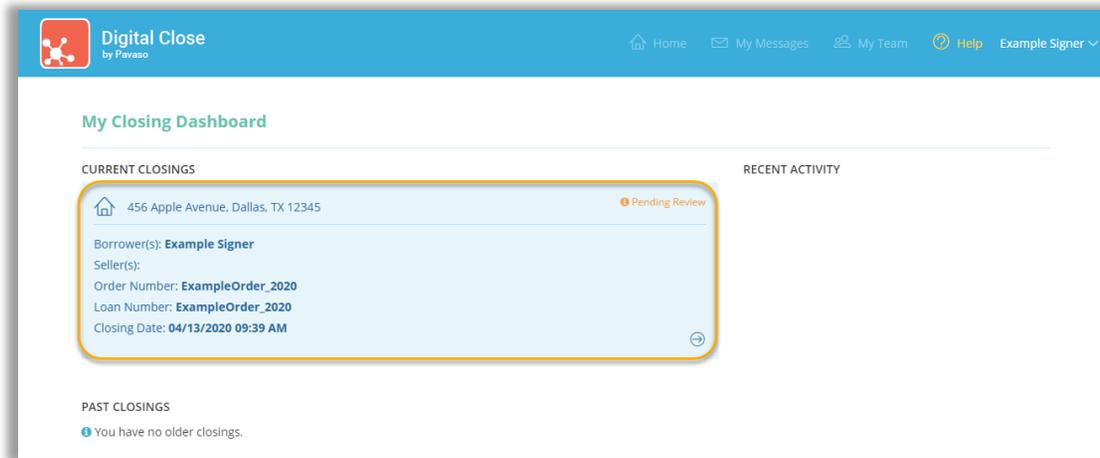
Please create a 6-digit PIN. You will use this PIN each time you use this application.

New PIN*

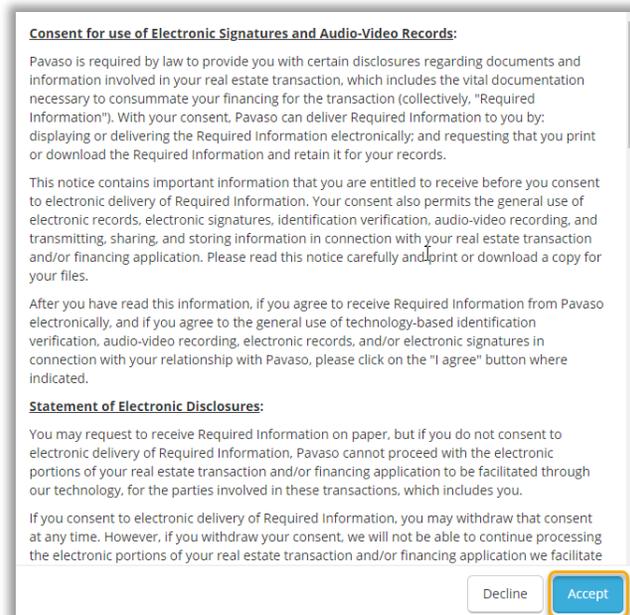
Confirm New PIN*

Save

All orders appear on your **Closing Dashboard**. Selects the order to open it.



Selecting the order from the Dashboard opens the order to begin document review. You are required to eConsent, which is achieved by selecting the **Accept** button.



- A. Selecting the **Let's Review** button opens the document package.
- B. **Skip Pre-Closing Review** bypasses the review of documents.

The screenshot displays the 'Digital Close by Pavaso' interface. At the top, there is a navigation bar with links for Home, My Messages, My Team, Help, and Example Signer. Below this, a 'Pre-Closing Review' section is active, showing '0/1 Document(s) Confirmed', '0 Day(s) Until My Closing', and '0 Notification(s)'. A navigation sidebar on the left lists 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (which is highlighted with a green checkmark), and 'Step 2 - Pre-Closing Completed'. The main content area features a 'Description' box explaining the review phase. Below the description is a filter dropdown set to 'All', a search bar for documents, and several action icons. A document card titled 'Example Loan Packa...' is shown with a 'Let's Review' button, which is highlighted with a yellow circle and the letter 'A'. At the bottom of the interface, a green box contains a 'Skip Pre-Closing Review' button, highlighted with a yellow circle and the letter 'B'. A text box above this button explains that selecting 'Skip Pre-Closing Review' will bypass the review of documents that have not yet been confirmed and complete the review, noting that any outstanding documents will require individual digital signatures during closing.

After selecting **Let's Review** you will see a document viewer.

- A. You can print a copy of a document from this view if desired.
- B. All pages of the document must be opened before the **Confirm this Document** button will enable.
- C. **Skip Pre-Closing Review** is also available from this view.

Digital Close
by Pavaso

Home | My Messages | My Team | Help | Example Signer

NAVIGATION

- My Closing Dashboard
- Step 1 - Pre-Closing Review
- Step 2 - Pre-Closing Completed

Document Review Instructions: Scroll through each page of the document to review it. When you are finished, select "Confirm this Document" to indicate that you understand it, have no more questions, and agree to sign it.

Pre-Closing Review

0/1 Document(s) Confirmed | 0/0 Task(s) Remaining | 0 Day(s) Until My Closing

Print **C**

Example Loan Package

Closing Disclosure *This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information	Transaction Information	Loan Information
Date Issued 4/15/2013	Borrower Michael Jones and Mary Stone	Loan Term 30 years
Closing Date 4/15/2013	123 Anywhere Street Anytown, ST 12345	Purpose Purchase
Disbursement Date 4/15/2013	Seller Steve Cole and Amy Doe	Product Fixed Rate
Settlement Agent Epsilon Title Co.	321 Somewhere Drive Anytown, ST 12345	Loan Type <input checked="" type="checkbox"/> Conventional A
File # 12-3456	Lender Ficus Bank	<input type="checkbox"/> VA <input type="checkbox"/>
Property 456 Somewhere Ave Anytown, ST 12345		Loan ID # 123456789
Sale Price \$180,000		MIC # 000654321

Loan Terms	Can this amount increase after closing?
Loan Amount \$162,000	NO
Interest Rate 3.875%	NO
Monthly Principal & Interest \$761.78 <i>See Projected Payments below for your Estimated Total Monthly Payment.</i>	NO

Prepayment Penalty **YES** • As high as \$3,240 if you pay off the loan during the first 2 years

Partial Payments

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 456 Somewhere Ave, Anytown, ST 12345

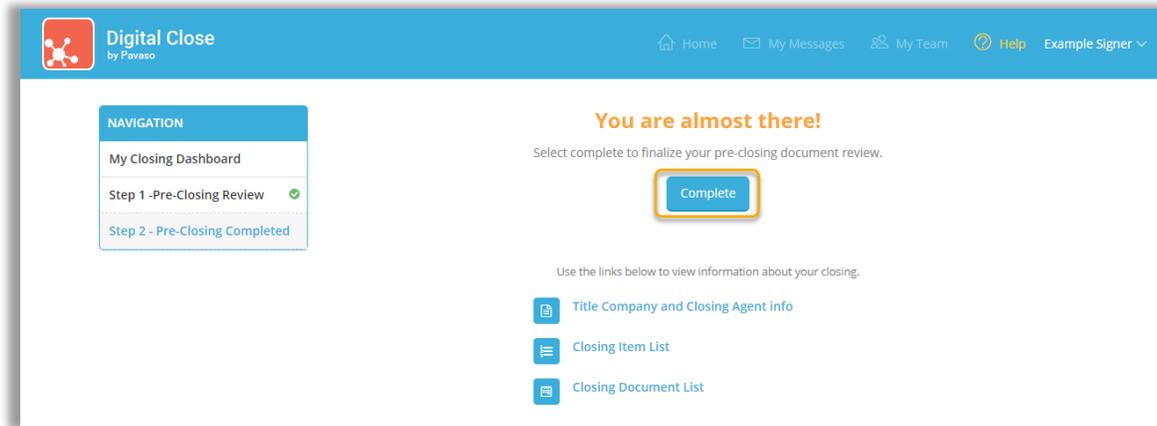
Estimated Property Costs over Year 1

Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
No Escrow	
Escrow Waiver Fee	

In the future, Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property taxes, your lender may (1) add a late charge to your account, (2) add a penalty to your account, or (3) require that the lender foreclose and provide fewer than 30 days notice.

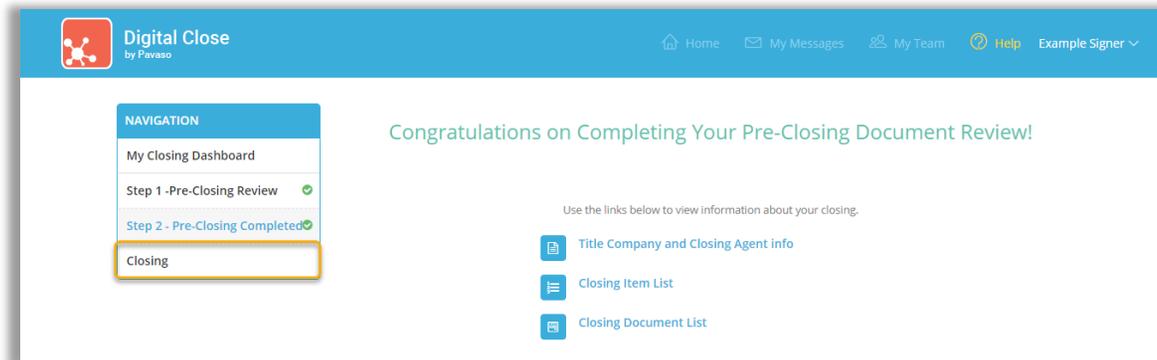
Go to Previous Document **Confirm this Document** **Skip Pre-Closing Review**

After confirming the document or skipping Pre-Close Review, you can select **Complete** to finalize the pre-closing document review. You must complete the pre-closing document review before you are able to move forward with the system test.

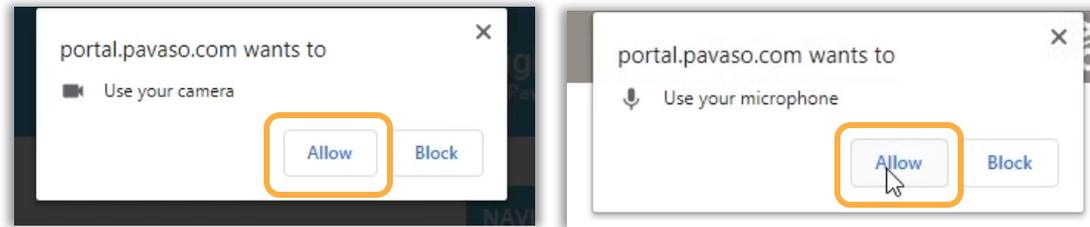


System Test Prior to the RON Signing Session

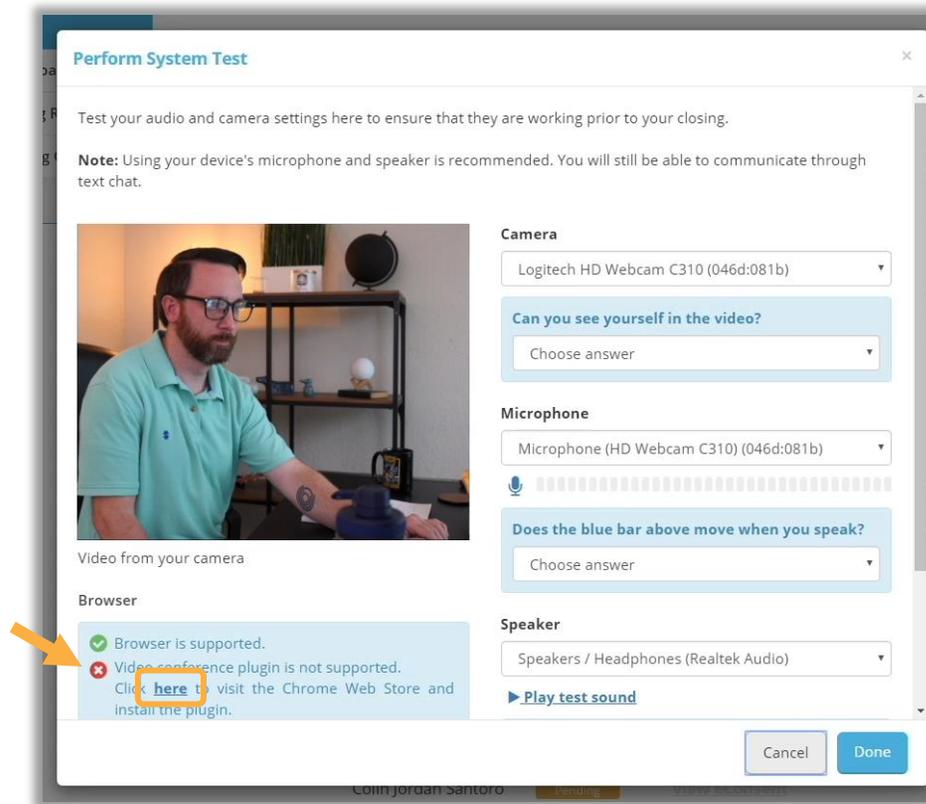
After the pre-closing document review is finalized, you can select the **Closing** tab.



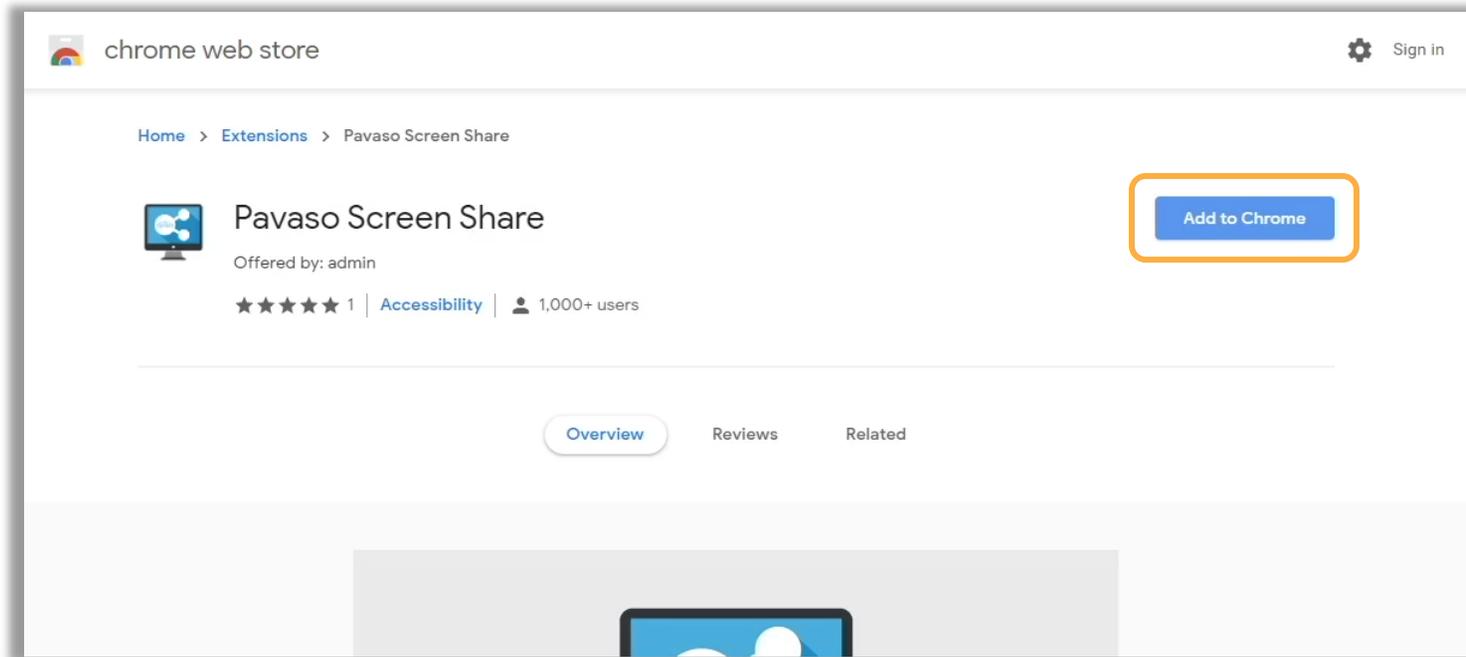
Select **Allow** on the browser pop-up to permit your camera to be access by Pavaso. If applicable, select **Allow** again to permit their microphone to be accessed as well.



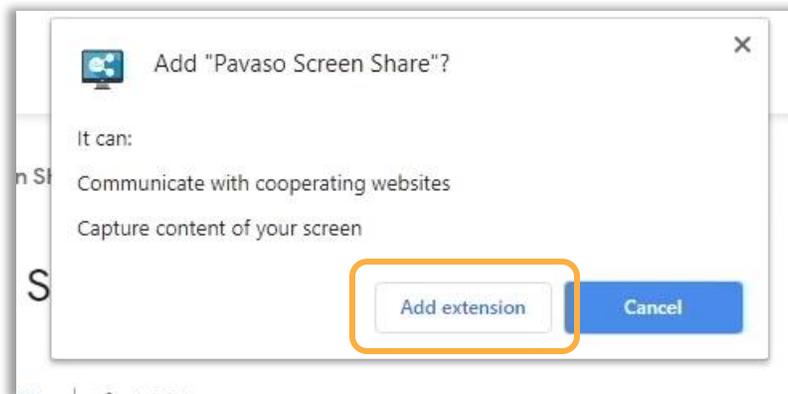
When using Chrome, you need to install the **Pavaso Screen Share** plugin. In the blue box under the Brower section, you will see a red x icon and a link to install the plugin.



Selecting the link redirects you to the Chrome web store. On the next page, select **Add to Chrome**.



In the pop-up, select **Add extension**. Return to the Pavaso website.



Back in the **Perform System Test** pop-up, you should verify your camera, microphone and speakers are working and select **Yes** for each option. Then, select **Done**.

Perform System Test

Video from your camera

Browser

- ✓ Browser is supported.
- ✓ Video conference plugin is supported.

Camera

Logitech HD Webcam C310 (046d:081b)

Can you see yourself in the video?

Yes

Microphone

Microphone (HD Webcam C310) (046d:081b)

Does the blue bar above move when you speak?

Yes

Speaker

Speakers / Headphones (Realtek Audio)

▶ Play test sound

Do you hear the test sound when you play it?

Yes

Cancel Done

You should see green checkmarks next to all the items tested.

Step 1: Perform System Test
Select 'Perform System Test' to begin.

[Perform System Test](#)

Last completed on 04/17/2020 05:17 AM Central Daylight Time

- ✓ Camera - Working
- ✓ Microphone - Working
- ✓ Video conference plugin - Supported
- ✓ Speaker - Working
- ✓ Browser - Supported

Pavaso Support

Business Hours: Monday – Friday 7:00 am – 8:00 pm CST ([Holiday Schedule](#))

Email: support@pavaso.com

Phone/ Closing Hotline: (866) 288-7051, Option 3

24/7 Online Help Library: Log into your Pavaso account and click on “Help” next to your name.

*Due to platform capabilities, state law or regulation or all, remote online notarization is not available in all areas.

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