



In Person eNotarization* (IPEN)

Notary Guide

Revised: 4/20/2023

Pavaso

Table of Contents

Before You Begin.....	2
What is In Person eNotarization?	2
Signer Identity Validation	2
Minimum System Requirements	2
System and Order Configuration	2
Order Settings	2
Enabling IPEN 2.0.....	3
How to Enable IPEN 2.0	3
Inviting Signers	4
Printing Documents for Wet Signature	6
Pre-Close Tags	9
Signer Pre-Closing Document Review	10
Performing an IPEN Closing	17
Confirm Order Status.....	17
Closing Agent Access.....	19
Adding Participants.....	21
Check In	22
Signatures	26
ID Validation	27
Signing.....	29
Notary Journal	31
Pavaso Support	33

Before You Begin

What is In Person eNotarization?

In Person eNotarization is the act of notarizing documents electronically online, from the same location, in person.

A Notary performing an IPEN transaction must be a legally commissioned Notary public who is authorized to conduct notarizations over the internet using digital tools. The Notary is required to validate identification and witness the signing event online.

Pavaso's Digital Close Enterprise (DCE) platform gives notaries the tools they need to conduct an online closing. During IPEN closings, notaries validate the Signer's identity and digital signatures are applied to documents. If a document requires a wet signature, the Notary will need to obtain the wet signature prior to closing the order. Documents requiring wet signatures must be printed from the Pavaso portal and scanned/imported into the system to successfully close an order.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every Signer participating in an IPEN session. Pavaso validates identity through these documents.

- Government or State Photo ID
- Passport
- Credible Witness(es)
- Personally Known

Minimum System Requirements

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

System and Order Configuration

Order Settings

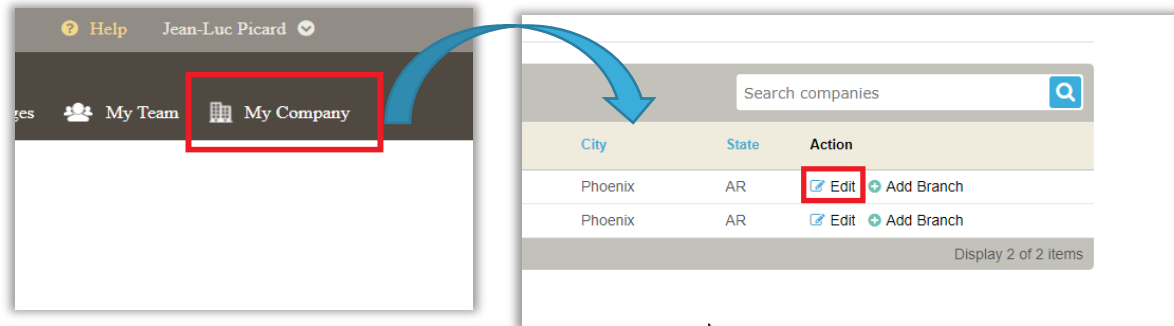
Web Closing 2.0 must be enabled for your company prior to attempting an IPEN transaction. Speak with your Implementation lead to request this feature be turned on. If you are unsure who to contact, email implementation@pavaso.com for assistance.

Enabling IPEN 2.0

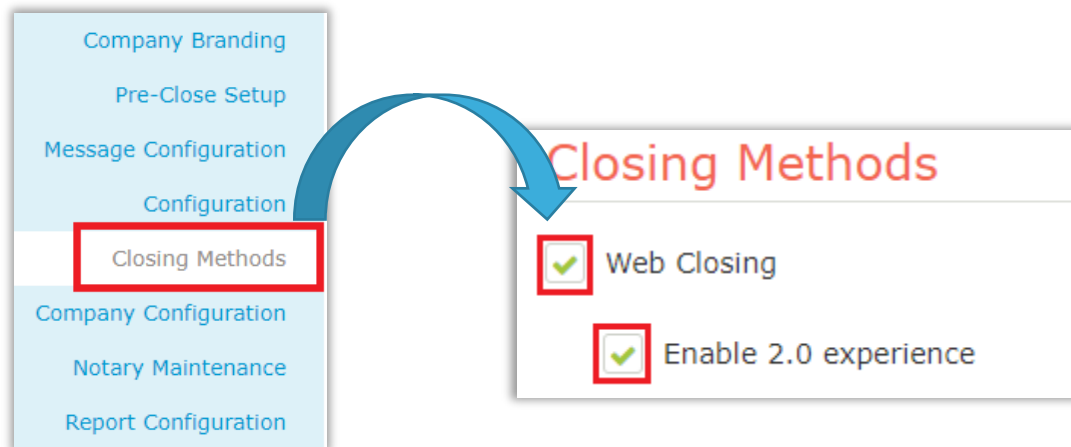
How to Enable IPEN 2.0

Before you can start IPEN 2.0 closings, this option must be enabled. Select **My Company** and **Edit** for the desired company or branch.

Note: This setting is only available to Company and Primary Administrators.



This brings you to the company settings page. Select **Closing Methods** from the left, then select **Enable 2.0 Experience**.



Inviting Signers

Once configuration is complete, invite the Signers to the order to review their documents. Selecting the **Invite** button sends the invitation for Signers to create their account.

Note: The button verbiage may change depending on if the order contains Buyers, Sellers, or both.

*Note: The **Release Order** button is used to notify Lender(s) and other partners that the order is ready on Pavaso.*

The screenshot shows the Pavaso Digital Close Enterprise interface. The top navigation bar includes links for Home, My Messages, My Team, My Company, Help, and the user name Cindy Closer. The current date/time is 04/30/2021 01:23:55 PM. The main header shows the Pavaso logo and the text 'Digital Close Enterprise'. Below this, there are tabs for Lobby, View/Edit Notes, Notifications, Invite Others, and Edit Signature. The main content area is divided into two columns. The left column contains order details: 852 Release Road, Dallas, TX 12354; ORDER NUMBER BH_04302021; COMPANY (TEST Training) BH Title; BUYER: Stanley Buyer; SELLER: ; SALES PRICE: \$ 0.00; CLOSING DATE: 04/30/2021 12:22 PM; and COUNT DOWN TO. The right column contains two buttons: 'Release Order' and 'Invite Buyer(s) to Pre-Closing', with the latter highlighted by a red box. Below the buttons, there is a 'Pre-Closing' section with a description and an 'Edit' link. The 'Documents' section includes links for Deleted Documents, Document Review Status, and Edit. A table follows with columns for Reviewed, Accepted, and Date Due. The table has one row for 'Title Documents' with a link to 'eNotary Example' and checkboxes for Reviewed and Accepted, with a date due of 04/30/2021.

Example Signer invitation email:



Welcome to Pavaso!

We wanted to take this opportunity to personally welcome and introduce you to Pavaso, a new way to manage your home. Pavaso will be your electronic connection to important home closing information through the **Digital Close™** application.

[Get Started](#)

Your real estate team will use **Digital Close™** to electronically communicate with you during your home closing process. And, in turn, you will be able to use **Digital Close™** for unprecedented visibility into the status of your home closing at all times.

Here's how to get started:

1. Once you receive your invitation email from Pavaso, click on the link to verify your account.
2. That will take you to the Sign In page on Pavaso.com so you can create a password for your account and accept Pavaso's Terms and Conditions. Be sure to book mark this page as you'll return here to sign in to the site throughout the closing process.
3. Once signed in, open the **Digital Close™** application from your Pavaso Home screen.
4. Create a 6-Digit PIN (numerical only) for the closing application. You will use this PIN throughout your digital closing experience. Be sure to remember the number you create, and **do not share it with anyone**.
5. Open your Order from the Lobby, then click on any document link to open your closing documents. Scroll through the document pages and click on the 'Accept and Save' button when you have fully read the document.
6. Once you have completed reviewing all of your closing documents, click on the 'Complete Pre-Closing' phase in the bottom-left navigation to complete your pre-closing review process.
7. When your closing is ready to take place, you will visit your closing agent's office to digitally sign all of your closing documents using one of Pavaso's Signing platforms.

That's it! If you have any questions during the process, simply click on "My Team" within Pavaso to access contact information for everyone involved in your closing.

Printing Documents for Wet Signature

When accessing the **Closing** phase, select the **Print** button on the blue banner.

Note: The order must be in **Pending Closing** status to access the **Closing** phase.

The screenshot displays the Digital Close Enterprise web application. The top navigation bar includes a logo, the text "Digital Close Enterprise", and links for Lobby, View/Edit Notes, Notifications, Invite Others, and Edit Signature. The current date/time is 12/10/2019 01:28:42 PM, and the system is set to "System".

On the left sidebar, the address "654 Lunch Lane, Plano, TX 12345" is shown. Below it are links for Edit and Replicate Order. The order details include: Order Number BH_12102019_3, Buyer: Stanley Buyer, Seller: (blank), Sales Price: \$ 0.00, Closing Date: 12/10/2019 01:00 PM, and a countdown timer for "Count Down to Closing" showing 0 days, 0 hours, 0 minutes, and 0 seconds. A list of steps on the left includes "Take a Tour", "Pre-Closing Review", "Closing Setup", and "Closing", with the "Closing" step highlighted in blue.

The main content area is titled "Select where you want to close:" and features three options: "SIGNING TABLE (Windows 8 app)", "WEB CLOSING (Any web browser)", and "PAPER CLOSING". A "Continue" button is located below these options. A blue banner at the bottom of the main area states "There are 2 documents requiring wet signatures." and contains a "Print" button, which is highlighted with a red box.

Select **Print All** to print all documents marked for wet signature.

Note: Documents printed for wet signature cannot be converted back to digital signatures.



This generates a PDF of all documents requiring wet signature. Each document is accompanied by a QR code coversheet. These coversheets must be scanned before the corresponding wet-signed documents.



ALLONGE TO NOTE - GENERIC

Print Date: 11/14/2019 11:08:53 AM
Order No: 11142019_163650

Description:

Allonge_To_Note_-_generic.pdf

Pre-Close Tags

If tags can be signed prior to the closing, the **Pre-Closing** setting can be used. These tags must be completed by the Signer during the [Pre-Close Review](#).

Audience:
All

Date Due:
10/31/2019

☒ Additional Action Required at Closing

☐ Wet Signature Required

Document Templates:
FHA

+ Tag for Signature

+ Tag for Initials

+ Tag for Education

+ Tag for Notary

+ Tag for Text

RE: Loan Number: 13600307

Property Address: 645 South Street, Dallas, TX 12345

Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to me/us regarding my/our loan with you to the following address.

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

☒ The property address shown above. If the property shown above consists of more than one unit, the specific address is:

☒ OTHER THAN PROPERTY ADDRESS

I/We will notify the Lender in writing should the above mailing address be changed at any time

Susie Stevens

copy tag

Details

Signer:
Stanley Buye

☒ Pre-closing

☐ Closing

copy tag

Details

Format:
Text

☐ Required?

Signer:
Stanley Buye

☒ Pre-closing

☐ Closing

MAILING ADDRESS CERTIFICATION
MACLSR 08/19/13

Signer Pre-Closing Document Review

Each Signer must complete the Pre-Closing Document Review prior to the closing using their own account. All orders appear on the Signer's Closing Dashboard.

The screenshot displays the 'Digital Close by Pavaso' web application. The top navigation bar is blue with the logo on the left and links for Home, My Messages, My Team, Help, and a user profile for Bernadette L Buyer on the right. The main content area is titled 'My Closing Dashboard' and is divided into two columns: 'CURRENT CLOSINGS' and 'RECENT ACTIVITY'. Under 'CURRENT CLOSINGS', there is a card for a closing at '543 Apple Avenue, Plano, TX 75093' with a 'Pending Review' status. The card lists the Borrower(s) as 'Bernadette Buyer', Seller(s) as blank, Order Number as 'ExampleOrder_123', Loan Number as 'ExampleOrder_123', and Closing Date as '06/25/2019 02:00 PM'. Below this, the 'PAST CLOSINGS' section shows a message: 'You have no older closings.' The 'ABOUT PAVASO' section at the bottom includes a video tutorial thumbnail and four links: 'My Closing Experience', 'Consumer Testimonial', 'About Digital Close', and 'Pavaso's Vision & History'.

Digital Close
by Pavaso

Home My Messages My Team Help Bernadette L Buyer

My Closing Dashboard

CURRENT CLOSINGS

543 Apple Avenue, Plano, TX 75093 Pending Review

Borrower(s): **Bernadette Buyer**
Seller(s):
Order Number: **ExampleOrder_123**
Loan Number: **ExampleOrder_123**
Closing Date: **06/25/2019 02:00 PM**

RECENT ACTIVITY

PAST CLOSINGS

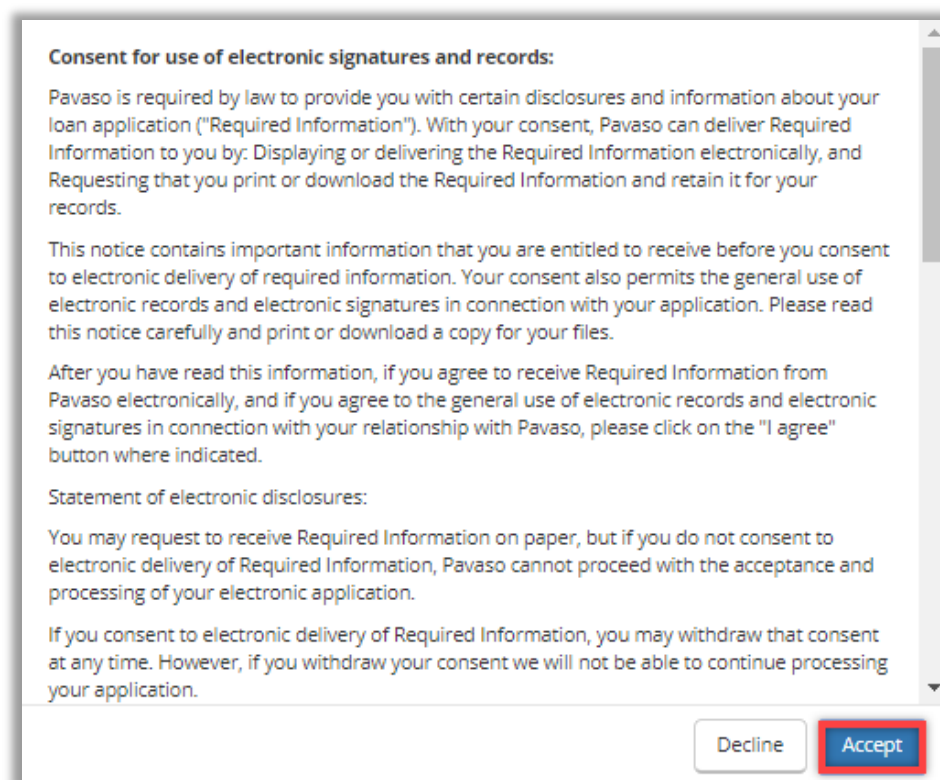
ABOUT PAVASO

Video Tutorial

- My Closing Experience
- Consumer Testimonial
- About Digital Close
- Pavaso's Vision & History

Selecting the order from the dashboard opens the order to begin document review. Signers are required to agree to the eConsent by choosing **Accept**

Should the Signer decline the eConsent unintentionally, contact [Pavaso Support](#) to reset the eConsent. The Signer will have the ability to Accept the eConsent after the reset. If they decline the eConsent, they will not be able to participate in the session digitally.



Consent for use of electronic signatures and records:

Pavaso is required by law to provide you with certain disclosures and information about your loan application ("Required Information"). With your consent, Pavaso can deliver Required Information to you by: Displaying or delivering the Required Information electronically, and Requesting that you print or download the Required Information and retain it 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 records and electronic signatures in connection with your application. Please read this notice carefully and print or download a copy for your files.

After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with Pavaso, please click on the "I agree" button where indicated.

Statement of electronic disclosures:

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 acceptance and processing of your electronic application.

If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent we will not be able to continue processing your application.

Decline Accept

The Signer selects a document to review from the list.

The screenshot shows the 'Digital Close by Pavaso' web application interface. The top navigation bar is blue and contains the logo, 'Home', 'My Messages', 'My Team', 'Help', and a user profile 'Stanley Buyer'. A left sidebar titled 'NAVIGATION' lists 'My Closing Dashboard', 'Step 1 -Pre-Closing Review' (highlighted with a green checkmark), and 'Step 2 - Pre-Closing Completed'. The main content area is titled 'Pre-Closing Review' and includes status indicators: '0/3 Document(s) Confirmed', '0 Day(s) Until My Closing', and '0 Notification(s)'. A 'Description' box explains the review phase. Below this is a filter section with a dropdown set to 'All', view toggles, a search bar, and action icons. Three document cards are displayed: 'Closing Disclosure' (with a 'Let's Review' button highlighted by a red box), 'Compliance Agreem...', and 'NOTE'. Each card shows 'Pending Review' with an information icon. At the bottom, there are expandable sections for 'Educational Content' and 'Notes', followed by a green box with instructions and a 'Skip Pre-Closing Review' button.

Digital Close
by Pavaso

Home My Messages My Team Help Stanley Buyer

NAVIGATION

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

Pre-Closing Review

0/3 Document(s) Confirmed 0 Day(s) Until My Closing 0 Notification(s)

Description

During this phase, you will have a chance to review your pre-closing documents and get educated about your upcoming closing. If you have any questions during this time, you can use the Notifications center to ask a question directly to your team members.

Filter: All Search Documents

Closing Disclosure
Let's Review
Pending Review

Compliance Agreem...
Pending Review

NOTE
Pending Review

Educational Content

Notes

Selecting **Skip Pre-Closing Review** will proceed you to the next screen to select **Complete**. Selecting this option will bypass any documents that have not yet been confirmed and complete your review. Any outstanding documents will require individual digital signatures during closing.

Skip Pre-Closing Review

All pages must be reviewed before the **Confirm This Document** button enables. Depending on configuration settings, documents that are confirmed during the Pre-Closing Review will have signatures applied to the document during closing.

Financial Protection Bureau at
www.consumerfinance.gov/mortgage-closing

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information			Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ficusbank.com		sam@omegabiz.biz	joe@alphabiz.biz	sarah@epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321



Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

CLOSING DISCLOSURE Go to Previous Document **Confirm this Document** PAGE 5 OF 5 - LOAN ID # 123456789



If tags are set to **Pre-Close** during configuration, the Signer can complete tags prior to closing. Clicking inside the tag prompts the Signer to create a signature and initials.

Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Rodrigo Buyer Date

LOAN ESTIMATE Page 3 of 3 - LOAN ID # 05172018_001054

 **Confirm** 

A mouse or touchscreen can be used to capture the signature. Selecting **Adopt** will apply the signature or initial.



The screenshot shows a web-based 'Edit Signature' interface. At the top, there are two input fields: 'Your Full Name' containing 'Rodrigo Buyer' and 'Your Initials' containing 'RB'. Below these is a tabbed interface with 'Draw' selected and 'Select Pre-Drawn Style' as an option. A blue informational box states: 'By clicking "Adopt", I agree to this signature and initials being used as the electronic representation of my signature and initials on all closing documents.' The main area has two drawing sections. The first, 'Draw your signature', shows a handwritten signature 'Rodrigo Buyer' with a 'Delete' button. The second, 'Draw your initials', shows the handwritten initials 'RB RB' with a 'Delete' button. At the bottom right, there are 'Cancel' and 'Adopt' buttons, with the 'Adopt' button highlighted by a red rectangle.

Confirm must be selected to save the changes.

to service your loan. If so, you will make your payments to us.
☒ to transfer servicing of your loan.



Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

  05/20/2018
Rodrigo Buyer Date

LOAN ESTIMATE

Page 3 of 3 - LOAN ID # 05172018_001054

 **Confirm** 




Once all documents are reviewed and/or confirmed, the Signer selects **Complete** to finalize the Pre-Closing Review. If the Signer has confirmed all documents, this will happen automatically.

You are almost there!

Select complete to finalize your pre-closing document review.

Complete

Use the links below to view information about your closing.

-  [Title Company and Closing Agent info](#)
-  [Closing Item List](#)
-  [Closing Document List](#)

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.

Congratulations on Completing Your Pre-Closing Document Review!

Use the links below to view information about your closing.



[Title Company and Closing Agent info](#)



[Closing Item List](#)



[Closing Document List](#)

Performing an IPEN Closing

Confirm Order Status

Prior to closing on Pavaso, the Notary must confirm the order status is **Pending Closing**. The Pending Closing status is achieved once all Signers have completed their [Pre-Closing Review](#). If the order is not in Pending Closing status, the signing cannot begin.

The screenshot displays the Pavaso Digital Close Enterprise interface. At the top, there is a navigation bar with links for Home, My Messages, My Team, My Company, Help, and a user profile for Cindy Closser. The current date/time is 04/30/2021 01:36:21 PM. Below the navigation bar, the 'Order Lobby' section is active, showing a list of orders. The table has columns for ORDER NUMBER, LOAN NUMBER, BORROWER, SELLER, NOTARY, COMPANY, PROPERTY, SCHEDULED CLOSING DATE, ACTUAL CLOSING DATE, and STATUS. A red arrow points to the 'Pending Closing' status of the first order. The table also includes tabs for 'Open' and 'Closed' orders, and a search bar with 'Loan Number' as the search criteria. The bottom of the table shows 'Display 10 of 10 items' and a link to 'View Archived Orders'.

ORDER NUMBER	LOAN NUMBER	BORROWER	SELLER	NOTARY	COMPANY	PROPERTY	SCHEDULED CLOSING DATE	ACTUAL CLOSING DATE	STATUS
									Pending Closing
									Pending Closing
									Pending Review
									Pending Closing

Once your order is opened, select **Closing**.

0 DAYS 0 HOURS 0 MINUTES 0 SECONDS

- Take a Tour ✓
- Early Disclosures
- Pre-Closing Review ✓
- Closing Setup ✓
- Closing**

Once you are in the closing state, select the platform you are using for the signing, then select **Continue**.

Select where you want to close:

WEB CLOSING
(Any web browser)

MULTI-DEVICE CLOSING
(Any web browser, all participants using their own device)

CLOSING AGENT ACCESS

PAPER CLOSING

Continue →

Select where you want to close:

✓ WEB CLOSING
(Any web browser)

MULTI-DEVICE CLOSING
(Any web browser, all participants using their own device)

CLOSING AGENT ACCESS

PAPER CLOSING

Continue →

Closing Agent Access

If you are returning to this stage with changes to be made, select **Change Closing Platform, Closing Agent Access** and then **Continue**.

The diagram illustrates the process of selecting closing agent access. It shows two overlapping screenshots of the application interface. A blue curved arrow points from the first screenshot to the second. In the first screenshot, the 'WEB CLOSING' option is selected with a green checkmark. The 'Change Closing Platform' button is highlighted with a red box. In the second screenshot, the 'CLOSING AGENT ACCESS' option is selected with a green checkmark, and the 'Continue' button is highlighted with a red box.

Select where you want to close:

✓ WEB CLOSING
(Any web browser)

MULTI-DEVICE CLOSING
(Any web browser, all participants using their own device)

CLOSING AGENT ACCESS

PAPER CLOSING

⇄ Change Closing Platform Continue →

Select where you want to close:

WEB CLOSING
(Any web browser)

MULTI-DEVICE CLOSING
(Any web browser, all participants using their own device)

✓ CLOSING AGENT ACCESS

PAPER CLOSING

Continue →

Closing Agent tasks can be completed here, if needed, except eNotarization. All eNotarization must occur within the session with the Signers.

The screenshot displays the Digital Close Enterprise web application interface. At the top, the current date and time are 03/23/2022 08:10:41 AM, and the system is set to 'System'. The navigation bar includes links for Lobby, View/Edit Notes, Notifications, Invite Others, and Edit Signature. The main workspace shows a 'List of Docs' on the left with a dropdown menu set to 'All'. The selected document is 'NAME AFFIDAVIT - Riker'. The document content is a 'TEST ORDER' for a 'NAME AFFIDAVIT'. The form includes fields for Loan Number (4567812387), Date (5/28/2022), and Name (Wil Riker). Below these fields, there is a section for 'This is to certify that:' followed by a line for the name 'Wil Riker, William Riker, Number 1, Thomas Riker' and several blank lines for additional text.

Digital Close Enterprise

Current date/time: 03/23/2022 08:10:41 AM System

Lobby View/Edit Notes Notifications Invite Others Edit Signature

Close Order Task List Undo Print Import Save Add Tags and Markup

List of Docs NAME AFFIDAVIT - Riker

All

NAME AFFIDAVIT

TEST ORDER

NAME AFFIDAVIT

Loan Number: 4567812387

Date: 5/28/2022

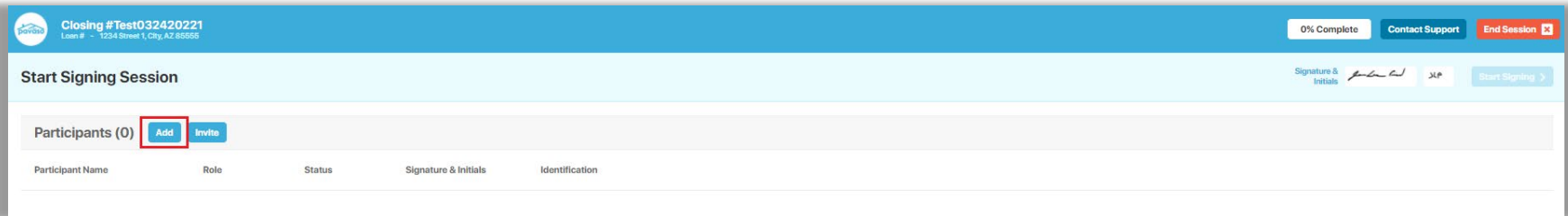
Name: Wil Riker

This is to certify that:

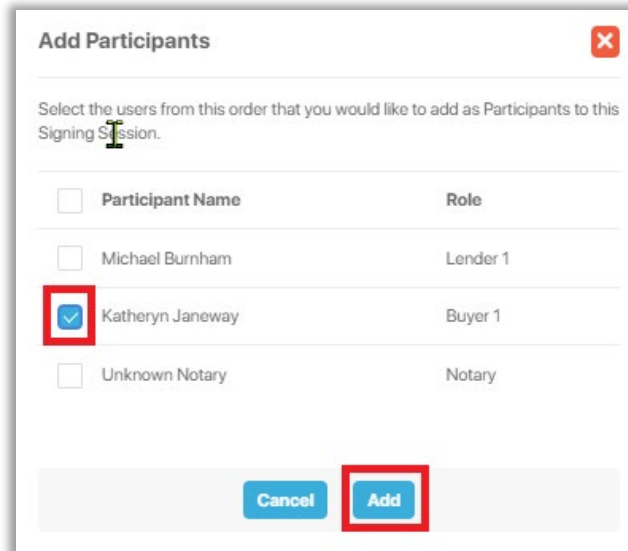
Wil Riker, William Riker, Number 1, Thomas Riker

Adding Participants

To add Participants to the signing, select the **Add** button.

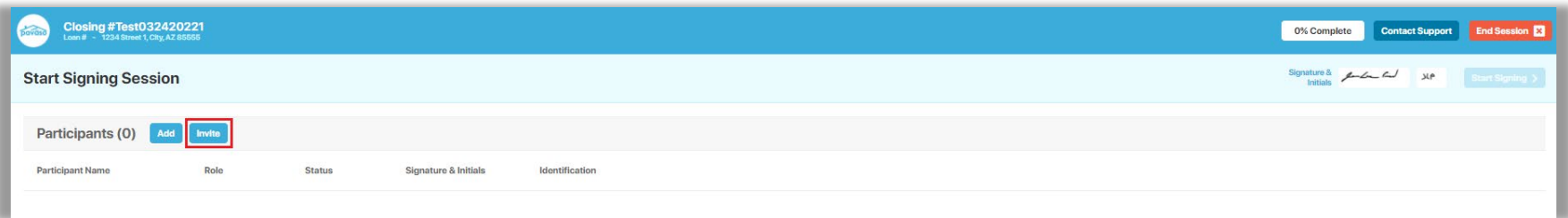


Choose the Participants you would like to add to the session, then select **Add**.

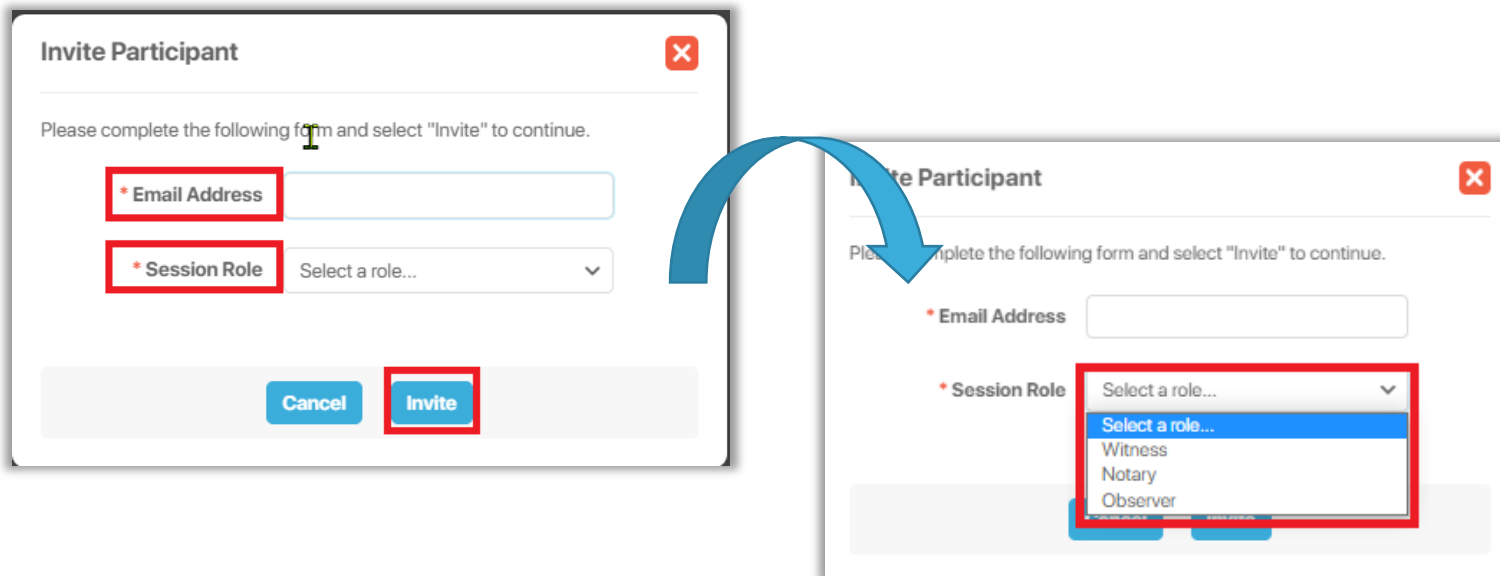


Participant Name	Role
<input type="checkbox"/> Michael Burnham	Lender 1
<input checked="" type="checkbox"/> Katheryn Janeway	Buyer 1
<input type="checkbox"/> Unknown Notary	Notary

To add a Witnesses, other Notaries, or Observers who were not originally listed on the order, select **Invite**.



Enter an email address and choose the appropriate **Session Role** for the Participant (see definitions below), then select **Invite**.



Witness: Participant that is in a separate location from other Participants and will act as a Witness.

Notary: A change in Notary assignment.

Observer: Participant who is only able to view the session. Observers cannot communicate or sign.

Check In

Once all Participants have been added, you will be sent back to the dashboard where the Participant check-in process begins. Select **Check In**.

Note: This will prompt an eConsent for the Participant to read and check in using their Pavaso PIN.

Participant Name	Role	Status	Signature & Initials	Identification
Kathryn Janeway	Buyer 1	Check In		

After Check In is complete, the Signer is shown the eConsent. The Signer selects **Request Code** to be sent a verification code. If there are multiple Signers on the order, they will each need to request a verification code via their selected method.

The user selects either **Email** or **Text/SMS** to receive the code. If the dropdown is grayed out, this means the user does not have a cell phone number associated with their Pavaso profile and the code must be sent via email. The code is valid for 15 minutes.

[How do I update my email or cell phone number?](#)

Once the code is received, enter the code and select **Accept**.

pavaso Closing #991_040423
Loan #
912 Round Road, Dallas, TX 75245

0% Complete [Contact Support](#) [End Session](#)

Check In for Stanley Buyer - eConsent

[Back to Participants](#)

In order to proceed with your digital closing, please read the following consent, then enter your Verification Code and select 'Accept' below.

Consent for use of electronic signatures and records:
Pavaso is required by law to provide you with certain disclosures and information about your loan application ("Required Information"). With your consent, Pavaso can deliver Required Information to you by displaying or delivering the Required Information electronically, and Requesting that you print or download the Required Information and retain it 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 records and electronic signatures in connection with your application. Please read this notice carefully and print or download a copy for your files.

After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with Pavaso, please click on the "Accept" button where indicated.

Statement of electronic disclosures:
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 acceptance and processing of your electronic application.
If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent we will not be able to continue processing your application.
If you consent to electronic disclosures, that consent applies to all Required Information Pavaso gives you or receives from you in connection with your loan application and the associated notices, disclosures, and other documents.

The Required Information covered by the consent includes, among other things:

- Initial truth-in-lending disclosures
- Credit opportunity act disclosures
- Good faith estimate of closing costs
- Information on shopping for a loan

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you have any trouble printing out or downloading any Required Information, you may call Pavaso and request paper copies at 888.288.7551. If you need to update your e-mail address or other contact information contact Pavaso.

If you wish to withdraw your consent to electronic disclosures, you may do so by selecting the opt-out option in the application or notify Pavaso. After consenting to receive and deliver Required Information electronically, you may, upon request, obtain a paper copy of the Required Information by calling Pavaso.

* Enter Verification Code [Send Code](#)

[Decline](#) [Accept](#)

[?](#)

Signatures



Signers will be prompted to create an electronic signature and initials. They can select **Hand-Drawn** to use a touch screen device or a mouse to draw your electronic signature (see first image below). If their title company or lender provides the option to generate an electronic signature for them (see second image below), they may select **Pre-Drawn** to choose a signature style. Select **Adopt** to proceed.

The first screenshot shows the 'Hand-Drawn' interface. At the top, there are two buttons: 'Hand-Drawn' (highlighted with a red box) and 'Pre-Drawn'. Below them are two sections. The left section is titled 'Draw your SIGNATURE inside the dotted lines' and contains a large red rectangular box for drawing. Below this box is a 'Clear' button. The right section is titled 'Draw your INITIALS inside the dotted lines' and also contains a large red rectangular box for drawing, with a 'Clear' button below it. At the bottom center, there is an 'Adopt' button (highlighted with a red box).


The second screenshot shows the 'Pre-Drawn' interface. At the top, there are two buttons: 'Hand-Drawn' and 'Pre-Drawn' (highlighted with a red box). Below them is a section titled 'Select a style for your signature and initials'. This section contains a grid of six options, each showing a signature and initials. The top row shows 'katheryn janeway KJ', 'Katheryn Janeway KJ', and 'Katheryn Janeway KJ' (the third one is highlighted with a red box). The bottom row shows 'Katheryn Janeway KJ', 'Katheryn Janeway KJ', and 'Katheryn Janeway KJ'. At the bottom center, there is an 'Adopt' button (highlighted with a red box).

ID Validation

If desired, the Signer's ID information can be captured before the signing begins. The information captured here will be retained and entered in the eNotary journal. To validate the Signer's ID, select **Validate**.

Status	Signature & Initials	Identification
✓ Ready	 	Validate

Select the type of ID, then **Continue**.



Enter ID Information for Notary Journal Entry

You can enter this participant's ID information to expedite your journal entry at the end session.

Kathryn Janeway
7894 street, city, AZ 85555

* Type of ID Select type of ID...

Cancel **eValidate Instead** **Continue**

Enter ID Information for Notary Journal Entry

You can enter this participant's ID information to expedite your journal entry at the end session.

Kathryn Janeway
7894 street, city, AZ 85555

* Type of ID Select type of ID...

- Select type of ID...
- Driver's License
- Identification Card
- Passport
- Credible Witness(es)
- Personally known

Cancel **eValidate Instead** **Continue**

Complete the desired fields and select **Continue**. To electronically validate the ID through our third-party verification partner, select **eValidate Instead**. The Signer must have a smartphone with camera and text capability that can receive text messages from a U.S.-based phone number. This is the same process used to complete ID validation during a RON session.

Enter ID Information for Notary Journal Entry

You can enter this participant's ID information to expedite your journal entry at the end session.

Katheryn Janeway

7894 street, city, AZ 85555

Type of ID

Driver's License

License Number

Address

Expiration Date

mm/dd/yyyy

State

Select a state...

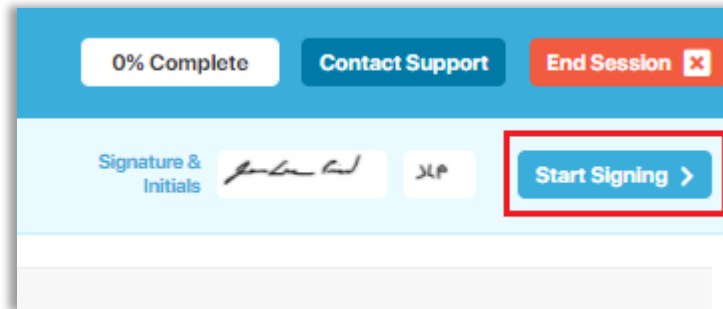
Cancel

eValidate Instead

Continue

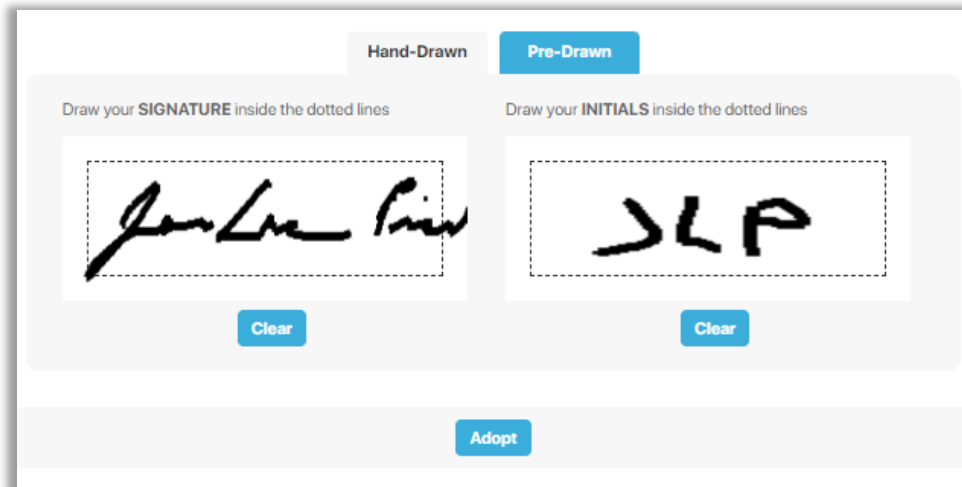
Signing

Once all Participants are checked in, select **Start Signing**.

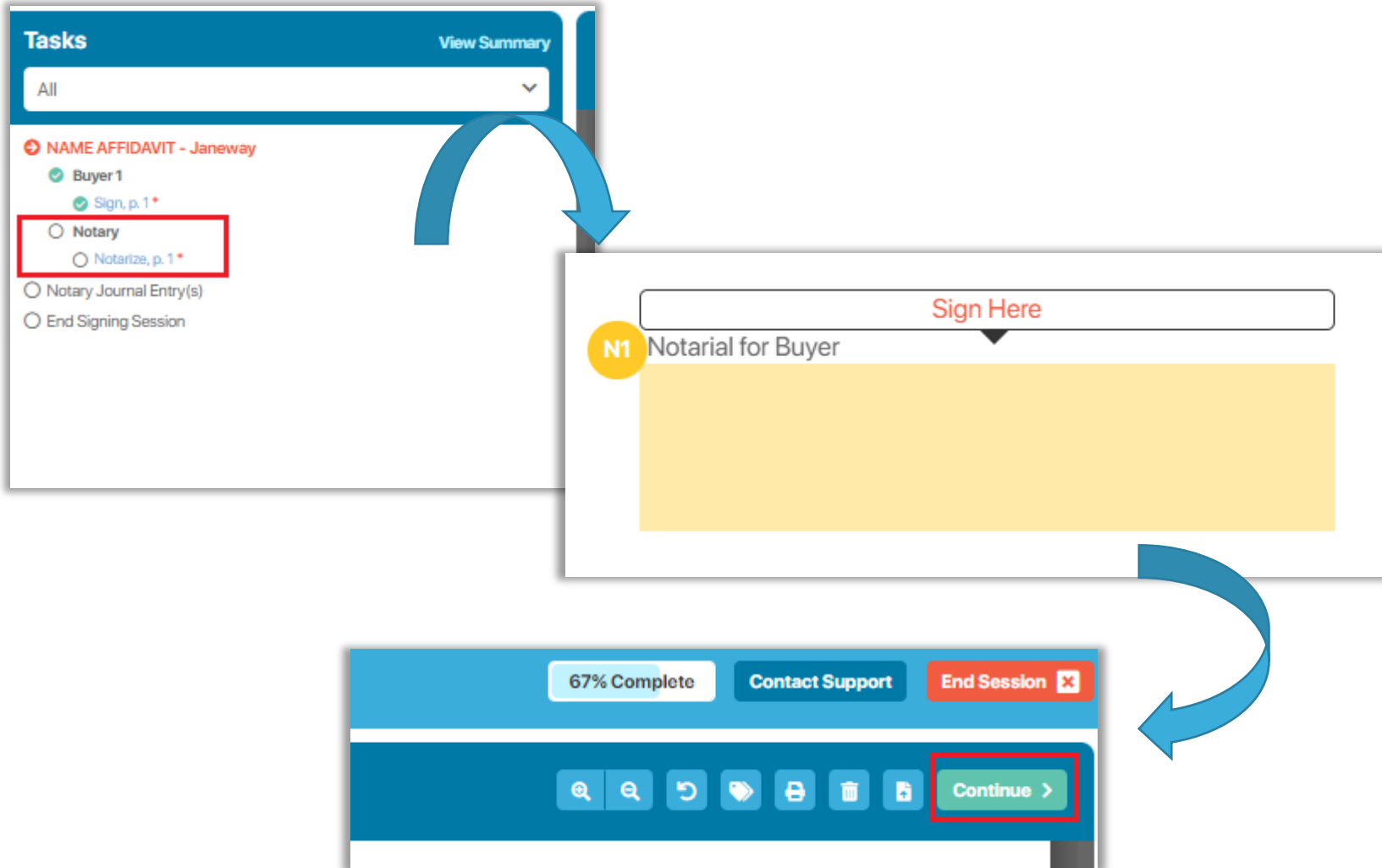


As the Notary, your signature will be saved to your profile for future signings. If you haven't completed your hand-drawn signature or pre-drawn signature, you will be prompted to do so now.

Note: You can change your hand-written signature by selecting **Clear**.



Once Adopt is selected, the signing begins. The left menu indicates which tasks have been completed (with a green check mark) and which have yet to be completed by Signers or other Participants (empty circle). Select the document or individual task to complete. Once all tasks are complete for a document, select **Continue**.



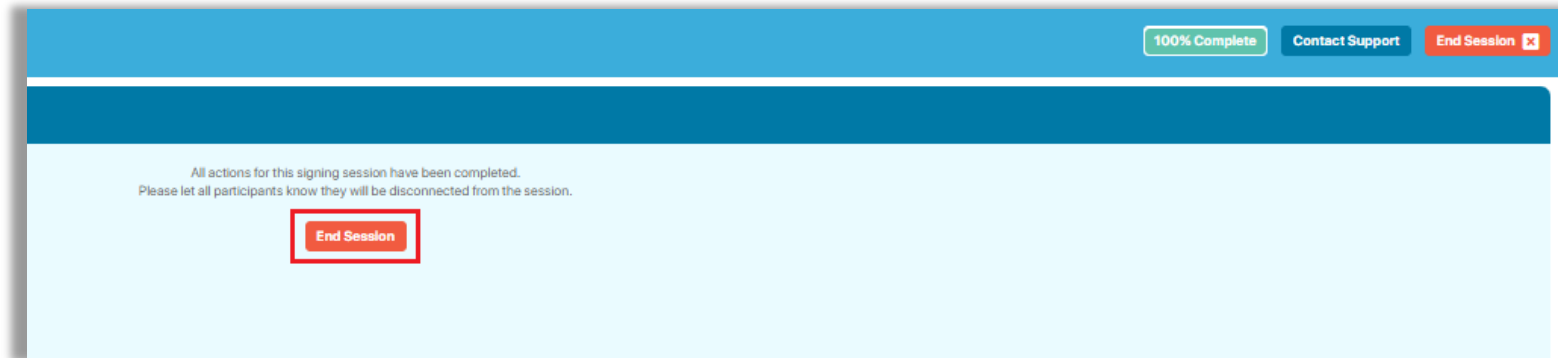
Notary Journal

If eNotarization occurred during the session, the eNotary journal appears. Each Signer will have a separate entry to complete. Select **Continue** when finished.

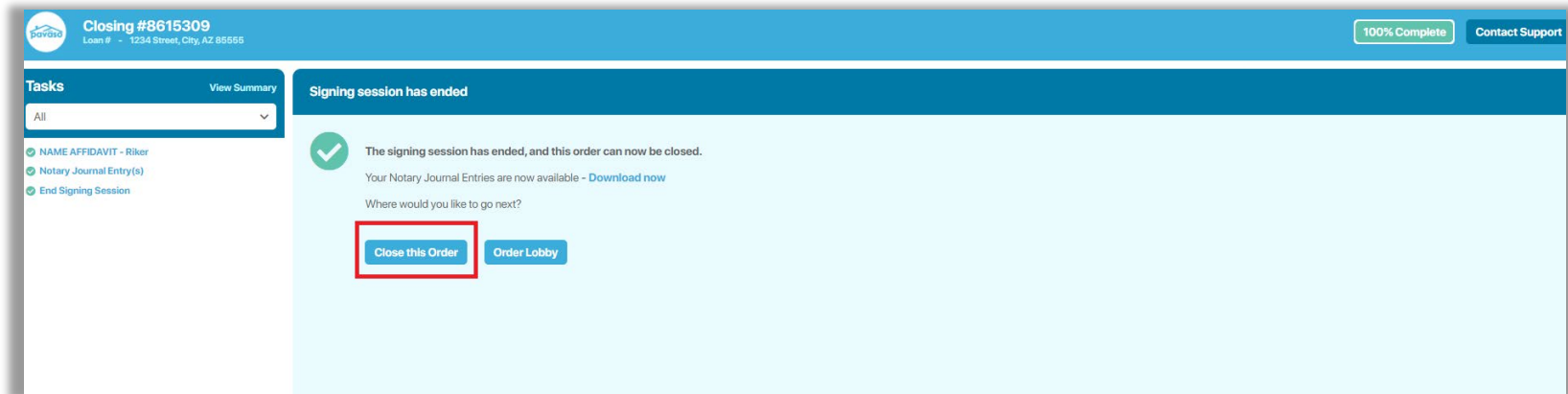
The screenshot shows a digital notary journal entry for a buyer named Kathryn Janeway. The form is titled "Entry 1 (Buyer 1)" and includes fields for the date of notarization (March 24, 2022), the description of the document (Mortgage Documents), and the document date (03/24/2022). The type of notarial act is set to "Acknowledgement". The signer's name is Kathryn Janeway, and her address is 7894 street, city, AZ, 85555. Her signature is displayed in a stylized font. There are also fields for a witness's name and signature, a "Delete" button, and a section for the notary's verification details, including the type of ID used (Driver's License), license number, address, expiration date (05/25/2025), and state (Arizona). Additional fields include county location of property, fee charged, place where the act was performed, and optional comments.

Entry 1 (Buyer 1) Kathryn Janeway	
Date of Notarization	March 24, 2022
Description/title of document(s)	Mortgage Documents
Document Date	03/24/2022
* Type of notarial act	Acknowledgement
Name of Signer	Kathryn Janeway
Address of Signer	7894 street, city, AZ, 85555
Signature of Signer	
Name of witness	
Signature of witness	
	Delete
Address of witness	
* Type of ID Used to verify	Driver's License
* License Number	
* Address	
* Expiration Date	05/25/2025
* State	Arizona
County location of property	
Fee charged	
Place where notarial act was performed	
Comments (optional)	

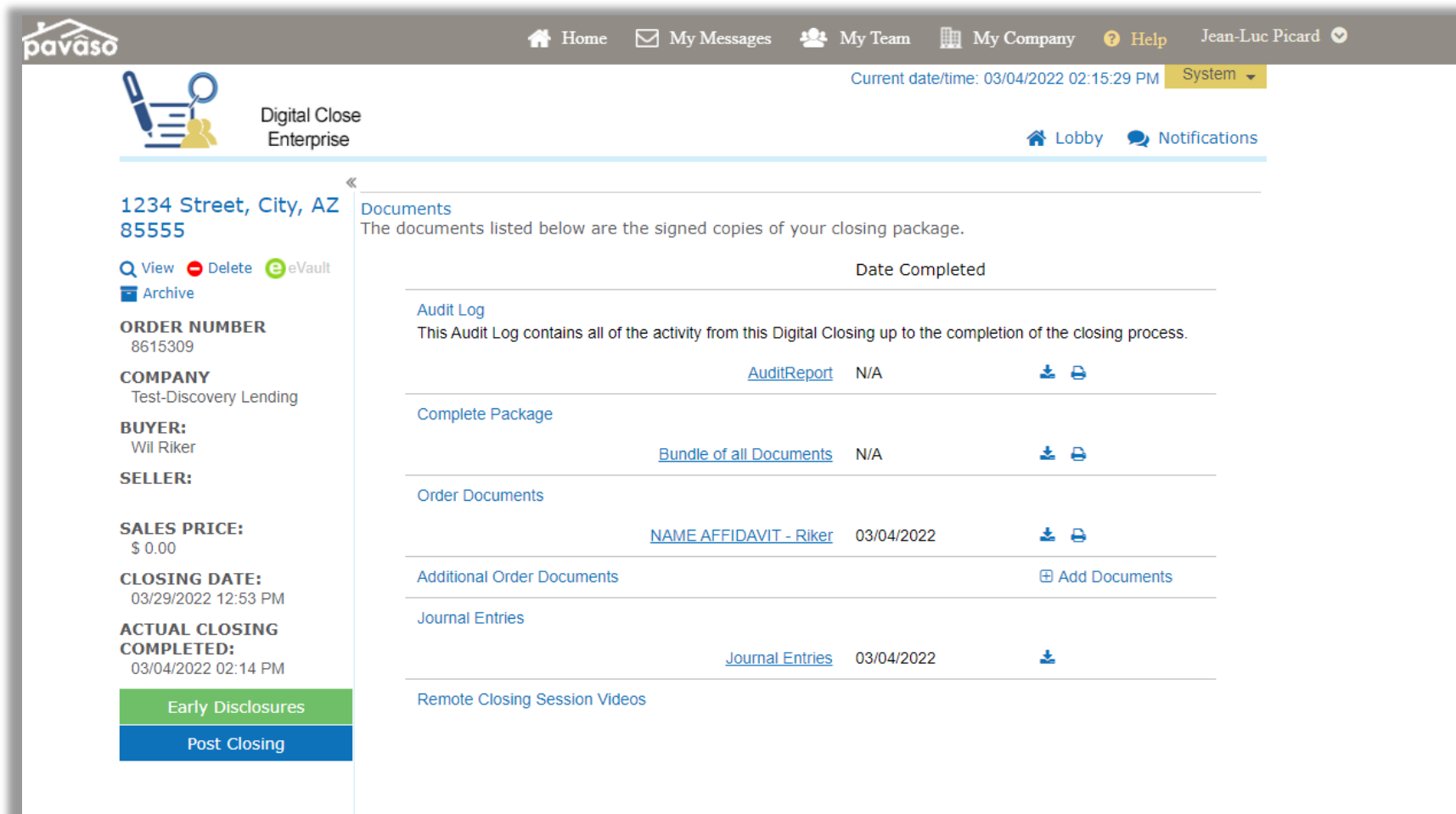
End the session by selecting **End Session**.



You can now either **Close this Order** or return to the **Order Lobby**. If there are outstanding tasks for the Closing Agent on the order, these will be completed in Closing Agent Access. You can also download the journal from this window.



Once an order is closed, you can review it and download documents.



The screenshot shows the Pavaso Digital Close Enterprise web application. The top navigation bar includes links for Home, My Messages, My Team, My Company, Help, and a user profile for Jean-Luc Picard. The current date/time is 03/04/2022 02:15:29 PM, and the system is set to System. The left sidebar displays the order details for 1234 Street, City, AZ 85555, including the order number 8615309, company Test-Discovery Lending, buyer Wil Riker, and seller information. The main content area shows a list of documents under the heading 'Documents'. The documents listed are: Audit Log (N/A), Complete Package (N/A), Order Documents (NAME AFFIDAVIT - Riker, 03/04/2022), Additional Order Documents (Add Documents), Journal Entries (Journal Entries, 03/04/2022), and Remote Closing Session Videos. Each document has a download icon.

1234 Street, City, AZ 85555

[View](#) [Delete](#) [eVault](#)
[Archive](#)

ORDER NUMBER
8615309

COMPANY
Test-Discovery Lending

BUYER:
Wil Riker

SELLER:

SALES PRICE:
\$ 0.00

CLOSING DATE:
03/29/2022 12:53 PM

ACTUAL CLOSING COMPLETED:
03/04/2022 02:14 PM

[Early Disclosures](#)
[Post Closing](#)

Documents
The documents listed below are the signed copies of your closing package.

	Date Completed	
Audit Log This Audit Log contains all of the activity from this Digital Closing up to the completion of the closing process.		
AuditReport	N/A	Download Print
Complete Package		
Bundle of all Documents	N/A	Download Print
Order Documents		
NAME AFFIDAVIT - Riker	03/04/2022	Download Print
Additional Order Documents		Add Documents
Journal Entries		
Journal Entries	03/04/2022	Download
Remote Closing Session Videos		

Pavaso Support

Website: <https://pavaso.com/contact/>

Phone/ Closing Hotline: (866) 288-7051

Email: support@pavaso.com

[View Our 24/7 Online Help Library](#)