

# In Person eNotarization\* (IPEN) Signer Guide

Revised: 4/20/2023

Pavaso

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# **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, as the Notary.

### **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 <u>https://pavaso.com/system-requirements/</u> for the most up-to-date requirements.

# **Creating Your Pavaso Account**

Each Signer will receive an invitation email to create a Pavaso account. If multiple Signers share the same email address, each Signer will receive an email invitation addressed to them specifically.

**Example:** Both Signers used <u>samplesigner@email.com</u>. Signer one is Amelia Jones and Signer two is Christopher Jones. Two emails are sent to <u>samplesigner@email.com</u>: one for Amelia Jones and one for Chris Jones. Both Signers must create accounts using their unique email.

#### Select Get Started.

	pavaso
	your place for everything home
	Welcome to Pavaso!
We want to Pavas be your e Digital C	ed to take this opportunity to personally welcome and introduce you o, a new way to manage your home. Pavaso will electronic connection to important home closing information through the close™ application.
	Get Started
you duri Digital (	ng your home closing process. And, in turn, you will be able to use
at all tim Here's h	es. ow to get started:
at all tim Here's h 1. O	ow to get started: nee you receive your invitation email from Pavaso, click on the link to
at all tim Here's h 1. O V 2. TI P B	ow to get started: noe you receive your invitation email from Pavaso, click on the link to entry your account. hat will take you to the Sign In page on Pavaso.com so you can create a assword for your account and accept Pavaso's Terms and Conditions. e sure to book mark this page as you'll return here to sign in to the site
at all tim Here's h 1. O 2. Tl pa B th 3. O	s. ow to get started: noe you receive your invitation email from Pavaso, click on the link to rifly your account. hat will take you to the Sign In page on Pavaso.com so you can create a assword for your account and accept Pavaso's Terms and Conditions. e sure to book mark this page as you'll return here to sign in to the site roughout the closing process. nce signed in, open the Digital Close™ application from your Pavaso
At all time Here's h 1. O Ve 2. Ti Bi th 3. O H 4. C	s. ow to get started: noe you receive your invitation email from Pavaso, click on the link to riffy your account. rat will take you to the Sign In page on Pavaso.com so you can create a assword for your account and accept Pavaso's Terms and Conditions. a sure to book mark this page as you'll return here to sign in to the site roughout the closing process. noe signed in, open the Digital Close™ application from your Pavaso ome screen. reate a 6-Digit PIN (numerical only) for the closing application. You will te this PIN throughout your digital closing experience. Be sure to
at all tim- Here's h 1. 0 ve 2. Ti pr 8 8 4 4 4. 0 4 4. 0 5. 0 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	s. ow to get started: noe you receive your invitation email from Pavaso, click on the link to riffy your account. rat will take you to the Sign In page on Pavaso.com so you can create a assword for your account and accept Pavaso's Terms and Conditions. a sure to book mark this page as you'll return here to sign in to the site roughout the closing process. noe signed in, open the Digital Close™ application from your Pavaso ome soreen. reate a 6-Digit PIN (numerical only) for the closing application. You will te this PIN throughout your create, and do not share it with anyone. pen your Order from the Lobby, then click on any document link to open our closing documents. Scroll through the document pages and click on a document end.
at all tim- Here's h 1. O 2. Ti pr B th 3. O H 4. C 5. O yo th 6. O o o	s. ow to get started: noe you receive your invitation email from Pavaso, click on the link to rifly your account. hat will take you to the Sign In page on Pavaso.com so you can create a assword for your account and accept Pavaso's Terms and Conditions. a sure to book mark this page as you'll return here to sign in to the site roughout the closing process. nes signed in, open the Digital Close™ application from your Pavaso ome soreen. reate a 6-Digit PIN (numerical only) for the closing application. You will se this PIN throughout your digital closing experience. Be sure to member the number you create, and do not share it with anyone. pen your Order from the Loby, then click on any document link to open our closing documents. Scrott through the document tages and click on e 'Accept and Save' button when you have fully read the document. nee you have completed reviewing all of your closing documents, click the 'Complete Pre-Closing' phase in the bottom-left navigation to

After selecting the **Get Started** link, you will be directed to Pavaso to create a password. Once your password is created, select **Create Account**. Terms of Sale and Terms of Use will pop up. Once read, select **I agree, please verify my account**.

Create your acco	unt 🗵	Terms and Privacy Policy	×
You can create the username below to show the tips for cre	and password for your account. Please click on "i" icon ating username and password.	Terms of Sale and	d Terms of Use
four email	Katheryn, janeway@mannator.com	PAYMENT TERMS	
Username	katheryn.janeway@mailinator.com	2. <u>TERMS OF USE</u>	
Confirm Username	katheryn.janeway@mailinator.com	1. PAYMENT TERMS	
Create your password Confirm your password	j	If you are a person (individual or e specific License Agreement with Pava Pavaso technologies (e.g. platforms, websites; collectively "Products or	entity) who has entered into a so, the payment for the use of software, portals applications, Services") in a real estate
		transaction will be governed by your	specific License Agreement.
	Create account	If you are a buyer, borrower, or selle which Pavaso Products or Services w title insurer, financial institution, se	r in a real estate transaction in vill be utilized by a title agent, ettlement services provider, or
		I agree, please ver	ify my account

You will be prompted to enter a verification code. After selecting how the code should be sent, select **Send Code**. If you do not see an option to send the code via text, there is not a cell phone number associated with your Pavaso account.

*Note:* If selecting the option to receive a text message, the cell phone being used must be able to receive text messages from a US-based phone number. Third-party messaging apps are not supported.

How do I update my email or cell phone number?

2-Step Verification	2-Step Verification
For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.	For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.
Cindy Closer	Cindy Closer
● XXX-XXX-9071 ○ cxxxxxr@mailinator.com	● cxxxxxr@mailinator.com
Send Code	Send Code

The code will be sent via text or email.

Pavaso your place for everything home	11:27 (1 +1 (302) 405-4438	<b>.</b> ,
Verification Code To securely sign in Pavaso, enter the code provided below.	Today 11:26 AM	
Verification code: <b>171591</b> Sincerely, The Pavaso Team		
Pavaso 5501 Tennyson Pkwy, Sulie 500   Plano, TX 75024 Pavaso.com   300.542.5503 Do not reply to this message. This email has been sent automatically and will not be monitored for response. If you wish to contact a Pavaso representative email support@pavaso.com.	Text Message	Q

When the code is received, enter it in the **Verification Code** field. If the code needs to be resent, select **Resend Code**. Once the code is entered, select **Continue**.

What if I don't receive a code?

2-Step Verification		×
Please enter your verificatio	n code to continue.	
Verification Code	•••••	Resend Code
	Continue	

If the wrong code is entered, an error message displays. This may be because an expired code was entered.

2-Step Verificat	ion	×
Please enter your verificati	on code to continue.	
Verification Code	•••••	Resend Code
	Verification code is invalid.	
	Continue	

When the correct code is entered, the user can access Pavaso.

You will be directed to the Closing Dashboard, which lists all your current and past closings on Pavaso.

- A. The first time you log in, a prompt will appear to begin a tutorial. Select **Skip** to bypass or **Start** to view.
- B. In the tutorial, click through the pop-up, or select **I Got It** to close the tutorial window.

A		Bigut Clang 🖉 www 🖾 Stylewages 🖄 Stylewages 🖄 Stylewages
This tutorial will walk you through how to use this application.		My Closing Dashboard current cusines Recent ACIMTY
Review your closing documents     Access educational resources     View closing information     Confirm you are ready for closing	ĸ	the transmission of t
Skip		Comp Checkan Comp Checkan Comp Checkan Comp Checkan Comp Checkan

Select your order from the Closing Dashboard.



An eConsent appears. Select **Accept** to proceed. If the eConsent is declined accidentally, contact your Lender or Title company for assistance. If you choose to decline the eConsent, you will not be able to sign electronically.

#### Consent for use of Electronic Signatures and Audio-Video Records: Pavaso is required by law to provide you with certain disclosures regarding documents and information involved in your real estate transaction, which includes the vital documentation necessary to consummate your financing for the transaction (collectively, "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, electronic signatures, identification verification, audio-video recording, and transmitting, sharing, and storing information in connection with your real estate transaction and/or financing 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 technology-based identification verification, audio-video recording, electronic records, and/or 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 electronic portions of your real estate transaction and/or financing application to be facilitated through our technology, for the parties involved in these transactions, which includes you. 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 the electronic portions of your real estate transaction and/or financing application we facilitate Decline

# **Reviewing Your Documents**

In Pre-Closing Review, you will have the opportunity to review all documents provided by your Lender and Title company in advance of the closing.

- A. To begin reviewing documents, hover over the document in the list and select **Let's Review**. Depending on your Lender or Title company's settings, completing the pre-closing document review process might expedite you closing by automatically applying your digital signature to all reviewed documents.
- B. You can also select **Skip Pre-Closing Review** to bypass this process. Skipping this step will require you to review and click-to-sign each individual document at the closing.

My Closing Dashboard	Description	G
Step 1 -Pre-Closing Review         Image: Closing Completed	During this phase. you will be able to review your closing documents, get educate questions you may have to your closing team using the Notifications tab above. C your pre-closing review!	d about your upcoming closing, and ask any lick on any of the document links below to begin
	Filter: A V III III Search Documents Q	
	NAME AFFIDAVIT - B1	4506-T 1 Pending Review ()
	Educational Content	C
	Notes	0

#### When opening the document list for the first time, instructions appear explaining how to review a document.



#### All pages must be reviewed before the Confim This Document button enables.

Note: If you have questions about a document and prefer not to confirm it at this time, select **Skip to Next Document**. A document can still be digitally signed during your closing even if it is not confirmed.



Your Lender or Title company may configure documents to include digital tags to be completed during your **Pre-Closing Review**. If so, you will see digital tags to complete, which may include text or signature tags.

C. Click inside the **Sign here** signature box to generate a digital signature.

Digital Close	습 Home 🖂 My Messages 2은 My Team 🛛 🛞 Help Amelia jones ~
	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 lean 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:  Type here Type here Type here 123-Easy=Street 123-E
	Image: Construction of the leader in writing should the above mailing address be changed at any time in the future.         Sign here         Borrower       Date    Borrower Date
	Borrower     Date     Borrower     Date       Borrower     Date     Borrower     Date
	MILING ADDRESS CERTIFICATION MACLSR 00/19/13 Go to Previous Document Document Skip Pre-Closing Review

- D. In the pop-up, sign using your mouse. If you have a touch screen, you can use your finger or a stylus.
- E. If your Lender or Title company allows, you can select a pre-drawn style for your signature.
- F. Select Adopt to save your signature and initials.

our Full Name	Your Initials	
Amelia Jones	AJ	
Draw Select Pre-Drawn Sty		
5 di		
By clicking "Adopt", I agree to the representation of my signature	this signature and initials being used as the electro e and initials on all closing documents.	nic
Draw you ature		O Delete
0.		
and B	Men	
andie B	~r~	
Onla B.	-sr-	O Delete
Onclie B. Draw your initials	rsk	O Delete
Omlie B.	ner	O Delete
Omlie B. Draw your initials OB	ner	O Delete

G. Select **Confirm this Document** to finalize the application of your signature onto the document.

Digital Close	🔐 Home 🖂 My Messages 😕 My Team 🛞 Halp Amelia Jones 🗸
	Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to medus 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:  Type here  Type here
	Type here         Image: Transmitter that PROPERTY ADDRESS         123-Easy-Street         Ballaby: TX         1234Shere         Image: Transmitter the second street of the second stre
	Borrower     Date       Borrower     Date   Borrower Date
	Borrower Date Borrower Date
	Go to Previous Document Bocument Confirm this Document Confirm this Document

Continue the confirmation of documents until you reach the last document in the list. Once you complete the last document, you will be directed back to the document list.

If you prefer to continue your **Pre-Closing Review** later, select the blue arrow in the top left to navigate back to the document list. You can also print a copy of a document from this screen if desired.



Back at the document list, there are several tools available to help you, should you need additional support.

- A. All documents you confirmed now display with a Confirmed message. You can view the documents in this list again at any time.
- B. Notifications directs you to your Pavaso inbox. Here, you can message your Lender or Closing Agent with questions.
- C. Select the checkmark to bypass the **Pre-Closing Review**. Note that selecting this option may require you to click individually to sign each document, as opposed to having your signature auto-filled. This is the same function as option E.
- D. **Invite to View Documents** allows you to invite outside parties to view documents should you choose to do so. This may be a trusted advisor or family member. This does not grant them access to the RON signing, only the viewing of these documents. Their access is revoked after the order is closed.
- E. **Skip Pre-Closing Review** can be selected to bypass the document review portion. Note that selecting this option may require you to click individually to sign each document, as opposed to having your signatures auto-fill. This is the same function as option C.

	🔓 Home 🖾 My Messages 🤔 My Team 🖉 Help Amelia jones 🗸 🥵
NAVIGATION	Pre-Closing Review S/6 Document(s) Confirmed 0 Day(s) Until My Closing 4 0 Notification(s) >
My Closing Dashboard	Description
Step 1 - Pre-Closing Review Step 2 - Pre-Closing Completed	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!
	Filter: All Y III III Search Documents Q
	NAME AFFIDAVIT - B1         NAME AFFIDAVIT - B2         NOTE         4506-T1         4506-T2           Image: Comparison of the second
	Confirmed Confirmed Confirmed Pending Review 1
	Educational Content
	Notes
	Selecting <b>5kip Pre-Closing Review</b> will proceed you to the next screen to select <b>Complete</b> . Selecting this option will bypass any documents that have not yet be the selection of the dand complete your review. Any outstanding documents will require individual digital signatures during closing <b>Seview</b>

## **Completing Your Document Review**

After completing your document review, if you prefer to skip any documents, select the **back arrow** to return to the document list.

Digital Close	습 Home 🖂 My Messages 😕 My Team 🧔 Help Amelia Jones
NAVIGATION My Closing Dashboard	<b>Document Review Instructions:</b> 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.
Step 1 -Pre-Closing Review	Image: Symplectic symple
	4506-T 4506-T
	Form 4506-T (Rev. August 2014) Department of the Treasury htmml Revenue Service > For more information about Form 4506-T, visitumww.Jrs.gov/form4506t.
	Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tooks. Please visit us at IRS.gov and click on 'Get Transcript of You'T Tax Records' under 'Tools' or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

My Closing Dashboard       Description         Step 1 - Pre-Closing Review       Image: Completed         During this phase, you will be able to review your closing documents, get educated about your upcoming closing, and ask an questions you may have to your closing team using the Notifications tab above. Click on any of the document links below to your pre-closing review!         Filter:       All       III       Search Documents       Image: Completed         NAME AFFIDAVIT - B1       NAME AFFIDAVIT - B2       NOTE       4506-T 1       4506-T 1
Step 1 - Pre-Closing Review <ul> <li>During this phase, you will be able to review your closing documents, get educated about your upcoming closing, and ask an questions you may have to your closing team using the Notifications tab above. Click on any of the document links below to your pre-closing review!       </li> </ul> Filter:         All         III         III         Search Documents         Q         III         III         Q         III         IIII         III         III
Filter:     All     III     III     Search Documents     Q     Image: Constraint of the search documents       NAME AFFIDAVIT - B1     NAME AFFIDAVIT - B2     NOTE     4506-T 1     4506-T 1
NAME AFFIDAVIT - B1     NAME AFFIDAVIT - B2     NOTE     4506-T 1     4506-T 1
Confirmed Confirmed Confirmed Confirmed Pending Revi
Educational Content
Notes

#### When you're ready to proceed, select **Step 2 – Pre-Closing Completed**.

You will be directed to the Pre-Closing completion page. Select Complete to finish pre-closing.

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

A pop up will prompt you to verify you are finished. Select **Yes**.



ıg.

### **Check In**

The Notary will begin the check-in process by adding any applicable Signers to the session.

Closing #Test032 Loan # - 1234 Street 1, Cit	2 <b>420221</b> Iy, AZ 85555			
Start Signing Sess	ion			
Participants (1)	Add Invite			
Participant Name	Role	Status	Signature & Initials	Identification
Katheryn 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.

Diving Redektions DIVING Redektions DIVING Reductions DIVING REDUCT
Check In for Wil Riker - eConsent Each to Participants
In order to proceed with your digital closing, plasse read the following content, then entir your Verification Code and select "Accept" below.
Consent for use of Electronic Signatures and Audio-Video Records:
Pavalo is equived by law to provide you with certain disclosures regarding documents and information'). With your consert, Pavaso can deliver Required by law to provide you with certain disclosures regarding documents and information'). With your consert, Pavaso can deliver Required by law to provide you with certain disclosures regarding documents and information'). With your consert, Pavaso can deliver Required by law to provide you with certain disclosures regarding documents and information'). With your consert, Pavaso can deliver Required by law to provide you with certain disclosures regarding documents and information'). With your consert, Pavaso can deliver Required by law to provide you with certain disclosures regarding documents and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second second and law to provide you with the second an
This notice contains important finantiation that you are write the tension before you consert to electronic conteny of Maguide thomation. You consert are general use of electronic records, electronic signatures, identification verification, audio-idee records, and transmitting, sharing, and transmitting, sharing, and transmitting, sharing, and transmitting sharing, and transmitting sharing, and transmitting sharing an
After you have read this informator, I you agree to receive Repaired Information from Pavase electronically, and I you agree to the general use of technology-based identification verification, audio-value recording, electronic records, and/or electronic agranuses in connection with your relationship with Pavase, place active the segment agree 'table wither identification's editorated.
Statement of Electronic Disclosures:
To unity requests to necessis Requests on section Required Information on paper, but if you do not consent to electronic delivery of Required Information, Paveso 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 electronics, which includes the parties involved in the electronic delivery of Required Information, Paveso 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 electronics delivery of Required Information, Paveso 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 electronics delivery of the parties involved in the electronic delivery of the electr
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 specifics of your real estate transaction, the Required Information covered by the consent may include, but is not limited to:
Lans Eliminat;     orgen d'a classing out;         · A honstanym page or instructiony mentel base;         orgen d'anne d'a
The signed is borner out of developed information when we advise you to do so, and seep it for your records. If you have any fraudule printing out or developed information, you may call Prevase and request paper copies at 865 288 7201. If you need to spokle your e wall address or determination, you may call Prevase and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events and request paper copies at 865 288 7201. If you need to spokle your events at 865 288 7201. If you need to spokle your events at 865 288 7201. If you need to spokle your events at 865 288 7201. If you need to spokle your events at 865 288 7201. If you need to spokle your events at 865 288 7201. If you need to spokle you have at 865 288 7201. If you need to spokle you have at 865 288 7201. If you need to spokle you have at 865 288 7201. If you have at 965 288 7201. If you have at 965 288 7201. If you have at
If you with the withdraw your consent to electronic disclosures, you may do so by selecting the opt-out option in your financing application, or notify Pavaso. After consenting to nearine and deliver Required Information electronically, you may, upon request, obtain a paper copy of the Required Information by calling Pavaso.
Software and Hardware Requirements:
To access and retain Required Information from Pavaso, you must:
Bits tables for ultrus that affordaments and another sund another to usure related to
* Enter Verification Code Request Code
bother Marge

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?

2-Step Verification		2-Step Verification		
For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.		For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.		
Participant	Stanley Buyer	Participant	Stanley Buyer	
* Method	Email v	* Method	Email	
Email Address	Text / SMS	Email Address	s****r@mailinator.com	
			end Code	
Send Code				

The code will be sent via text or email depending on which option is selected. The code is valid for 15 minutes.



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

Conting BRID, 046423 Lean B22 Revord Stead, Dathar, TX 12245			0% Complete	Contact Support	End Session 🗶
Check In for Stanley Buyer - eConsent					lack to Participants
In order to proceed with your digital closing, please read the following consent, then enter your Verification Code and sele	ct 'Accept' below.				
Consent for use of electronic elgratures and records:					
Paraso is required by law to provide you with certain decleaures and information about your loan application ('Required Information'). With your censent, Required information and retain it for your records.	Pavaso can deliver Required Information	to you by Displaying or delivering the Required I	information electronical	ly, and Requesting that you	print or doomload the
This notice contains important information that you are entitled to receive before you cansent to electronic delivery of required information. Your consent all copy for your files.	to permits the general use of electronic re	ecords and electronic signatures in connection wi	th your application. Plo	ase read this notice carefult	y and print or download a
After you have need this information. If you agree to necelue Required Information from Person electronically, and if you agree to the general use of electro	sic records and electronic signatures in cr	onnection with your relationship with Pacaso, play	ese dick on the "Accept	Coution where indicated	
Statement of electronic disclosures:					
You may request to receive Required Information on paper, but If you do not consort to electronic delivery of Required Information, Pavaso cannot procee	f with the acceptance and processing of y	our 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 appl	leation			
If you consent to electronic disclosures, that consent applies to all Required Information Paveso gives you or receives from you in connection with your loa	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 disentional Required Information when see advise you to do so and keep it for your records. If you have any trouble printing out or information contact Parama	lounitading any Required Information, yo	to may call Pavaso and request paper copies at I	166 285 7051. X you re	ed to update your e-mail ad	draws or other contact
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 cons-	inting to receive and deliver Required infr	ormation electronically, you may upon request, o	blain a paper copy of th	a Required Information by c	alling Pavaso.
• Enter Verifica	tion Code Send Code				?

### **Signatures**

To sign on Pavaso, you need an electronic signature and initials. Select **Hand-Drawn** to use a touch screen device or a mouse to draw your electronic signature (see first image below). If your title company or lender provides the option to generate an electronic signature for you (see second image below), you may select **Pre-Drawn** to choose a signature style. Select **Adopt** to proceed.

Hand-Drawn	Pre-Drawn
Draw your SIGNATURE inside the dotted lines	Draw your INITIALS inside the dotted lines
Clear	Clear
	Adopt

		Hand-Drawn Pre-Drawn Select a style for your signature and initials		
Katheryn Janeway	кJ	Katheryn Janeway KJ	Katheryn Janeway	НG
Killing, Friday	КÞ	Katheryn Janeway SJ	Katheryn Janeway	ĸſ
		Adopt		

### **ID Validation**

Your Notary will verify your ID. This may be done manually or electronically via a third-party verification partner. If electronic validation is requested, you will need a smartphone with text and camera capability, as well as able to receive a text message from a US-based phone number.

# Signing

Once your Closing Agent has verified your ID, the signing process begins. Documents requiring your signature or other digital tasks will display for you to complete. Select **Continue** after each.

povaso	My Signing Session Loan # - 1234 Street, City, AZ 85555	O Record
	NAME AFFIDAVIT - Janeway 💙 🔍 🔍	Continue >
Г	This is to certify that: Kathy Janeway, Katheryn Janeway, Kate Janeway	
L		
L		
L	are one and the same person.	
L	THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS WRITTEN AND TYPED BELOW.	
L	Katheryn Janeway     Katheryn Janeway       Print or Type Name     Signature 03/07/2022	
	State/Commonwealth of:	

Once all tasks are complete, the Notary can complete the session. There may be physical documents requiring your signature. You will receive an email once all documents are finalized. You can access these documents via your Pavaso account.

# **Pavaso Support**

Support Hours: <u>https://pavaso.com/contact/</u> Phone/ Closing Hotline: (866) 288-7051 Email: <u>support@pavaso.com</u> View Our 24/7 Online Help Library