



Multi-Device Closing* (MDC)

Signer Guide

Revised: 4/21/2023

Pavaso

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Before You Begin

What is In Person Multi-Device Closing?

In Person Multi-Device Closing (MDC) is the act of signing and notarizing documents on separate devices in the same location as the Notary.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every Signer participating in an MDC session. The following are acceptable forms of identification (ID):

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

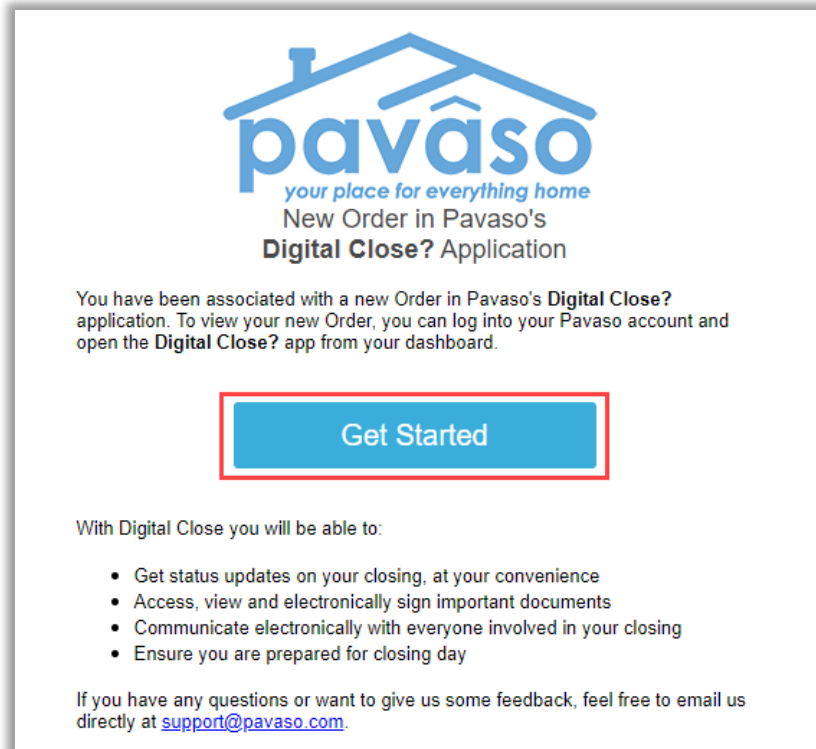
Minimum System Requirements

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

Completing Your Pre-Closing Document Review

Create An Account

Log into your email and select **Get Started**.



Create your account. Enter a username (which can be your email address) and a strong password, then select **Create account**.

Create your account

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

willriker@mailinator.com

Username

i

Confirm Username

Create your password

i

Confirm your password

Create account

Read and consent to the Terms of Sale and Terms of Use by selecting **I agree, please verify my account**.

Terms and Privacy Policy

Terms of Sale and Terms of Use

1. PAYMENT TERMS

2. TERMS OF USE

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

I agree, please verify my account

The system prompts the user to select how they would like their code to be sent. If the prompt does not include an option to select a phone number, this user does not have a phone number saved to their Pavaso profile.

After selecting how the code should be sent, select **Send Code**.

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.

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.

Cindy Closer

☒ XXX-XXX-9071

☐ cxxxxxr@mailinator.com

Send Code

The code will be sent via text or email.

pavaso
your place for everything home

Verification Code

To securely sign in Pavaso, enter the code provided below.

Verification code: **171591**

Sincerely,
The Pavaso Team

Pavaso
5801 Tennyson Pkwy, Suite 500 | Plano, TX 75024
Pavaso.com | 800.542.5503

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.

11:27

< 1

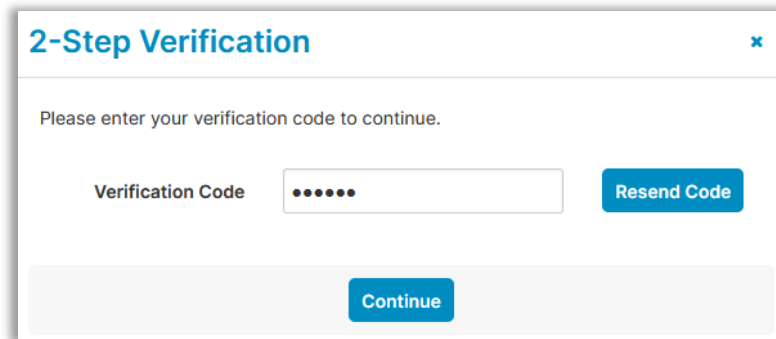
+1 (302) 405-4438 >

Today 11:26 AM

Your verification code: **557947**

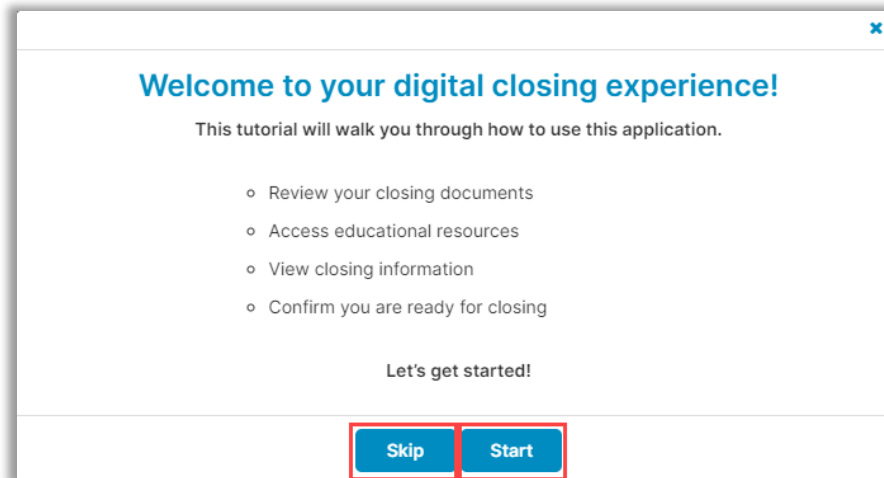
Text Message

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



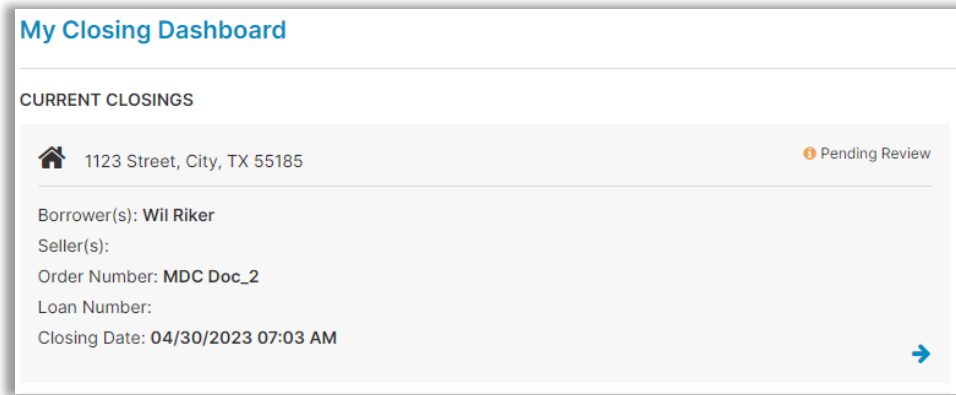
A dialog box titled "2-Step Verification" with a close button (X) in the top right corner. The text inside says "Please enter your verification code to continue." Below this, there is a label "Verification Code" next to a text input field containing six dots. To the right of the input field is a blue button labeled "Resend Code". At the bottom center of the dialog is a blue button labeled "Continue".

Select **Skip** to bypass the digital closing tutorial, or **Start** to access it.



A dialog box titled "Welcome to your digital closing experience!" with a close button (X) in the top right corner. The text inside says "This tutorial will walk you through how to use this application." Below this is a bulleted list of four items: "Review your closing documents", "Access educational resources", "View closing information", and "Confirm you are ready for closing". Below the list is the text "Let's get started!". At the bottom of the dialog are two blue buttons: "Skip" and "Start", both of which are highlighted with a red rectangular border.

Select the **Order** from the My Closing Dashboard.



The screenshot shows the 'My Closing Dashboard' with a section titled 'CURRENT CLOSINGS'. It displays a property address '1123 Street, City, TX 55185' with a 'Pending Review' status. Below this, it lists the borrower as 'Wil Riker', the seller as 'MDC Doc_2', and the closing date as '04/30/2023 07:03 AM'. A blue arrow points to the right at the bottom right of the card.

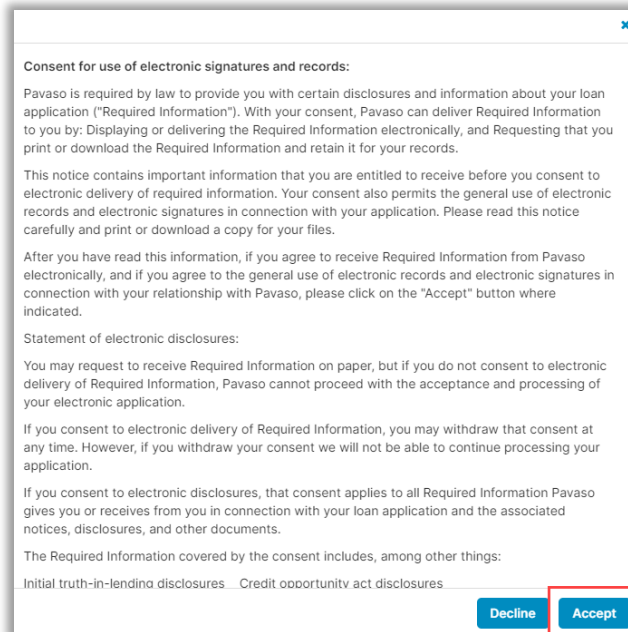
My Closing Dashboard

CURRENT CLOSINGS

1123 Street, City, TX 55185 Pending Review

Borrower(s): Wil Riker
Seller(s):
Order Number: MDC Doc_2
Loan Number:
Closing Date: 04/30/2023 07:03 AM

Select **Accept** after reading the consent.



The dialog box contains the following text:

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.

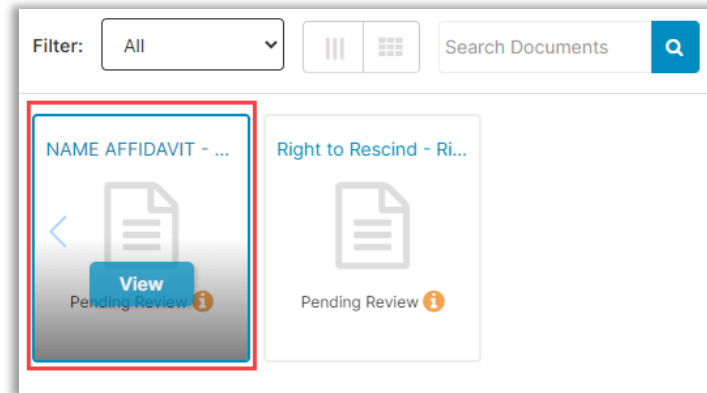
If you consent to electronic disclosures, that consent applies to all Required Information Pavaso gives you or receives from you in connection with your loan application and the associated notices, disclosures, and other documents.

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

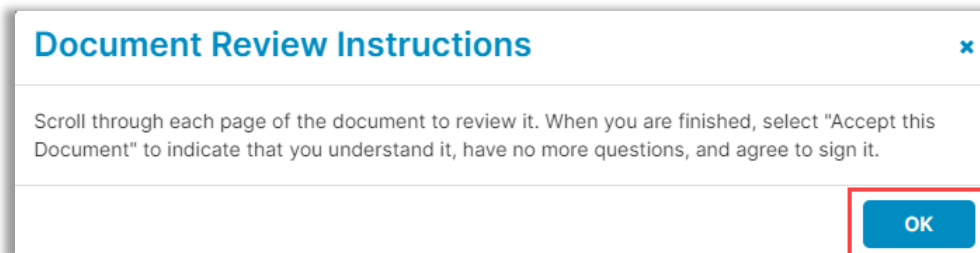
Initial truth-in-lending disclosures Credit opportunity act disclosures

Decline **Accept**

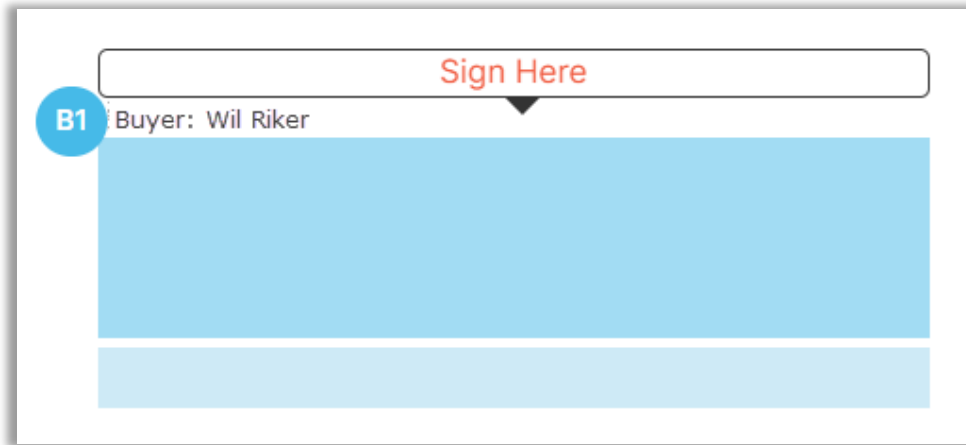
Select documents one at a time to review.



Select **OK**.



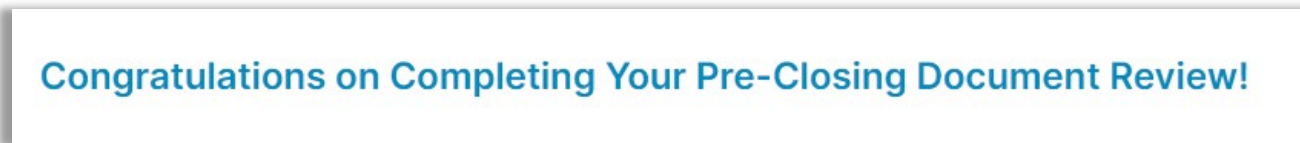
While reviewing documents, look for signature boxes that may need signing. Select the box to sign.



Once reviewed, select **Confirm this Document**. This will automatically open the next document.

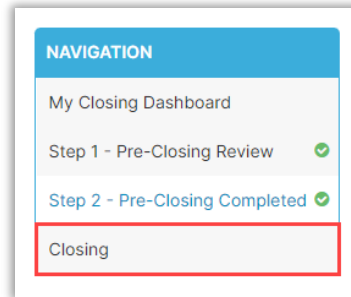


Once these steps are complete, your Closing Agent will be notified.



Completing the Signing

When you are signing documents at the same location as the Notary, select **Closing**.



You will be prompted to enter a verification code. Select **Request Code**. This process is the same for each Signer.

A screenshot of the Pavaso eConsent interface. At the top, it says 'Check In for Wil Riker - eConsent'. Below this, there is a section titled 'Consent for use of Electronic Signatures and Audio-Video Records:' followed by several paragraphs of legal text. At the bottom of the screen, there is a red-bordered box containing the text 'Enter Verification Code' and a 'Request Code' button. Below this box are 'Decline' and 'Accept' buttons. The top right of the interface shows '0% Complete', 'Contact Support', and 'End Session' buttons.

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?](#)

The image shows two screenshots of the '2-Step Verification' dialog box. Both screenshots have a title bar with a close button (X). The text inside reads: 'For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.'

The first screenshot shows the 'Participant' as 'Stanley Buyer'. The 'Method' dropdown is open, showing 'Email' and 'Text / SMS' options. The 'Email Address' field is empty. A 'Send Code' button is at the bottom.

The second screenshot shows the same 'Participant' and 'Method' dropdown (now closed). The 'Email Address' field is filled with 's****r@mailinator.com'. A 'Send Code' button is at the bottom.

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

The image shows a screenshot of the Pavaso 'Check In for Stanley Buyer - eConsent' screen. The top bar includes the Pavaso logo, a document ID (Closing #BL_540423), a loan ID (Loan # 812 Round Road, Dallas, TX 75245), and buttons for '0% Complete', 'Contact Support', and 'End Session'. A 'Back to Participants' button is in the top right.

The main content area contains a consent form with the following text:

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:

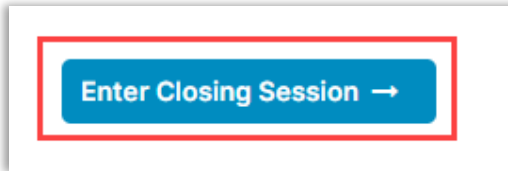
- Initial truth-in-lending disclosures
- Credit opportunity act disclosures
- Good faith estimate of closing costs
- Information on shopping for a loan

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 888.285.7501. If you need to update your email address or other contact information contact Pavaso.

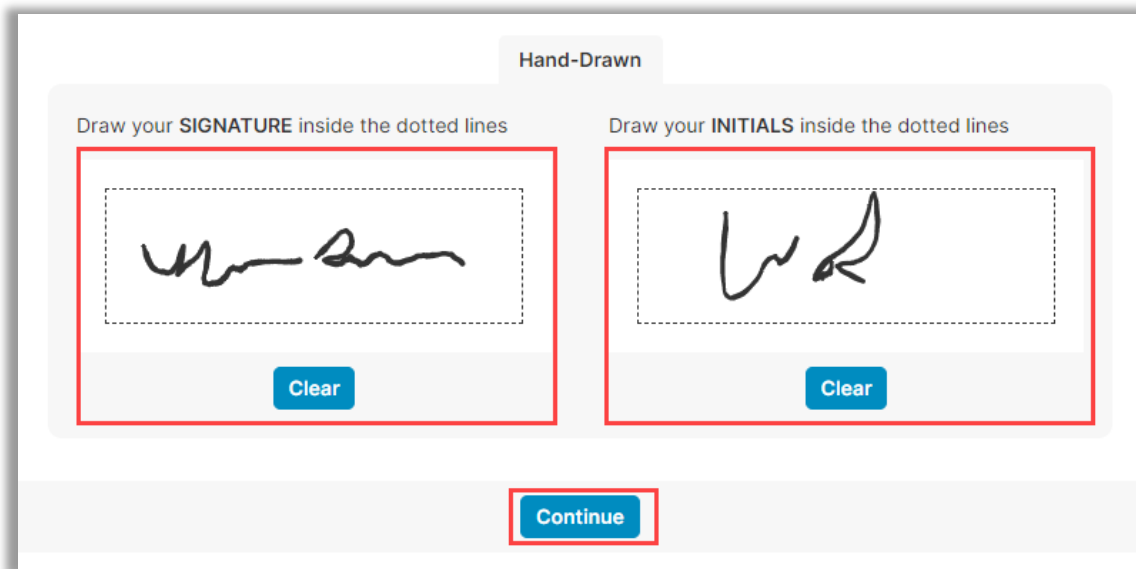
If you wish to withdraw your consent to electronic disclosures, you may do so by selecting the opt-out option in the application or notify Pavaso. After consenting to receive and deliver Required Information electronically, you may upon request, obtain a paper copy of the Required Information by calling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

At the bottom, there is a field labeled '* Enter Verification Code' and a 'Send Code' button, both highlighted with a red box. Below these are 'Decline' and 'Accept' buttons. A help icon (?) is in the bottom right corner.

Select **Enter Closing Session**.

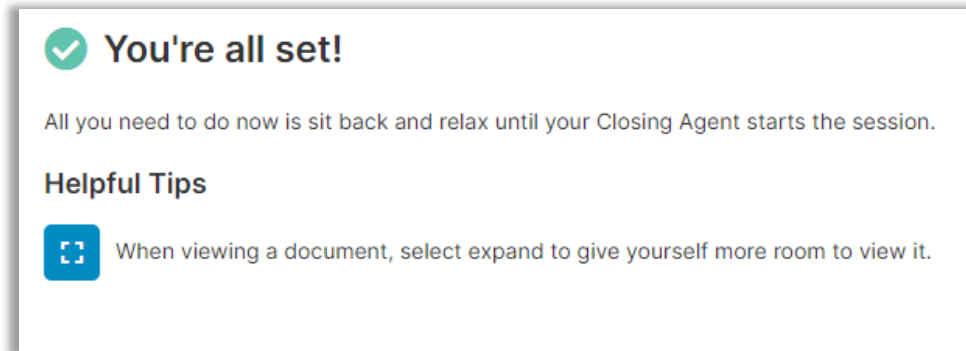


Draw your signature and initials. If you signed documents during the Pre-Closing Review, this step may already be complete. Select **Continue**.

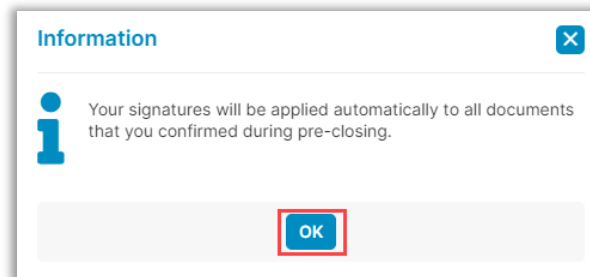


The interface is titled "Hand-Drawn" and contains two side-by-side drawing areas. The left area is labeled "Draw your SIGNATURE inside the dotted lines" and shows a cursive signature "M. S." inside a dotted rectangle. Below it is a "Clear" button. The right area is labeled "Draw your INITIALS inside the dotted lines" and shows the initials "WS" inside a dotted rectangle. Below it is a "Clear" button. At the bottom center of the interface is a "Continue" button, which is highlighted with a red rectangular border.

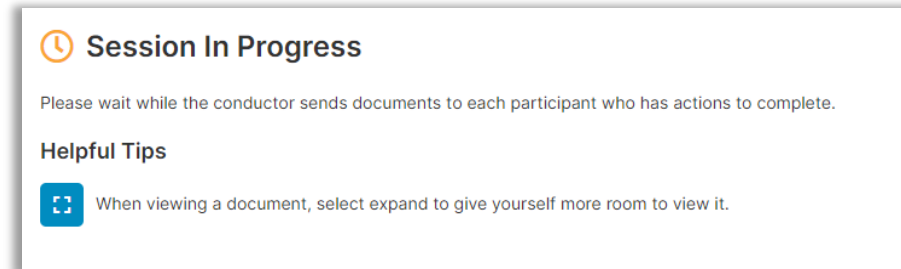
The Notary will validate your ID at the signing.



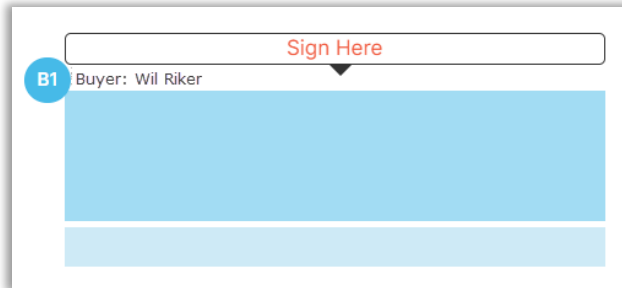
Once the Notary has started the signing session, a pop-up will show. Select **OK**.



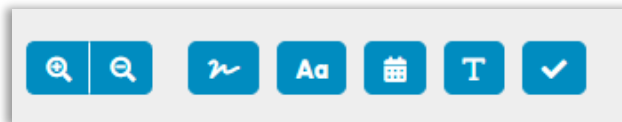
When the screen below displays, the Notary is preparing to send a document for you to sign.



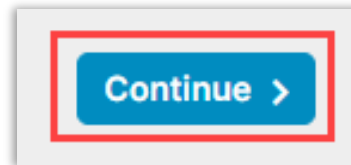
When a document is sent to you, select the signature tag to add your signature.



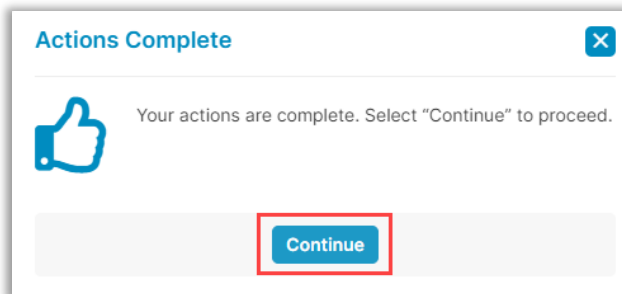
A tool bar is available to zoom in or out and add signatures, dates and text, if needed.



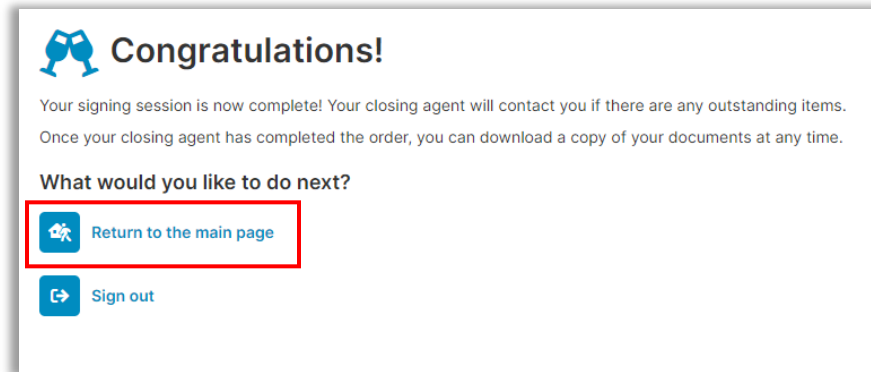
Once you finish reviewing or signing a document, select **Continue**.



A pop-up message will display after all actions are complete. Select **Continue** to close this window.



You will see the message below when your signing session is complete. Your Notary may need to complete additional tasks before your documents are finalized. Select **Return to the main page** to download or print completed documents.



Documents can be printed or downloaded from this screen.

The screenshot displays a web interface for a closed transaction. On the left is a blue navigation sidebar with the title 'NAVIGATION' and three items: 'My Closing Dashboard', 'Early Disclosures' (with a green checkmark), and 'Closed' (with a green checkmark). The main content area is titled 'Closed' and features a document icon in the top right corner. Below the title, a message states: 'Your executed closing package is available below.' The interface is divided into four sections: 1. 'Audit Log' with a sub-header 'This contains all activities completed by all parties for this transaction.' and a table with one row: 'AuditReport' with a date of 'N/A' and 'Download' and 'Print' buttons. 2. 'Complete Executed Package' with a sub-header 'Bundle of all Documents' and a date of 'N/A' with 'Download' and 'Print' buttons. 3. 'Individual Executed Documents' with a table listing two documents: 'NAME AFFIDAVIT - Riker' and 'Right to Rescind - Riker', both dated '03/03/2023', each with 'Download' and 'Print' buttons. 4. 'Additional Documents'.

Closed			
Your executed closing package is available below.			
Audit Log This contains all activities completed by all parties for this transaction.			
AuditReport	N/A	Download	Print
Complete Executed Package			
Bundle of all Documents	N/A	Download	Print
Individual Executed Documents			
NAME AFFIDAVIT - Riker	03/03/2023	Download	Print
Right to Rescind - Riker	03/03/2023	Download	Print
Additional Documents			

Pavaso Support

Support Hours: <https://pavaso.com/contact/>

Phone/ Closing Hotline: (866) 288-7051

Email: support@pavaso.com

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