



Remote Online Notarization* (RON)

Signer Guide

Revised: 4/29/2024

Pavaso, Inc.

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Before You Begin

What is Remote Online Notarization?

Remote Online Notarization (RON) is the act of notarizing documents electronically online, from a separate physical location than the Signer.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every Signer participating in a RON session. Pavaso validates identity in three ways:

- **Security Questions** – You are required to answer a set of security questions generated from a trusted third-party knowledge-based authentication database. This may include questions such as:
 - What color was your 2006 Chevy Trail Blazer?
 - Which of the addresses below have you been associated with in the past 10 years?
- **Government or State Photo ID** – You will also be required to validate your government- or state-issued photo identification document (ID) through a trusted third-party identify verification service. You must use your smartphone to take a picture of your photo ID and upload it via text. International numbers are accepted. However, the smartphone must be able to receive a text directly from the verification service using a United States phone number; third-party messaging services are not permitted.
- **Video Identification** – Notaries may also ask to validate your identification by asking you to hold up your state-issued identification card, driver's license, or a government-issued passport to your web camera. Proper lighting and clear visibility are required to validate the identity of each participant.

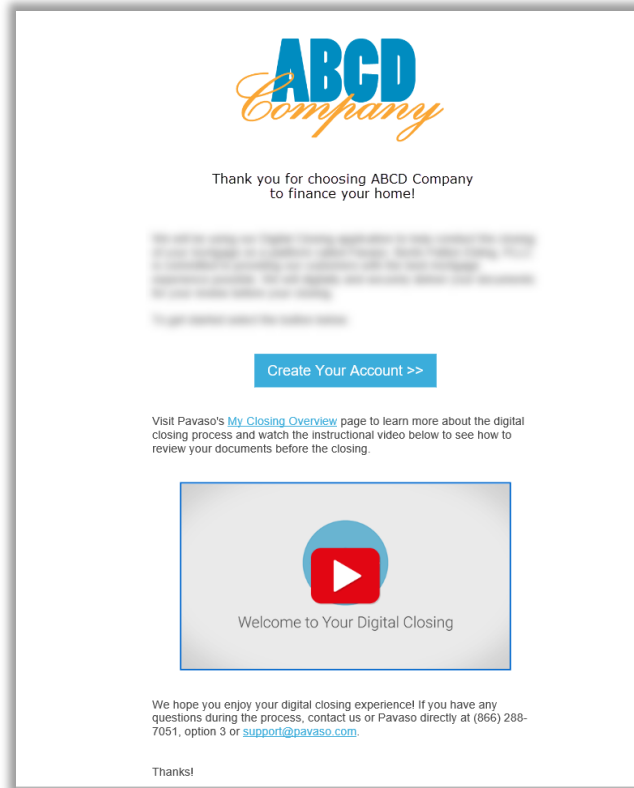
Minimum System Requirements

Please refer to <https://pavaso.com/system-requirements/> 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 samplesigner@email.com. Signer one is Amelia Jones and Signer two is Christopher Jones. Two emails are sent to samplesigner@email.com: one for Amelia Jones and one for Chris Jones. Both Signers must create accounts using their unique email.



After selecting the **Create Your Account** link, you will be directed to Pavaso to create a username and accept the **Terms of Sale and Terms of Use**.

Create your account

You can create the username and password for your account. Please click on "i" below to show the tips for creating username and password.

Your email pam@mailinator.com

Username ⓘ

Confirm Username

Create your password ⓘ

Confirm your password

[Create account](#)

Terms and Privacy Policy

Terms of Sale and Terms of Use

1. [APP MARKET TERMS OF SALE](#)
2. [WEBSITE AND APP MARKET TERMS OF USE](#)

THE GUARDIAN CONSUMER INC. ("Pavaso") APPLICATION ("APP") MARKET IS OWNED AND OPERATED BY PAVASO. THE LEGAL AGREEMENTS ("AGREEMENT") BELOW GOVERN YOUR USE OF THE APP MARKET. THE PAVASO APP MARKET IS A MARKETPLACE WHERE CONSUMERS CAN PURCHASE APPLICATIONS AND ADVERTISING SERVICES FROM PAVASO AND APPLICATIONS FROM 3RD PARTY DEVELOPERS (THE "SERVICES"). ALL APPS DEVELOPED BY PAVASO ARE COVERED IN THIS AGREEMENT AND ARE SUBJECT TO PAVASO'S PRIVACY POLICY. SOME PAVASO APPS AND 3rd PARTY APPS MAY REQUIRE AN AGREEMENT TO ADDITIONAL TERMS THAT WILL BE PRESENTED WHEN DOWNLOADING THE APP.

[I agree, please verify 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

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 >

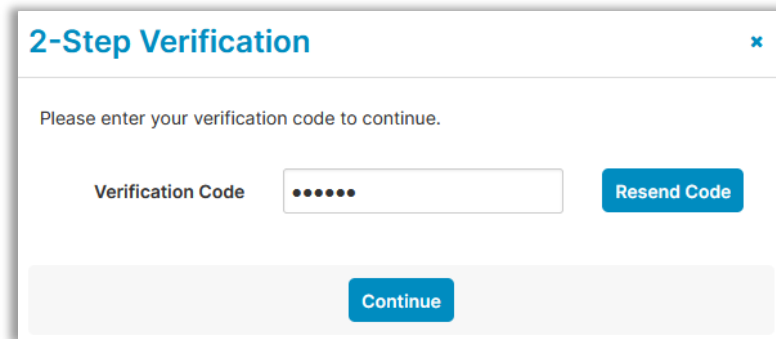
Today 11:26 AM

Your verification code: **557947**

Text Message

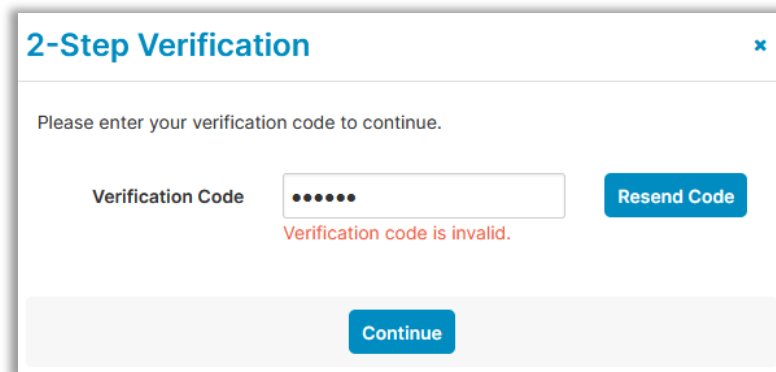
When the code is received, enter it in the **Verification Code** field. If the code needs to be resent, select **Resend Code**. Once the code is entered, select **Continue**.

[What if I don't receive a code?](#)



The screenshot shows a modal window titled "2-Step Verification" with a close button (x) in the top right corner. Below the title, it says "Please enter your verification code to continue." There is a text input field labeled "Verification Code" containing six dots. To the right of the input field is a blue button labeled "Resend Code". At the bottom center of the modal is a blue button labeled "Continue".

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

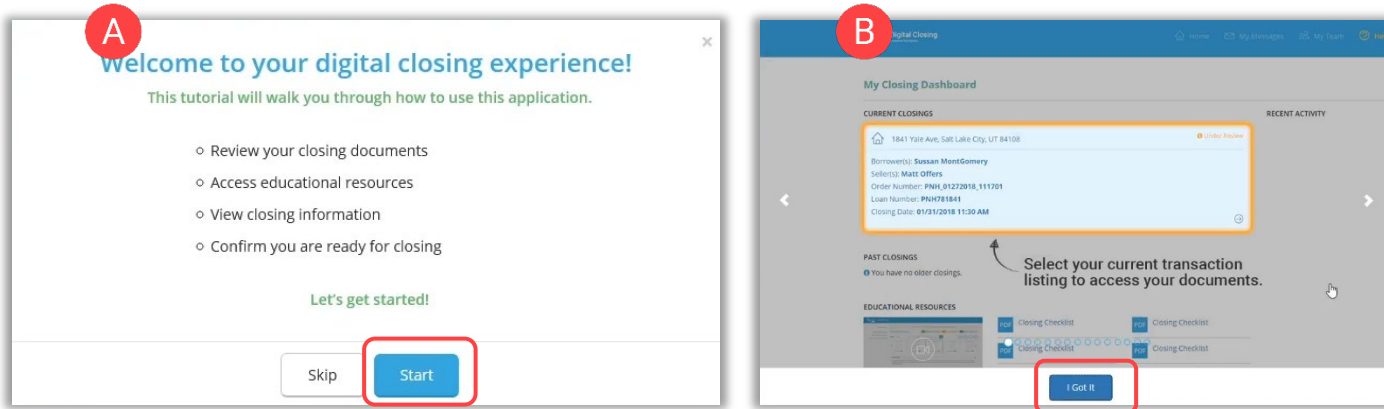


The screenshot shows the same "2-Step Verification" modal window. Below the "Verification Code" input field, the text "Verification code is invalid." is displayed in red. The "Resend Code" and "Continue" buttons remain visible.

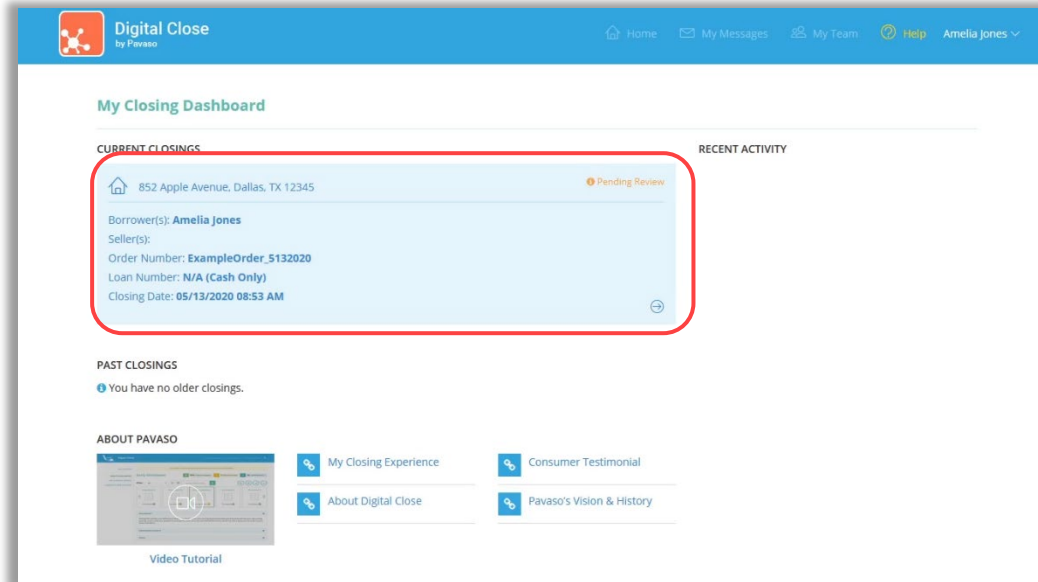
When the correct code is entered, the user can access Pavaso.

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.



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

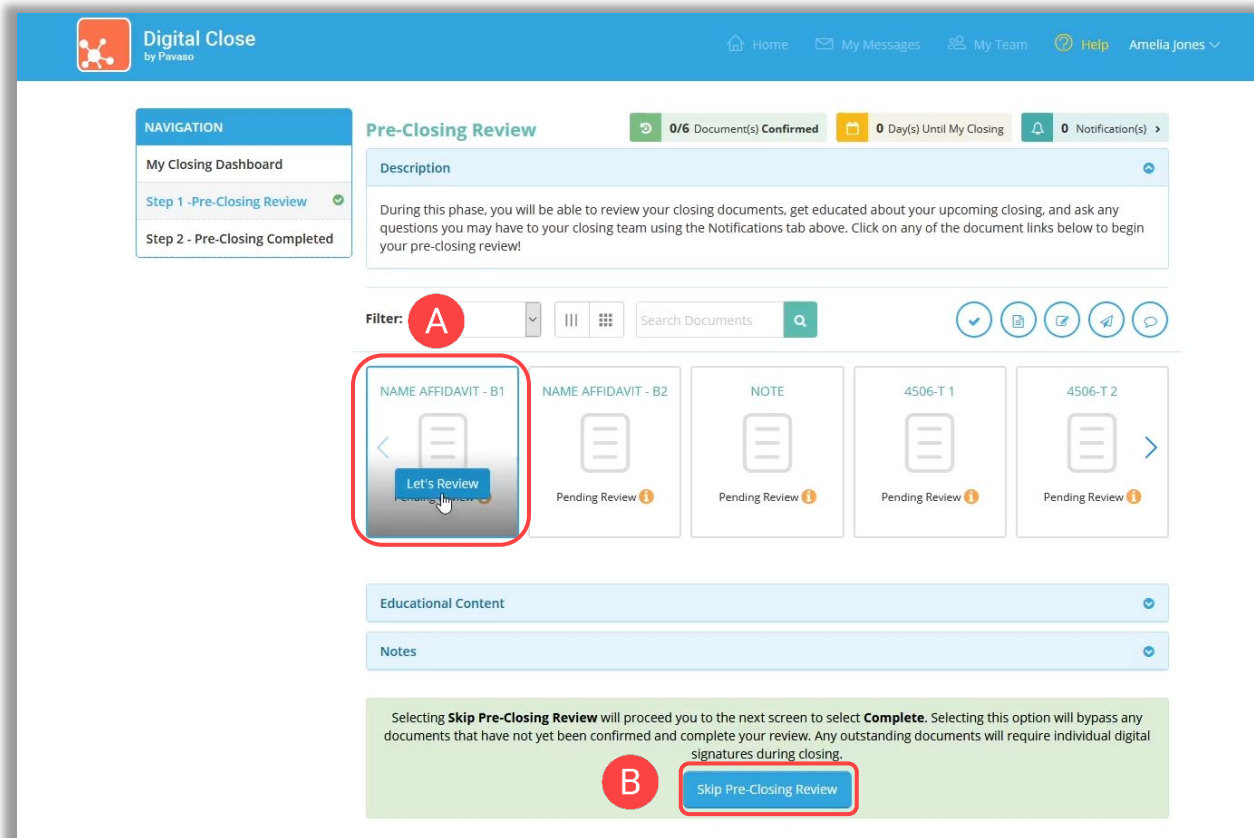
Decline

Accept

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.



Document Review Instructions

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

OK

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.

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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
by Pavaso

Home My Messages 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 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

☒ **OTHER THAN PROPERTY ADDRESS**

123 Easy Street

Dallas, TX

12345 Suite

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

C Sign here

Borrower Date

Borrower Date

Borrower Date

Borrower Date

MAILING ADDRESS CERTIFICATION
MACLSR 08/19/13

Go to Previous Document Confirm this 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.

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

The screenshot displays the 'Digital Close by Pavaso' interface. At the top, a blue header bar contains the logo and navigation links: Home, My Messages, My Team, Help, and a user profile for Amelia Jones. The main content area shows a document with the following text:

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:

Type here
Type here
Type here

☒ **OTHER THAN PROPERTY ADDRESS**

123 Easy Street
Dallas, TX
12345

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

A signature box is highlighted with a red rectangle, containing a 'Sign here' button, a signature of 'Amelia Jones', and the date '05/13/2020'. Below this, there are three sets of 'Borrower' and 'Date' fields.

At the bottom, a dark grey bar contains three buttons: 'Go to Previous Document', 'Confirm this Document', and 'Skip Pre-Closing Review'. The 'Skip Pre-Closing Review' button is highlighted with a red rectangle. To the right of these buttons is a red circle with a white letter 'G'.

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.

The screenshot displays the Digital Close by Pavaso web application. The top navigation bar includes the logo, user name (Amelia Jones), and links for Home, My Messages, My Team, Help, and a dropdown menu. A left sidebar contains a 'NAVIGATION' menu with options: My Closing Dashboard, Step 1 - Pre-Closing Review (selected with a green checkmark), Step 2 - Pre-Closing Completed, and Closing. The main content area features a 'Document Review Instructions' box, a 'Pre-Closing Review' header with a blue circular arrow icon, and status indicators: '0/4 Document(s) Confirmed', '0/0 Task(s) Remaining', and '0 Day(s) Until My Closing'. A 'Print' button is highlighted with a red box. Below this, a document preview of Form 4506-T, 'Request for Transcript of Tax Return', is shown. The form includes the title, OMB No. 1545-1872, and instructions for use.

Digital Close
by Pavaso

Home My Messages My Team Help Amelia Jones

NAVIGATION

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

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

Pre-Closing Review 0/4 Document(s) Confirmed 0/0 Task(s) Remaining 0 Day(s) Until My Closing

Print

4506-T
4506-T

Form 4506-T
(Rev. August 2014)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.
► For more information about Form 4506-T, visit www.irs.gov/form4506t.

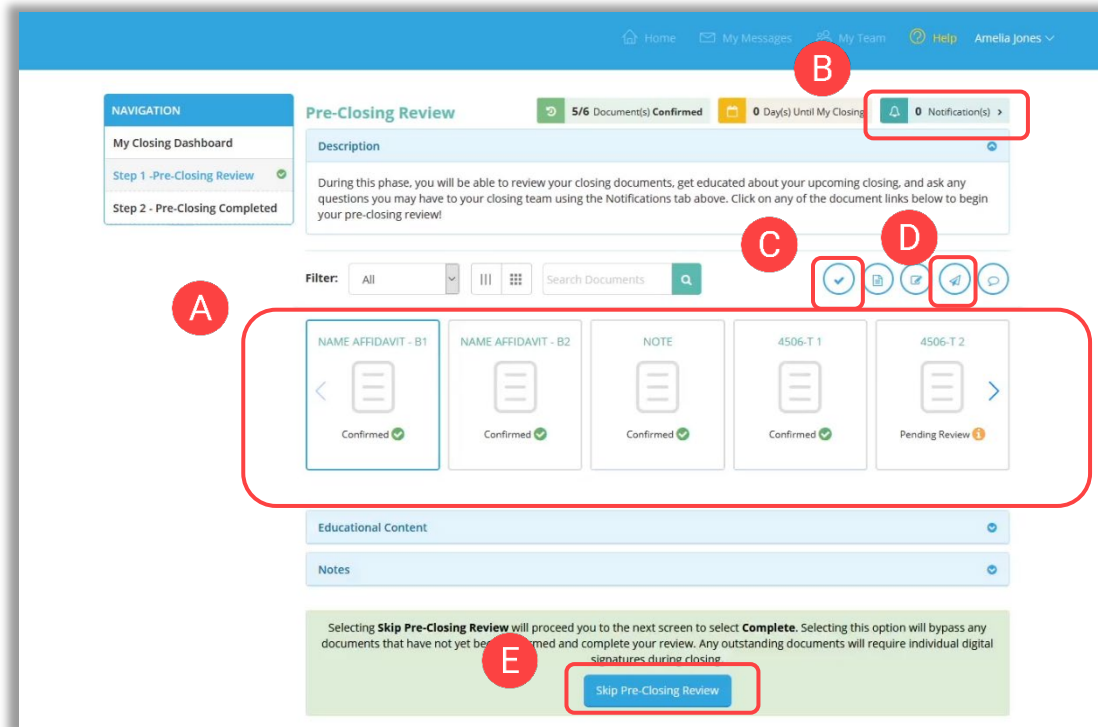
Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. 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.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

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 Others** 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.



Completing Your Document Review

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

The screenshot displays the Digital Close by Pavaso interface. The top navigation bar includes the logo, "Digital Close by Pavaso", and links for Home, My Messages, My Team, Help, and a user profile for Amelia Jones. A left sidebar contains a "NAVIGATION" menu with "My Closing Dashboard", "Step 1 - Pre-Closing Review" (marked with a green check), and "Step 2 - Pre-Closing Completed". The main content area features a "Document Review Instructions" box, a "Pre-Closing Review" header with a back arrow icon, and progress indicators: "3/5 Document(s) Confirmed", "0/0 Task(s) Remaining", and "0 Day(s) Until My Closing". A "Print" button and navigation arrows are also present. The document being reviewed is Form 4506-T, "Request for Transcript of Tax Return", with a large "TEST ORDER" watermark. The document includes the title, form number, revision date (August 2014), and a tip about requesting transcripts.

Digital Close
by Pavaso

Home My Messages My Team Help Amelia Jones

NAVIGATION

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

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

Pre-Closing Review

3/5 Document(s) Confirmed 0/0 Task(s) Remaining 0 Day(s) Until My Closing

Print

4506-T
4506-T

TEST ORDER

4506-T
Form
(Rev. August 2014)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► Request may be rejected if the form is incomplete or illegible.
► For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872

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 tools. Please visit us at [IRS.gov](https://irs.gov) and click on "Get Transcript of Your 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.

When you are ready to complete your document review, select **Step 2 – Pre-Closing Completed**.

The screenshot displays the 'Pre-Closing Review' interface. At the top, a blue navigation bar includes links for Home, My Messages, My Team, Help, and the user's name, Amelia Jones. Below this, a sidebar on the left contains a 'NAVIGATION' menu with 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (marked with a green check), and 'Step 2 - Pre-Closing Completed' (highlighted with a red rectangle). The main content area is titled 'Pre-Closing Review' and shows a progress bar indicating '5/6 Document(s) Confirmed', '0 Day(s) Until My Closing', and '0 Notification(s)'. A description box explains the purpose of this phase. Below the description, there is a filter section with a dropdown set to 'All' and a search bar. A row of five document cards is displayed: 'NAME AFFIDAVIT - B1' (Confirmed), 'NAME AFFIDAVIT - B2' (Confirmed), 'NOTE' (Confirmed), '4506-T 1' (Confirmed), and '4506-T 2' (Pending Review). At the bottom, there are sections for 'Educational Content' and 'Notes', followed by a green box with instructions on how to skip the review and a 'Skip Pre-Closing Review' button.

NAVIGATION

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

Pre-Closing Review

5/6 Document(s) Confirmed 0 Day(s) Until My Closing 0 Notification(s)

Description

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 Search Documents

NAME AFFIDAVIT - B1 Confirmed

NAME AFFIDAVIT - B2 Confirmed

NOTE Confirmed

4506-T 1 Confirmed

4506-T 2 Pending Review

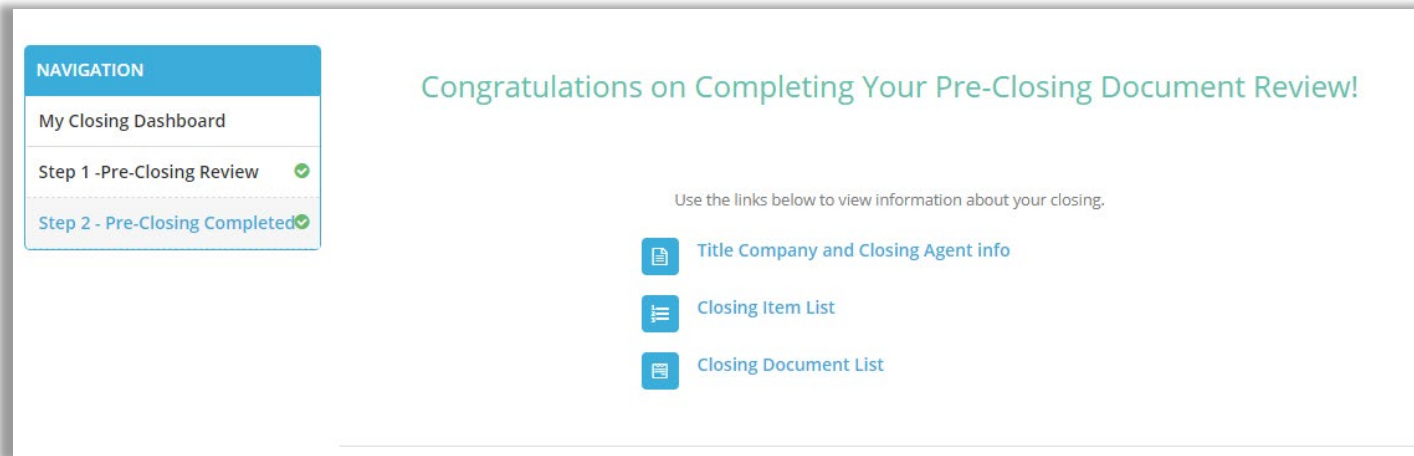
Educational Content

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

If you have confirmed all documents during the Pre-Closing Review, you will be directed to the Pre-closing completion page.



RON 2.0 Signing

Joining a Signing Session

Select the **Closing** tab from the menu on the left. You may be automatically directed to this page.

The screenshot displays the Digital Close by Pavaso web application interface. The top navigation bar is blue and contains the logo, user name 'Katheryn Janeway', and links for Home, My Messages, My Team, and Help. The left sidebar, titled 'NAVIGATION', lists several options: 'My Closing Dashboard', 'Step 1 -Pre-Closing Review' (marked with a green check), 'Step 2 - Pre-Closing Completed' (marked with a green check), and 'Closing' (which is highlighted with a red rectangular border). The main content area has a light blue header that reads 'Congratulations on Completing Your Pre-Closing Document Review!'. Below this, a message states 'Use the links below to view information about your closing.' followed by three links with document icons: 'Title Company and Closing Agent info', 'Closing Item List', and 'Closing Document List'. At the bottom, it identifies the closing agent as 'Jean-Luc Picard, Test-Discovery Lending.' and includes a circular profile picture of a person.

This step also offers an option to test your device prior to closing. Select **Test this device**.

Note: This is optional prior to closing and is required before joining the closing session. [Click here for more information on the system test.](#)

The screenshot displays the 'Digital Close by Pavaso' web application. The top navigation bar is blue and contains the Pavaso logo, the text 'Digital Close by Pavaso', and links for 'Home', 'My Messages', 'My Team', 'Help', and a user profile for 'Katheryn Janeway'. On the left, a 'NAVIGATION' sidebar lists 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (with a green checkmark), 'Step 2 - Pre-Closing Completed' (with a green checkmark), and 'Closing' (highlighted in blue). The main content area is titled 'Your Remote Online Closing' and shows the date and time 'Monday, 03/14 @ 08:47 AM CST'. It includes a congratulatory message, a note about the closing agent's location, and a link to 'Help'. Below this, a 'Get Ready!' section instructs the user to complete two steps: 'Step 1 - Accept eConsent' and 'Step 2 - Ensure this device will work'. Under Step 1, there is a link 'View eConsent' and the name 'Katheryn Janeway'. Under Step 2, there is a button labeled 'Test this device' with a play icon, which is highlighted with a red rectangular box.

Digital Close
by Pavaso

Home My Messages My Team Help Katheryn Janeway

NAVIGATION

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

Your Remote Online Closing

Monday, 03/14 @ 08:47 AM CST

Congratulations! You'll be closing with Pavaso's Remote Online Closing technology!

Your closing agent will be at a different physical location walking you through the closing session online, and it may be recorded for reference.

Should you encounter any issues with this site, select [Help](#) from the main menu above.

Get Ready!

Make sure you're ready for closing day by completing these two steps.

Step 1 - Accept eConsent

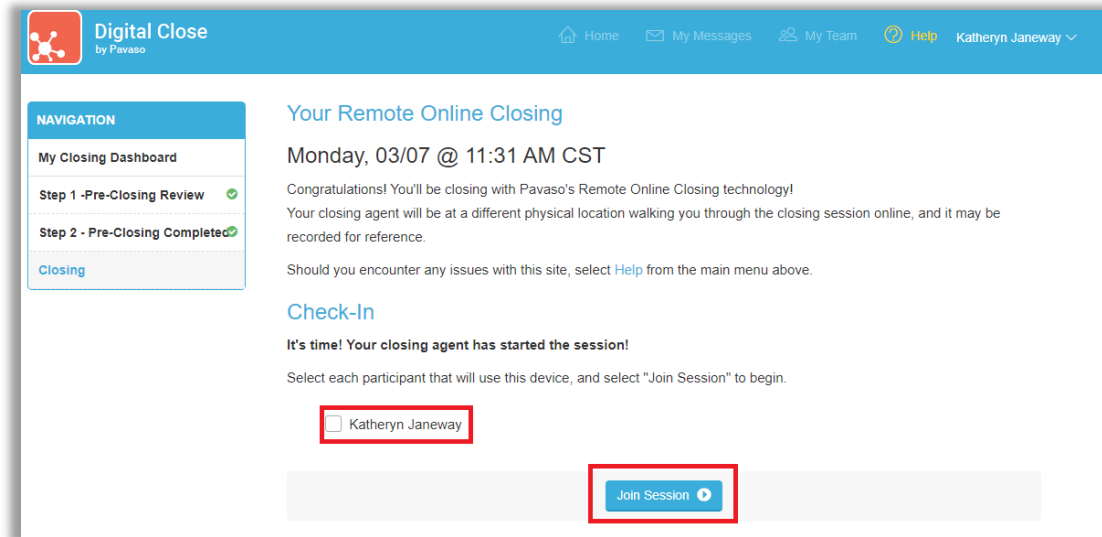
Katheryn Janeway [View eConsent](#)

Step 2 - Ensure this device will work

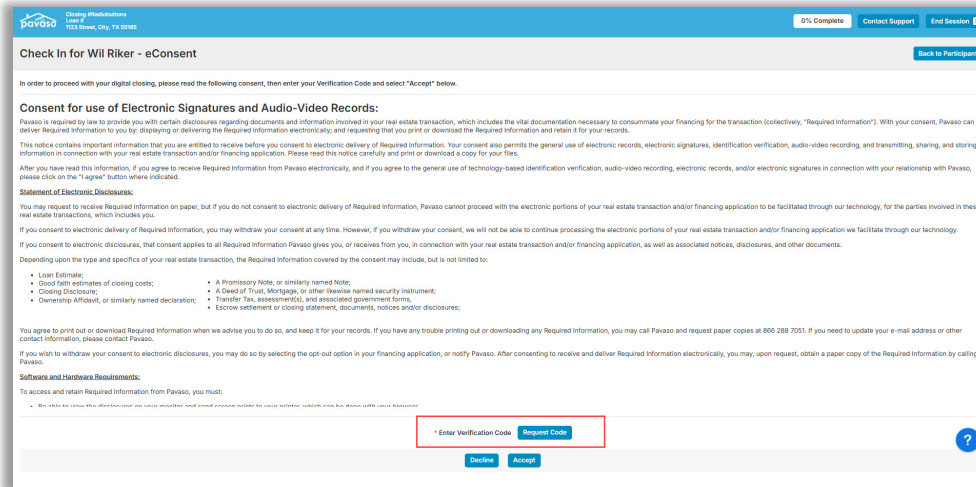
[Test this device](#)

Joining the Signing Session

Once the Notary has started the signing session, you will see the option to check in. To check in, select your name and **Join Session**. Multiple Signers can share a device. If this is the case, select both Signers' names from the list. If using separate devices, Signers will only select themselves on this screen.

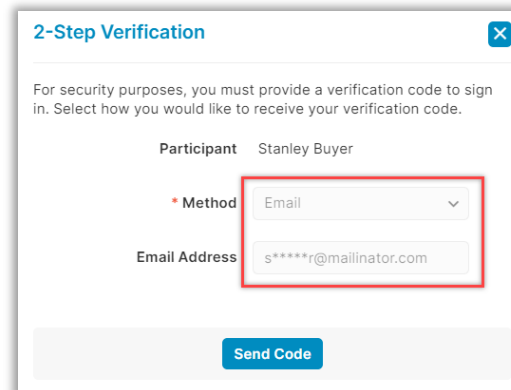
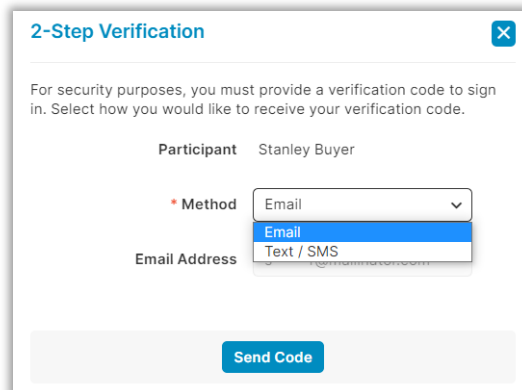


After Check In is complete, the Signer is shown the eConsent. The Signer selects **Request Code** to be sent a verification code. If there are multiple Signers on the order, they will each need to request a verification code via their selected method.

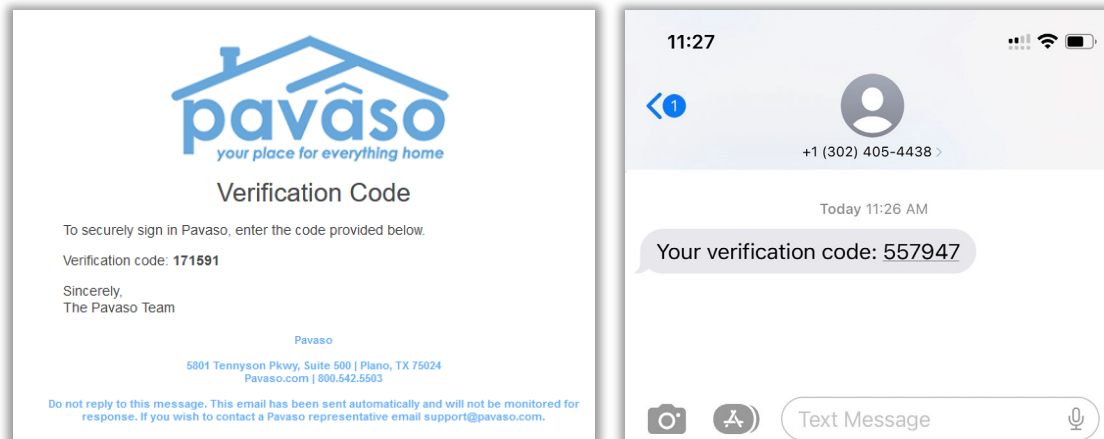


The user selects either **Email** or **Text/SMS** to receive the code. If the dropdown is grayed out, this means the user does not have a cell phone number associated with their Pavaso profile and the code must be sent via email. The code is valid for 15 minutes.

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



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

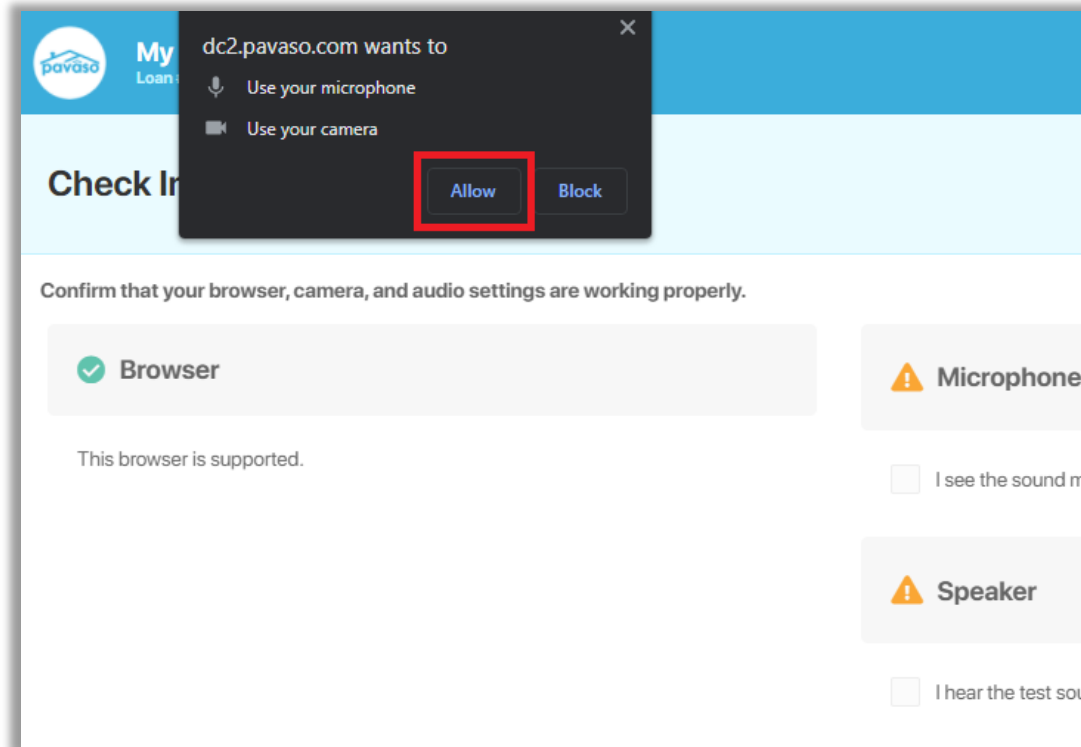


Once the code is received, enter the code and select **Accept**.

The screenshot shows the Pavaso eConsent screen for Stanley Buyer. The header includes the Pavaso logo, address "Chicago 481, 640423, Loop 9, 922 Round Road, Dallas, TX 75245", and a progress bar at "0% Complete". There are buttons for "Contact Support" and "End Session". The main heading is "Check In for Stanley Buyer - eConsent" with a "Back to Participants" button. The body 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." The consent text includes: "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 800.285.7551. 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." At the bottom, there is a red box around the "Enter Verification Code" field and a "Send Code" button. There are also "Decline" and "Accept" buttons at the very bottom.

Allowing Audio and Video

Once you select accept, you will receive a pop up asking you to allow or block your camera and microphone. Select **Allow**. Working camera and microphone are required to participate in the session.



The System Test is required to pass to participate in the session. The System Test confirms your browser is supported and allows you to select your microphone, speaker, and camera. Select your devices from the drop-down menu in each section. You can verify your microphone is working when the blue bars move. Select **I see the sound marker react when I speak** to confirm. Select **Play test sound** to test your speakers, and select **I hear the test sound when played** to confirm. You should see yourself on the screen. Select **I see myself in the video preview** to confirm.

Check In - Kathryn Janeway

1 Enter PIN 2 Setup Your Device 3 Security Questions 4 Setup Signer

Confirm that your browser, camera, and audio settings are working properly.

Browser ☒ This browser is supported.

Microphone Microphone Array (Realtek(R) Audio) ☐ I see the sound meter react when I speak

Speaker Headset Earphone (Plantronics Blac) ☐ I hear the test sound when played [Play Test Sound](#)

Camera Integrated Webcam (Obda:5673) ☐ I see myself in the video preview

[Continue](#)

Once you have all sections check marked green, select **Continue**.

My Signing Session
Loan # - 1234 Street, City, AZ 85555

[Contact Support](#) [Leave Session](#)

Check In - Wil Riker

Confirm that your browser, camera, and audio settings are working properly.

Browser
This browser is supported.

Microphone
Microphone Array (Realtek(R) Audio)
☒ I see the sound meter react when I speak
Speaker
Speakers (Realtek(R) Audio)
☒ I hear the test sound when played [Play Test Sound](#)

Camera
Integrated Webcam (0bda:5673)
☒ I see myself in the video preview

Continue

Your name and address display on the next screen. Enter your date or birth by typing in the date or select the calendar. Enter the last 4 of your social. Once finished, select **Continue**.

Note: If you notice your address is incorrect or there is a misspelling of your name, contact your Title company.

*Note: Before you hit continue, note that the next step is timed for two minutes. It is advised to read the next step on **Security Questions** before pressing continue.*

Check In - Wil Riker

Enter your date of birth and select "Continue" to confirm your personal information.
This is used to retrieve the security questions you will need to answer within 2 minutes on the next step.

Full Name Wil Riker

Current Address 4567 Street
City, TX 55185

* Enter Date of Birth 05/13/1992

* Last 4 digits of Social Security Number 5555

☐ I don't have a Social Security Number

Continue

Note: If you need to use the calendar for your birthdate, select the month/year, then use the arrow to move to the year needed, select month and day.

* Enter Date of Birth mm/dd/yyyy

March 2022

* Enter Date of Birth mm/dd/yyyy

March 2022

2022

Jan Feb Mar

Apr May Jun

Jul Aug Sep

Oct Nov Dec

Security Questions

After confirming your information and birthdate, you will be asked multiple security questions. You are allowed two attempts to answer these questions and must answer four out of five questions correctly within the two-minute timeframe. The timer is located in the top right corner.

Answer the questions to the best of your ability, then select **Submit**.

- You must answer four out of five questions correctly.
- Each attempt has a two-minute time limit.
- You have two attempts to answer each question correctly.
- If you do not pass after two attempts, you will have to wait 24 hours to try again.

The screenshot displays the 'Check In - Kathryn Janeway' interface. At the top, a progress bar shows five steps: 1. Accept eConsent, 2. Setup Your Device, 3. Security Questions (current step), 4. Setup Your Signature, and 5. Validate Your ID. A timer in the top right corner indicates '1:51 remaining'. Below the progress bar, a red box highlights the 'Security Questions' section, which contains five multiple-choice questions. A 'Continue' button is located at the bottom right of this section. A blue arrow points from the 'Security Questions' step in the progress bar to a zoomed-in view of the same step. This zoomed-in view shows the 'Security Questions' step with a timer indicating '1:04 remaining' and a 'Leave Session' button with a red 'X' icon.

Check In - Kathryn Janeway

Choose the correct question answer for each of the following security questions within 2 minutes.

1. Which of the following colleges have you attended?

- ☐ Hill College
- ☐ Langston University
- ☐ Texas State Technical College: Waco
- ☐ University of Florida
- ☐ None of the above

2. Which of the following addresses have you ever been associated with?

- ☐ 1336 Simpson Drive
- ☐ 2628 Reuter Avenue
- ☐ 1414 Kimswick Court
- ☐ 3413 South Better Drive
- ☐ I have never been associated with any of these addresses

3. What month were you born in?

- ☐ April
- ☐ March
- ☐ November
- ☐ August
- ☐ None of the above

4. In which of the following states do you currently live or own property?

- ☐ Iowa
- ☐ Montana
- ☐ New Jersey
- ☐ New York
- ☐ None of the above

5. Which of the following vehicles have you ever owned or leased?

- ☐ 2013 Lincoln Ls
- ☐ 2009 Saturn Ion
- ☐ 2010 BMW M5
- ☐ 2014 Honda Civic
- ☐ I have never been associated with any of these vehicles

Continue

Contact Support **Leave Session**

1:51 remaining

1:04 remaining

Signatures

To sign on Pavaso, you will need an electronic signature and initials. These can be drawn using a touch screen device or a mouse. If the Title or Lender company you are working with have chosen to do so, you may also select from a menu of pre-drawn signatures. Select **Continue** to proceed.

will be the electronic representation of your signature and initials on all closing documents.

Hand-Drawn Pre-Drawn

Draw your **SIGNATURE** inside the dotted lines

Draw your **INITIALS** inside the dotted lines

Clear Clear

Continue

will be the electronic representation of your signature and initials on all closing documents.

Hand-Drawn **Pre-Drawn**

Select a style for your signature and initials

<i>Katheryn Janeway</i> <i>KJ</i>	katheryn Janeway KJ	Katheryn Janeway KJ
<i>Katheryn Janeway</i> <i>KJ</i>	Katheryn Janeway KJ	Katheryn Janeway KJ

Continue

ID Validation


For ID validation, you will need a smartphone capable texting and taking pictures. Enter your information below. Once you receive the text, follow the prompts for scanning your ID. Select Continue.

- A. **Type of Photo ID:** Select either Driver's License, Passport, or Identification Card.
- B. **Country Code:** Select the appropriate country code for the number receiving the validation link.
- C. **Phone Number:** Enter the phone number where you would like to receive the validation link.

Check In - Katheryn Janeway

Validate your government - issued photo ID.

Your closing agent is required to clearly see you during this step. Ensure there is sufficient lighting and you are clearly visible in the video preview window.



A link to validate your ID will be texted to the phone number you submit below.

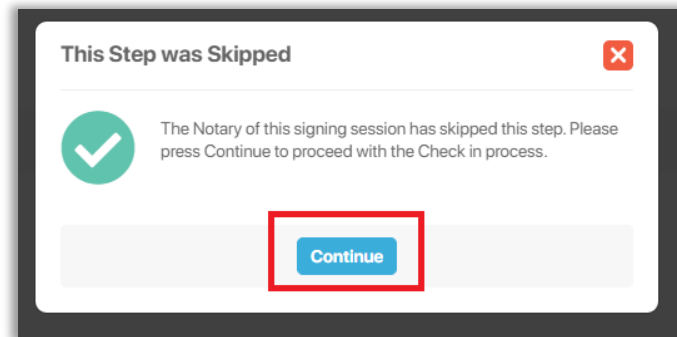
* Type of Photo ID **A** State Driver's License

Country Code **B** +1 - United States

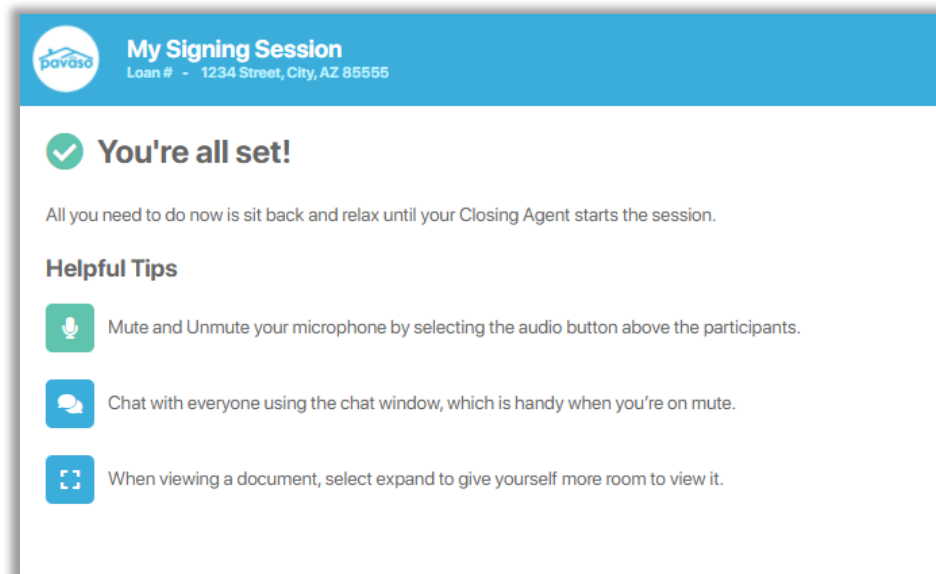
* Phone Number **C** Phone Number

Continue

This step may be skipped by the Notary. If this step is skipped, you will receive this pop-up. Select **Continue**.

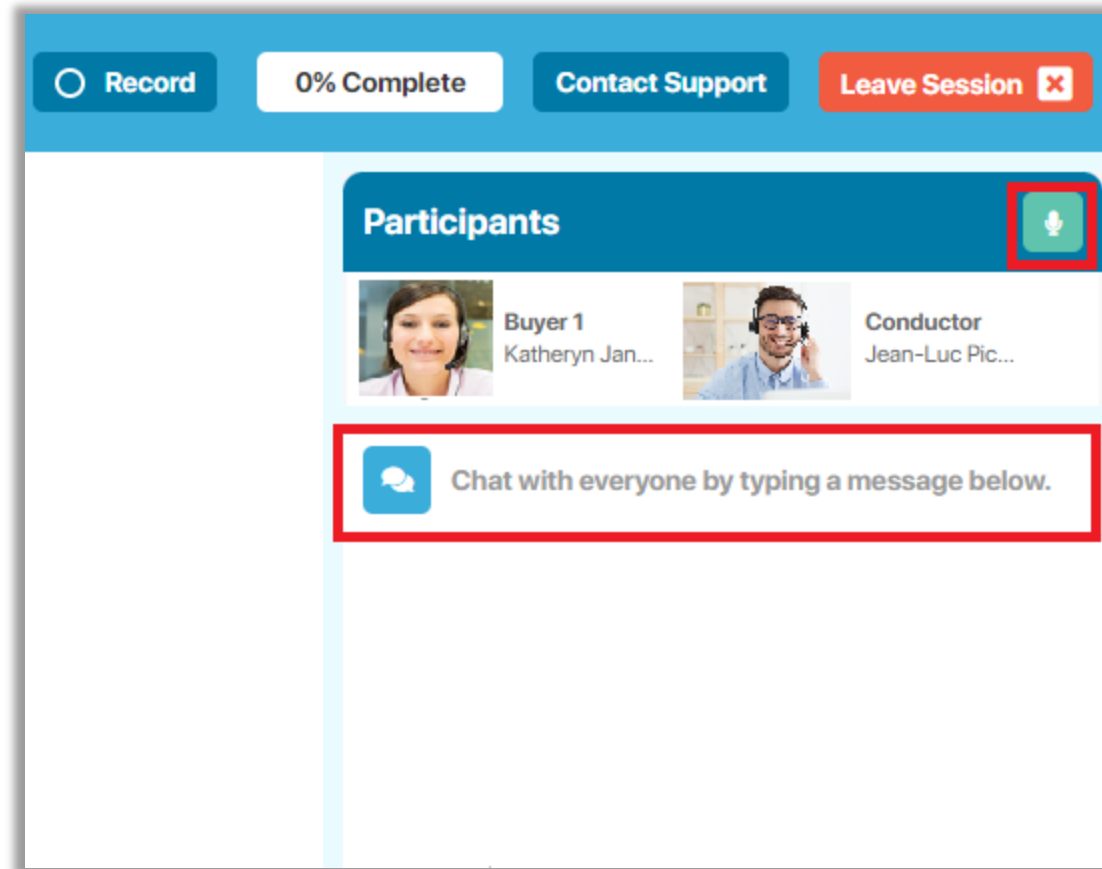


Once validation complete, you are directed to the screen below. Your Closing Agent will begin the session and send the appropriate documents for you to sign.

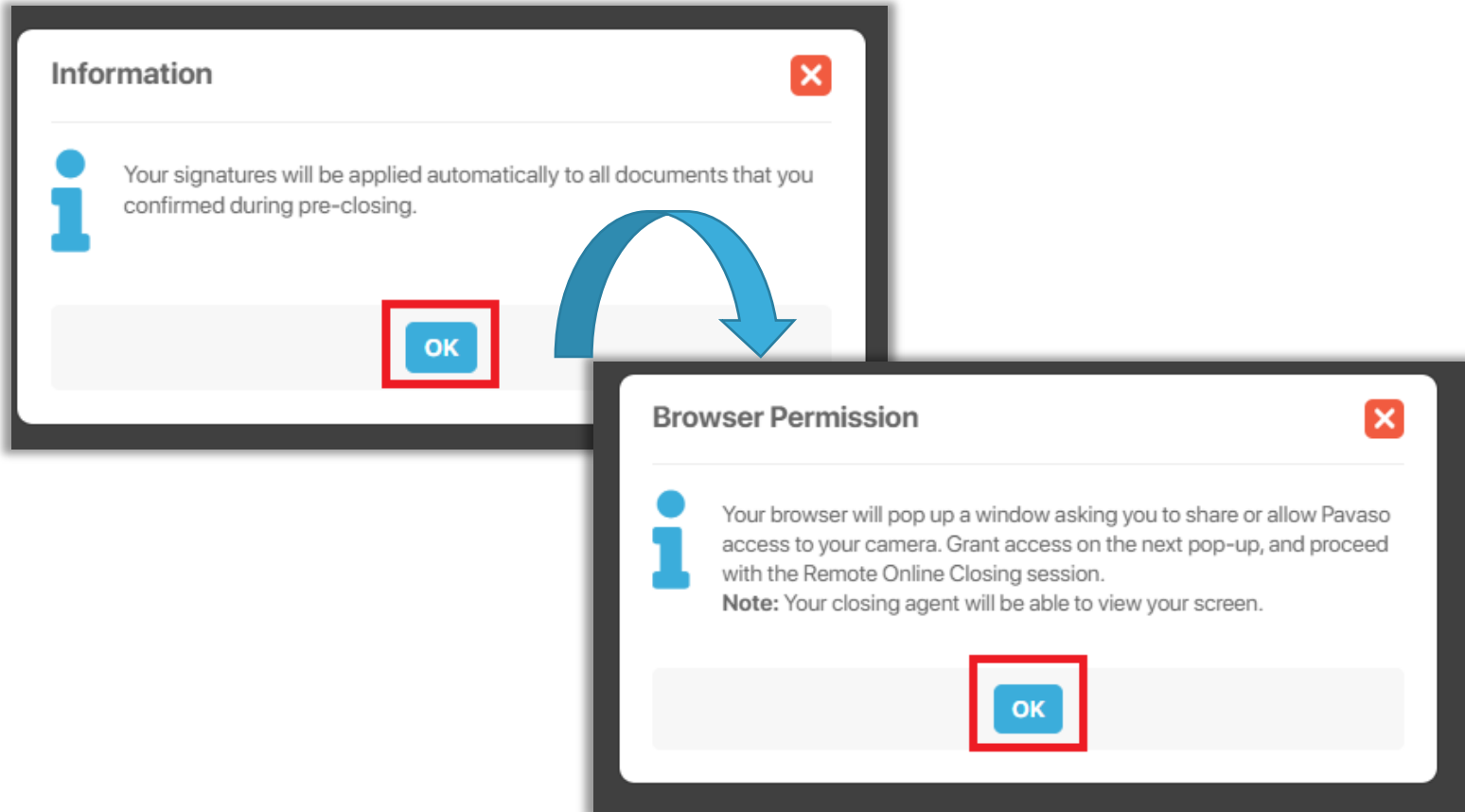


Ron 2.0 Closing Session

Once the Notary starts the session, they will send documents for you to sign. You can see each other and communicate via audio or chat. You can mute your microphone by selecting the microphone icon.

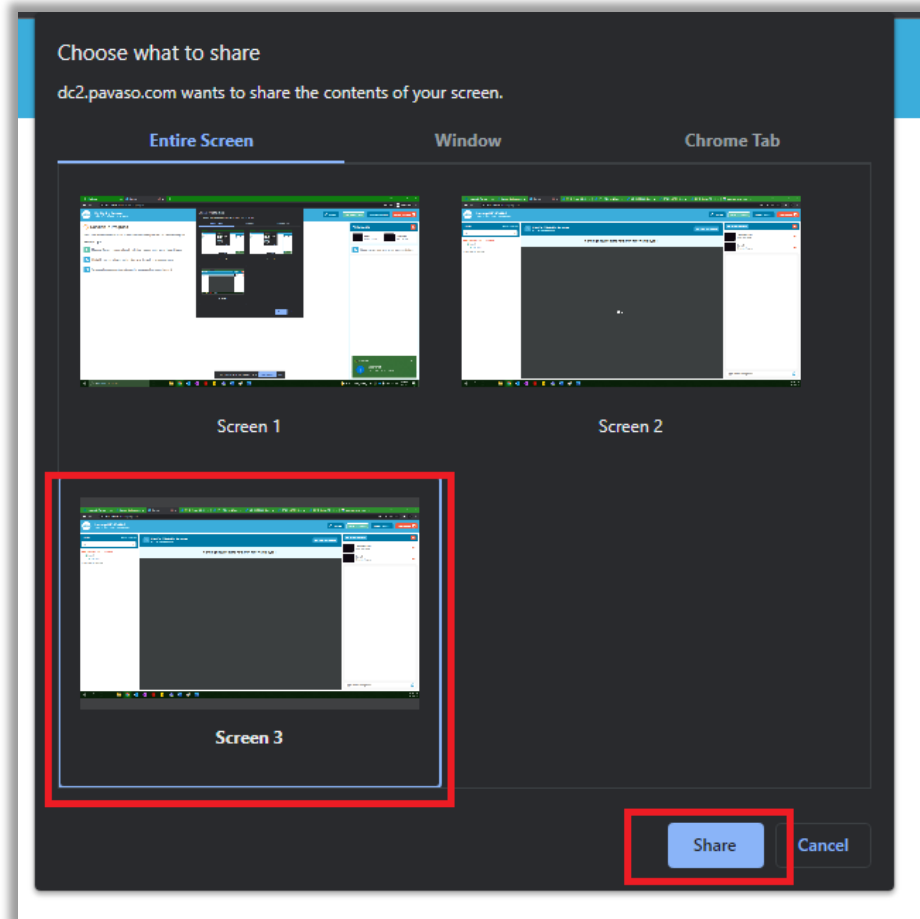


When the Notary sends you a document, you will receive pop-ups explaining your signature may be applied to documents you previously confirmed. You will also receive a notice to allow your browser permission to share your screen. Select **OK**.



You will receive a pop-up to share your screen. Select the screen you wish to use and select **Share**.

Note: Your screen options may vary depending on how many monitors you are using. Be sure to select the monitor that displays Pavaso.



Signing

Once your screen is shared, you will begin receiving documents. Documents may require signatures or other digital tasks to be completed. Select **Continue** when finished. This sends your completed document back to the Notary.

My Signing Session
Loan # - 1234 Street, City, AZ 85555

NAME AFFIDAVIT - Janeway

Continue >

This is to certify that:

Kathy Janeway, Katheryn Janeway, Kate Janeway

are one and the same person.

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS WRITTEN AND TYPED BELOW.

Katheryn Janeway
Print or Type Name

Signature
03/07/2022

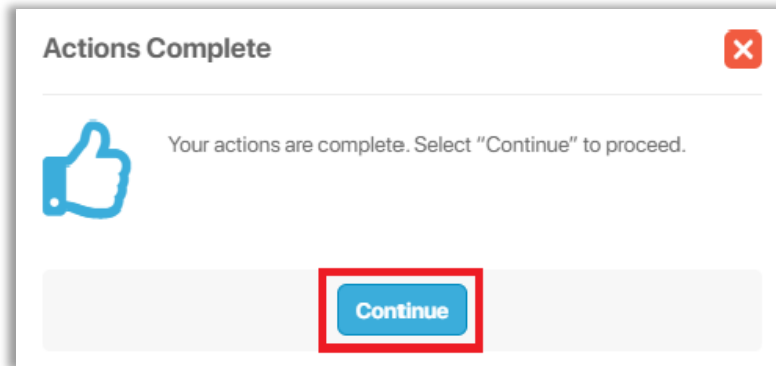
State/Commonwealth of: Arizona

County/Parish of: Maricopa

The foregoing instrument was acknowledged before me this 03/07/2022 day of MARCH

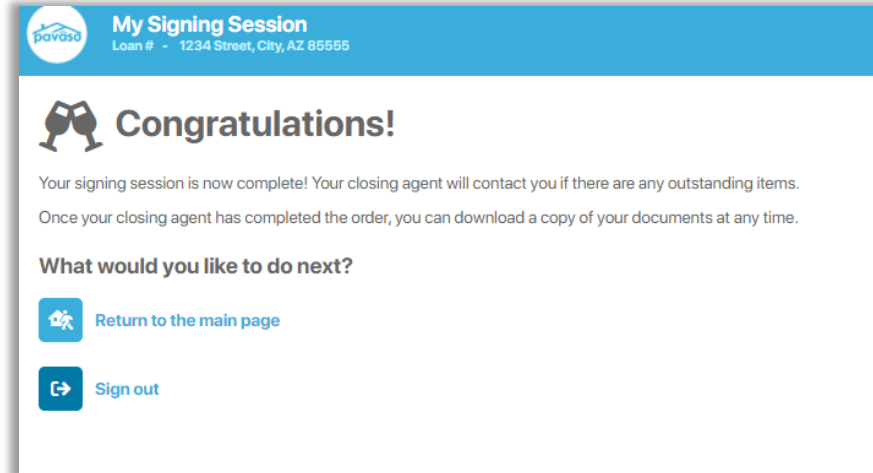
dc2.pavaso.com is sharing your screen. Stop sharing Hide


Once completed, you will receive a pop-up letting you know your section of the signing is done. Select **Continue**.




You can then select to return to the main page or sign out. If you select return to the main page, you will be sent back to your dashboard where you can see or download documents completed during closing.

Note: Your Notary may have additional tasks to complete after the session ends. You will receive an email once all documents are ready to view.





**Digital Close**
by Pavaso

[Home](#) [My Messages](#) [My Team](#) [Help](#) [Katheryn Janeway](#) 

NAVIGATION


My Closing Dashboard

Early Disclosures 

Post-Closing 


Post-Closing


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 - Janeway](#)


 No due date


 Download

 Print

 **Additional Documents**

 **Remote Closing Session Videos**



 0 Notification(s) >

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Pavaso Support

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

Phone/ Closing Hotline: (866) 288-7051

Email: support@pavaso.com

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