



Remote Online Notarization* (RON)

Notary Guide

Revised: 11/20/2024

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 with an electronic seal online, from a separate physical location than the Signer.

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

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

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** – Signers are required to answer a set of security questions generated from a trusted third-party knowledge-based authentication database.
***Important Note:** Signers must have enough public information in the U.S. to participate in a RON signing. Generally, this is a minimum of six months association with a U.S. address.*
- **Government or State ID** – Signers are also required to validate their photo ID through a trusted third-party identify verification service. They must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the smartphone must be able to receive a text from a United States phone number. Third-party messaging apps are not supported.
***Important Note:** Third-party software confirms if the ID is a valid ID. Expired IDs will still validate. Confirm via webcam that the ID being used is in good standing.*
- **Video Identification** – Notaries may also validate the Signer's identification by asking them to hold up their state-issued identification card, driver's license, or a government-issued passport to their web camera. Proper lighting and clear visibility are required to validate each participant.

Minimum System Requirements

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

System and Order Configuration

Order Settings

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

Access the order from the **Order Lobby**. Select **Edit** to enter the **Order Details** screen.

The screenshot shows the Pavaso Digital Close Enterprise interface. At the top, there is a navigation bar with links for Home, My Messages, My Team, My Company, Support Center, and Candy Closer. The current date/time is 11/20/2024 08:41:38 AM. Below the navigation bar, there is a 'Lobby' section with links for View/Edit Notes, Notifications, and Edit Signature. The main content area displays order details for '123 Rebel Road, Dallas, TX 12345'. A red box highlights the 'Edit' button. Other buttons include 'Replicate Order' and 'Invite Buyer(s) to Closing'. The order details include: ORDER NUMBER: 1002933, COMPANY: (Training) BH Title, BUYER: Trent Buyer, SELLER: (blank), SALES PRICE: \$ 0.00, CLOSING DATE: 09/24/2024 10:09 AM Mountain, and COUNT DOWN TO CLOSING: (blank). The 'Closing' section has an 'Edit' button. The 'Documents' section includes links for Tag Assignments, Deleted Documents, Document Review Status, Upload, and Edit. Below this is a table with columns: Reviewed, Accepted, Date Due, and Added By. The 'Title Documents' section shows a row for 'Name Affidavit' with checkboxes for Reviewed and Accepted, a date of 09/24/2024, and an added by of '(Training) BH ...'. The 'Loan Documents' section is currently empty.

The state selected in Order Details must be enabled for RON on Pavaso. To enable RON, select the **Remote Closing and Video eNotary** option from the drop-down. This selection must be made for each RON order.

Note: Options in this drop-down will differ depending on company configuration.

If the state selected does not have RON enabled, the option will not be available. Choose **Submit/Save** before navigating away from this screen.

The screenshot shows the 'Edit Order Details' form in the Pavaso system. The form includes fields for Order number, State, Order Template, Order Open Date, Sales Price, Closing Date, Closing Time, Closing Type, Signing Process for Consumer, Digital Closing Method, and Underwriter. The 'Digital Closing Method' dropdown menu is open, and the option '(RON) Remote Closing and Video eNotary' is highlighted with a red box. Other options in the dropdown include '(Please select an item)', '(RIN) Remote Ink-Signed Notarization', and '(MDC) Multi-Device Closing'. The form also has 'Cancel' and 'Save' buttons at the top.

Adding an Observer

Adding a Closing Agent as an Observer

The Observer role is intended for individuals who:

- Have permission to participate in the closing via audio and webcam
- Do not need to sign any documents
- Do not require identity verification through ID validation and Knowledge-Based Authentication (KBA)

A closing agent, directly associated with a company on Pavaso, may be added as an Observer from within Order Details.

- A. Choose the appropriate branch, if applicable.
- B. Select the individual who will be the Observer from the **Closer Email Address** drop-down.

Closer 2

Company A

Company

(Training) BH Title

Closer Email Address (*) B

alliecloser@titlecompany.com

Username

alliecloser@titlecompany.com

Other

Closer Email Address (*)

First Name (*)

Allie

Middle Name

Last Name (*)

Closer

Street Address

City

Cell Phone

Zip Code

State

(Please select an item)

Is this Closer the Notary for this Order?

Yes No (Please fill in the Notary details below) Unknown Notary

Observer for this RON Order

- C. Once selected, the user's first name, last name, and username will populate.

D. Select the **Observer for this RON Order** checkbox to mark this user as an Observer for this order.

The screenshot shows the 'Closer 2' form with the 'Company' radio button selected. The 'Company' dropdown is set to '(Training) BH Title'. The 'Closer Email Address (*)' dropdown is set to 'alliecloser@titlecompany.com'. The 'Username' field contains 'alliecloser@titlecompany.com'. The 'Other' radio button is unselected. The 'First Name (*)' field contains 'Allie', the 'Middle Name' field is empty, and the 'Last Name (*)' field contains 'Closer'. The 'Street Address', 'City', 'Cell Phone', 'Zip Code', and 'State' fields are empty. The 'State' dropdown is set to '(Please select an item)'. At the bottom, the question 'Is this Closer the Notary for this Order?' has three radio buttons: 'Yes', 'No (Please fill in the Notary details below)', and 'Unknown Notary'. The 'Observer for this RON Order' checkbox is checked and highlighted with a red box and a red letter 'D'.

Observers cannot be added via the **Other** button. The **Observer for this RON Order** checkbox will not display.

The screenshot shows the 'Closer 2' form with the 'Other' radio button selected and highlighted with a red box. The 'Company' dropdown is empty. The 'Closer Email Address (*)' dropdown is set to '(Please select an item)'. The 'Username' field is empty. The 'Other' radio button is selected. The 'Closer Email Address (*)' field is empty and has a red border with the text 'This field is required.' below it. The 'First Name (*)', 'Middle Name', and 'Last Name (*)' fields are empty. The 'Street Address', 'City', 'Cell Phone', 'Zip Code', and 'State' fields are empty. The 'State' dropdown is set to '(Please select an item)'. At the bottom, the question 'Is this Closer the Notary for this Order?' has three radio buttons: 'Yes', 'No (Please fill in the Notary details below)', and 'Unknown Notary'. The 'Observer for this RON Order' checkbox is missing. There are two buttons at the bottom right: 'Add another Closer' and 'Remove this Closer'. A red box highlights the area where the checkbox would be.

Adding a Lender as an Observer

A lender directly associated with a company on Pavaso may be added as an Observer from within **Order Details**.

- A. Choose the appropriate company.
- B. Select the individual who will be the Observer from the **Lender Email Address** drop-down.
- C. Once selected, the user's first name, last name, and username will populate.
- D. Select the **Observer for this RON Order** checkbox to mark this user as an Observer for this order.

The screenshot shows a form titled "Lender" with two radio button options: "Company" (selected) and "Other".

- Callout A:** Points to the "Company" radio button.
- Callout B:** Points to the "Lender Email Address (*)" dropdown menu, which is currently set to "luckylending@mailinator.com".
- Callout C:** Points to the "Lender First Name (*)" text input field, which contains the text "Sample".
- Callout D:** Points to the "Observer for this RON Order" checkbox, which is checked.

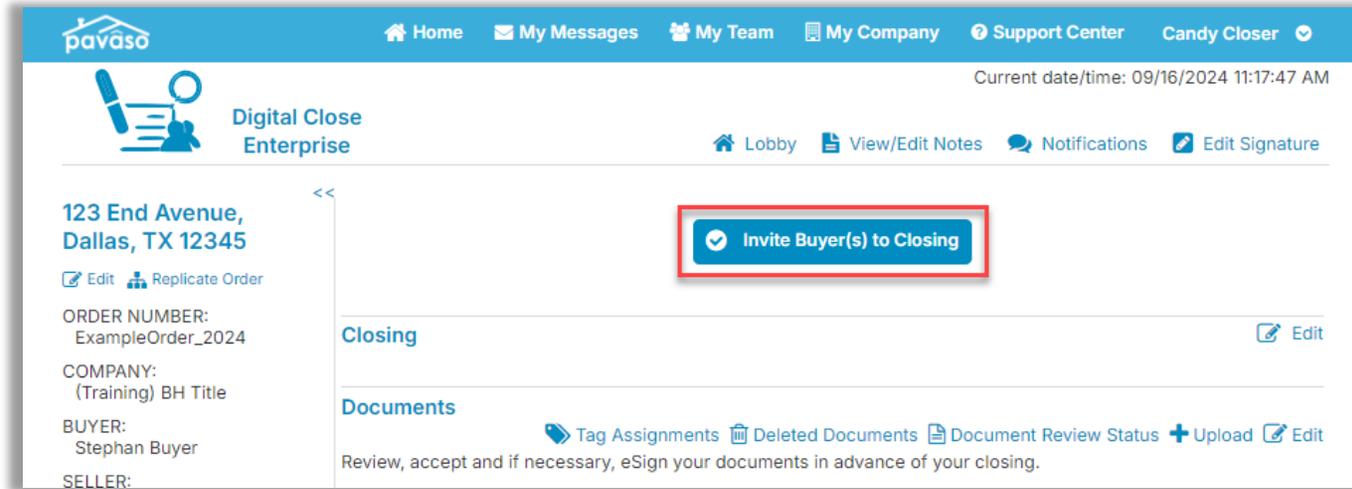
Other visible fields include:

- "Lender Middle Name" (empty)
- "Lender Last Name (*)" (text input with "Admin")
- "Username" (text input with "sampleadmin")
- "Street Address" (text input with "123 Right Road")
- "City" (text input with "Phoenix")
- "Cell Phone" (text input with "(222) 222-2222")
- "Zip Code" (text input with "12345")
- "State" (dropdown menu with "Arizona" selected)

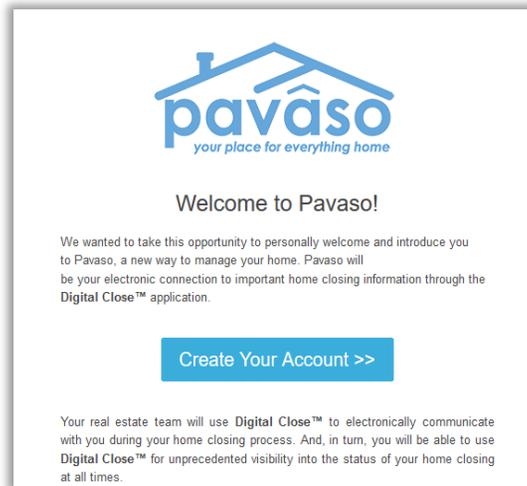
Inviting Signers

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

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

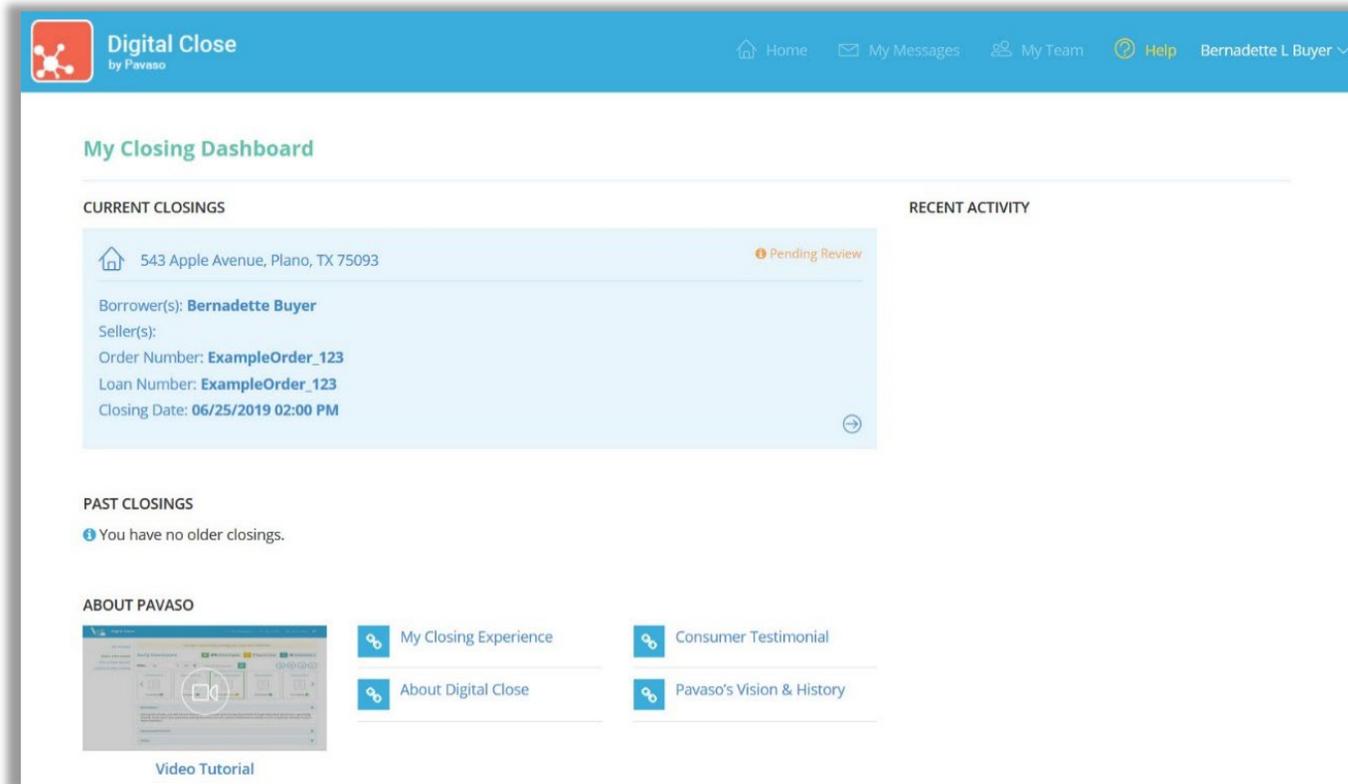


Example Signer invitation email:



Signer Pre-Closing Document Review

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



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

Should the Signer decline the eConsent unintentionally, contact [Pavaso Support](#) to reset the eConsent. The Signer will have the ability to Accept the eConsent after the reset.

Consent for use of electronic signatures and records:

Pavaso is required by law to provide you with certain disclosures and information about your loan application ("Required Information"). With your consent, Pavaso can deliver Required Information to you by: Displaying or delivering the Required Information electronically, and Requesting that you print or download the Required Information and retain it for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of required information. Your consent also permits the general use of electronic records and electronic signatures in connection with your application. Please read this notice carefully and print or download a copy for your files.

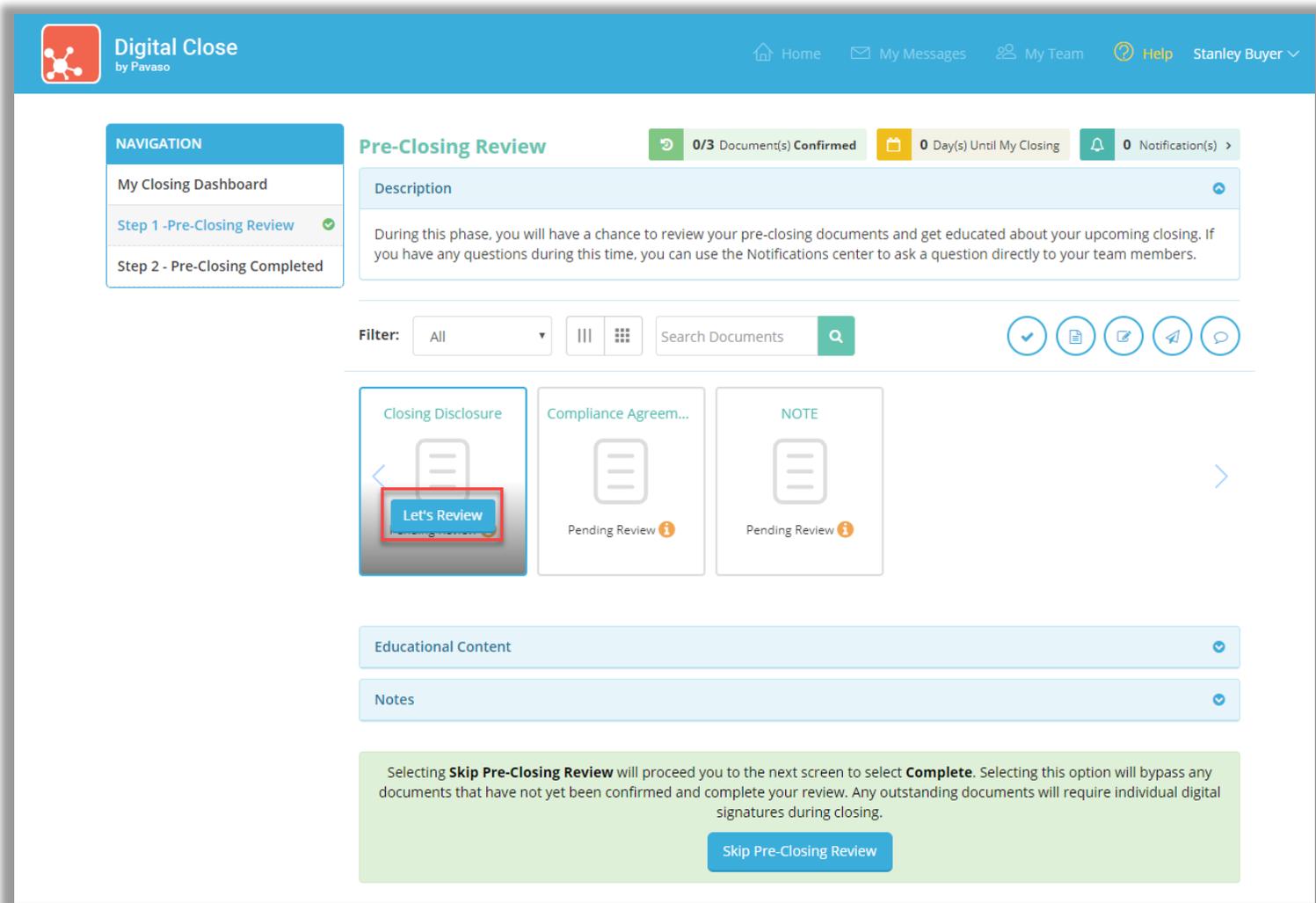
After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with Pavaso, please click on the "I agree" button where indicated.

Statement of electronic disclosures:

You may request to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, Pavaso cannot proceed with the acceptance and processing of your electronic application.

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

The Signer selects a document to review from the list.



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

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

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

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

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

Applicant Signature _____ Date _____ CO Applicant Signature _____ Date _____

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

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

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

 _____
Rodrigo Buyer Date _____

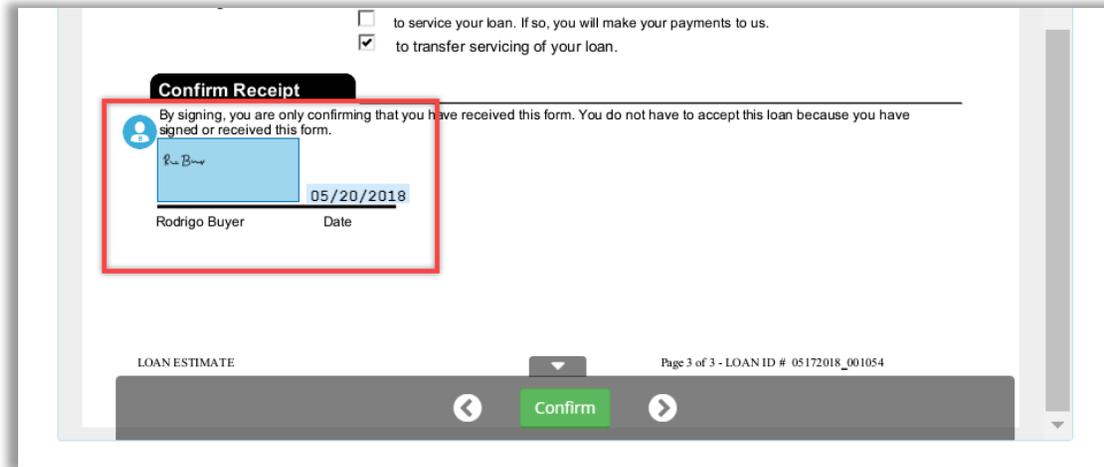
LOAN ESTIMATE Page 3 of 3 - LOAN ID # 05172018_001054

← Confirm →

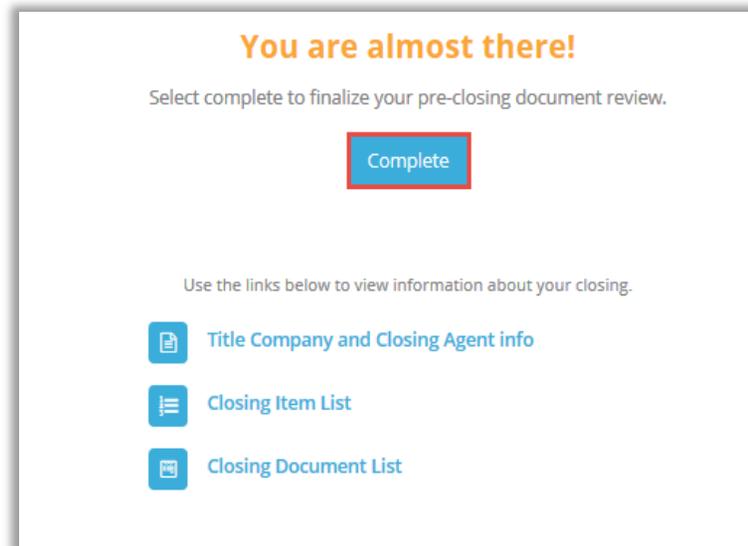
A mouse or touchscreen can be used to capture the signature. Selecting **Adopt** will apply the signature or initial.

The screenshot shows a dialog box titled "Edit Signature" with a close button (X) in the top right corner. It contains two input fields: "Your Full Name" with the text "Rodrigo Buyer" and "Your Initials" with the text "RB". Below these fields are two tabs: "Draw" (selected) and "Select Pre-Drawn Style". A blue informational box states: "By clicking 'Adopt', I agree to this signature and initials being used as the electronic representation of my signature and initials on all closing documents." There are two drawing areas, each with a "Delete" button. The first area is labeled "Draw your signature" and contains a handwritten signature "Rodrigo Buyer". The second area is labeled "Draw your initials" and contains the initials "RB". At the bottom of the dialog are "Cancel" and "Adopt" buttons, with the "Adopt" button highlighted by a red border.

Confirm must be selected to save the changes.



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



All Signers must complete the Pre-Closing Review for the order to move to Pending Closing status. The order cannot be closed until it reaches this status.

Congratulations on Completing Your Pre-Closing Document Review!

Use the links below to view information about your closing.



Title Company and Closing Agent info



Closing Item List

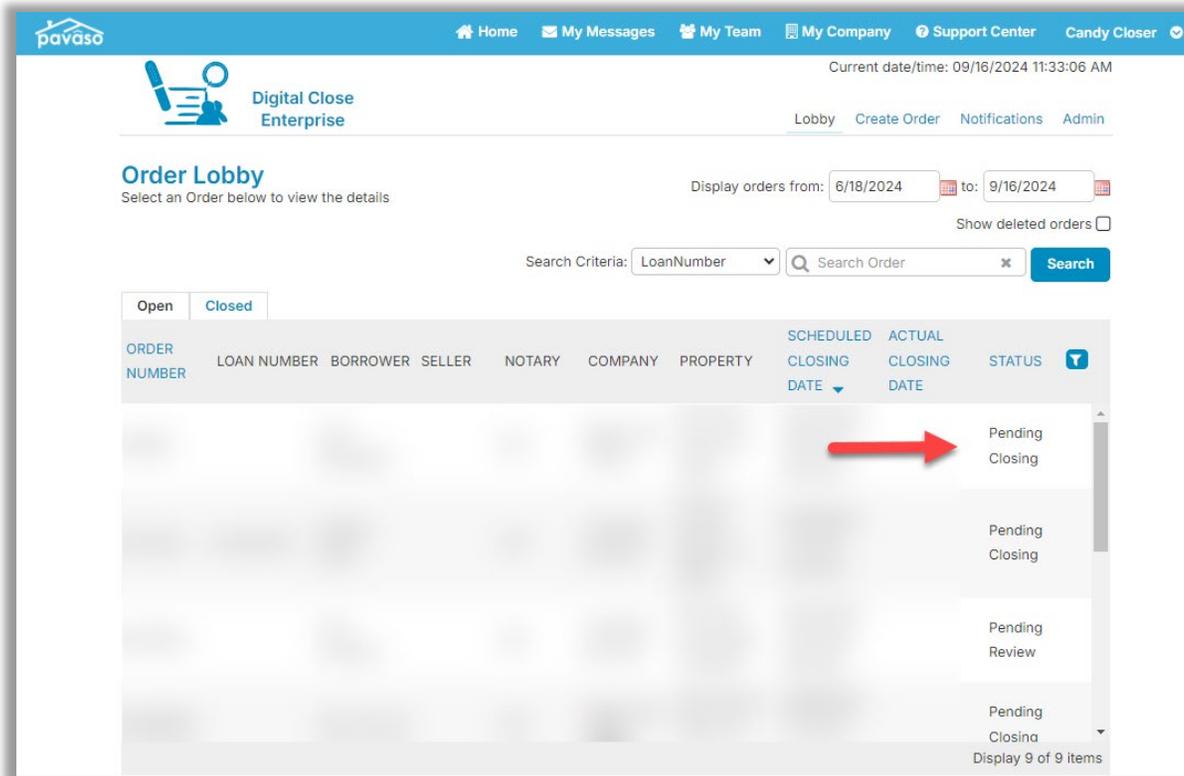


Closing Document List

Performing a RON Signing

Confirm Order Status

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



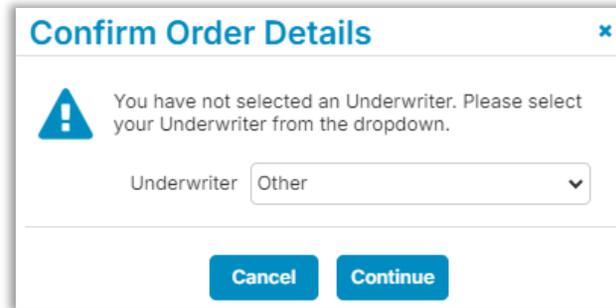
Once inside the order, select **Remote Online Closing** and **Continue**.

The screenshot displays the Pavaso Digital Close Enterprise web application. The top navigation bar includes links for Home, My Messages, My Team, My Company, Support Center, and the user profile 'Candy Closer'. The current date and time are shown as 09/16/2024 11:34:49 AM. The main header features the 'Digital Close Enterprise' logo and navigation options for Lobby, View/Edit Notes, Notifications, and Edit Signature.

On the left side, a sidebar displays order details for '123 End Avenue, Dallas, TX 12345'. It includes options to Edit or Replicate the order, and lists the following information: ORDER NUMBER: ExampleOrder_2024; COMPANY: (Training) BH Title; BUYER: Rodrigo Buyer; SELLER: (blank); SALES PRICE: \$ 0.00; CLOSING DATE: 09/16/2024 11:10 AM Mountain; and a COUNT DOWN TO CLOSING timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Below this, there are three items with checkmarks: 'Take a Tour', 'Closing Review', and 'Closing Setup'. A blue 'Closing' button is at the bottom of the sidebar.

The main content area is titled 'Select where you want to close:' and contains four selectable options: 'WEB CLOSING (Any web browser)', 'REMOTE ONLINE CLOSING (Minimum browser requirements: Chrome 72, Firefox 52, Opera 60, Safari 13 for macOS)', 'CLOSING AGENT ACCESS', and 'PAPER CLOSING'. The 'REMOTE ONLINE CLOSING' option is selected, indicated by a green checkmark. A blue 'Continue' button with a right-pointing arrow is highlighted with a red rectangular box.

Select the appropriate Underwriter, or Other, from the drop-down.

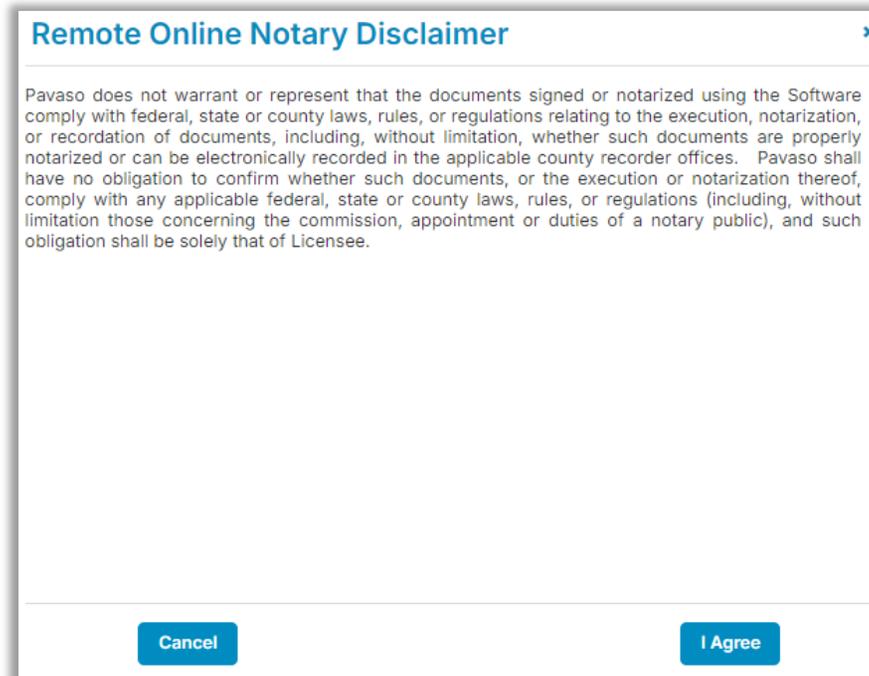


Confirm Order Details ✕

 You have not selected an Underwriter. Please select your Underwriter from the dropdown.

Underwriter

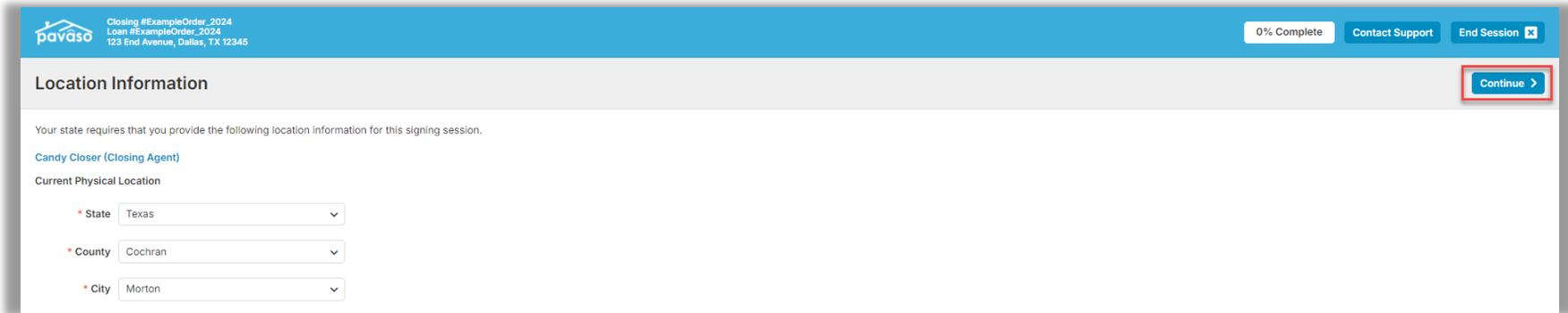
Select **I Agree** on the **Remote Online Notary Disclaimer** pop-up.



Remote Online Notary Disclaimer ✕

Pavaso does not warrant or represent that the documents signed or notarized using the Software comply with federal, state or county laws, rules, or regulations relating to the execution, notarization, or recordation of documents, including, without limitation, whether such documents are properly notarized or can be electronically recorded in the applicable county recorder offices. Pavaso shall have no obligation to confirm whether such documents, or the execution or notarization thereof, comply with any applicable federal, state or county laws, rules, or regulations (including, without limitation those concerning the commission, appointment or duties of a notary public), and such obligation shall be solely that of Licensee.

Some states require that you provide location information prior to conducting a RON session. Enter your location and select **Continue**.



Closing #ExampleOrder_2024
Loan #ExampleOrder_2024
123 End Avenue, Dallas, TX 12345

0% Complete Contact Support End Session

Location Information

Continue

Your state requires that you provide the following location information for this signing session.

Candy Closer (Closing Agent)

Current Physical Location

* State Texas

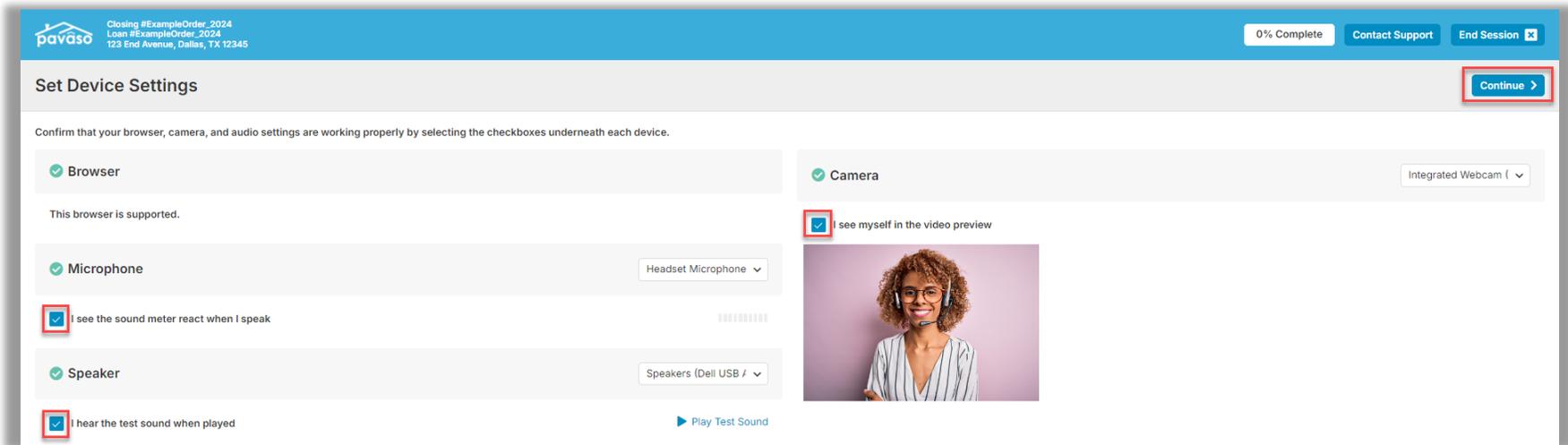
* County Cochran

* City Morton

Performing the System Test – Notaries

Important Note: *If at any time during the session the video and/or audio quality is inadequate, the Notary must end the current session and start a new session with all participants.*

Prior to each RON signing, Notaries will be required to complete a system test to confirm working camera, microphone, and speakers. Select the checkbox next to each item and **Continue**.



Closing #ExampleOrder_2024
Loan #ExampleOrder_2024
123 End Avenue, Dallas, TX 12345

0% Complete Contact Support End Session

Set Device Settings

Continue

Confirm that your browser, camera, and audio settings are working properly by selecting the checkboxes underneath each device.

Browser
This browser is supported.

Microphone Headset Microphone

I see the sound meter react when I speak

Speaker Speakers (Dell USB)

I hear the test sound when played Play Test Sound

Camera Integrated Webcam

I see myself in the video preview

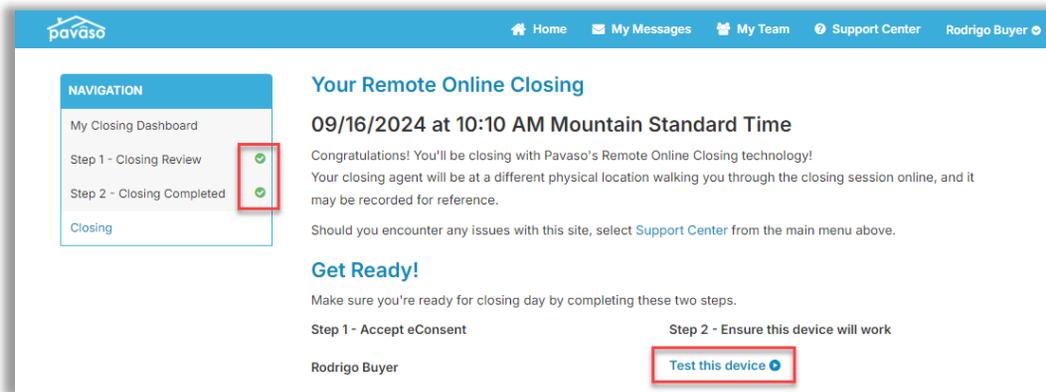
Performing the System Test – Signers

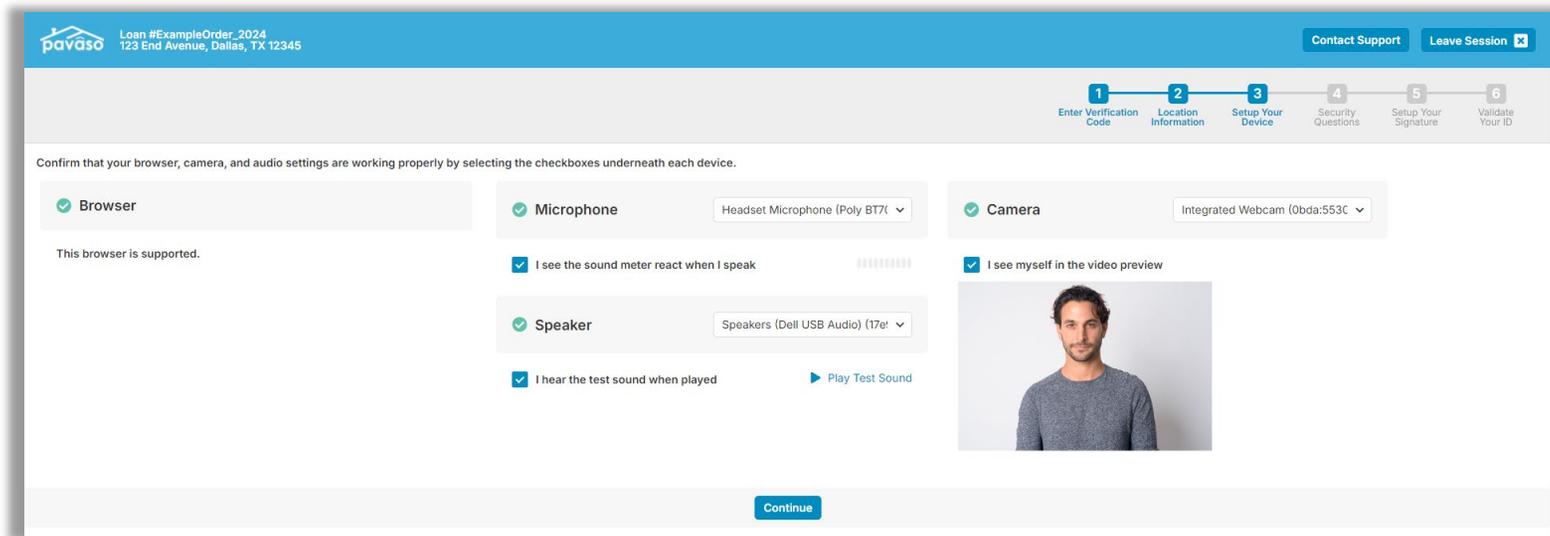
Important Note: *If at any time during the session the video and/or audio quality is inadequate, the Notary must end the current session and start a new session with all participants.*

Signers can complete a preliminary system test in advance of a RON signing after the Pre-Closing Document Review is complete.

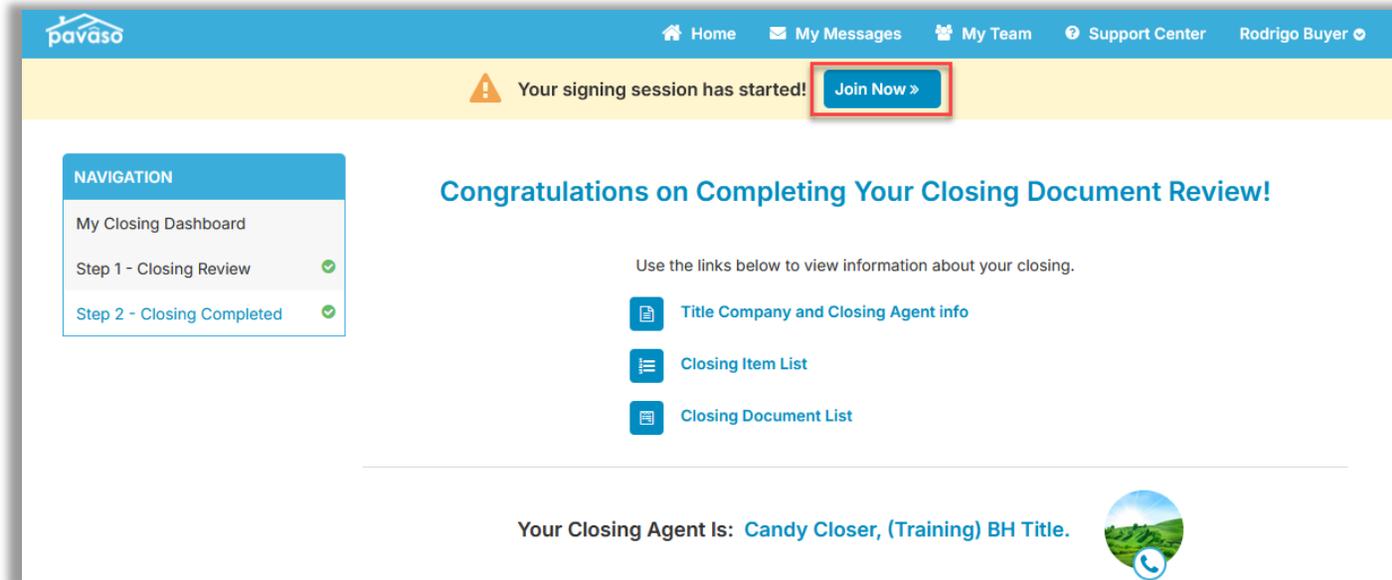
Once a green check mark appears next to **Steps 1 and 2**, the Signer can select the **Closing** phase to see the system test. Selecting **Test this device** initiates the system test. Signers can test each piece of hardware.

The Signer will be required to complete the system test again prior to the signing beginning to confirm all equipment remains operational.

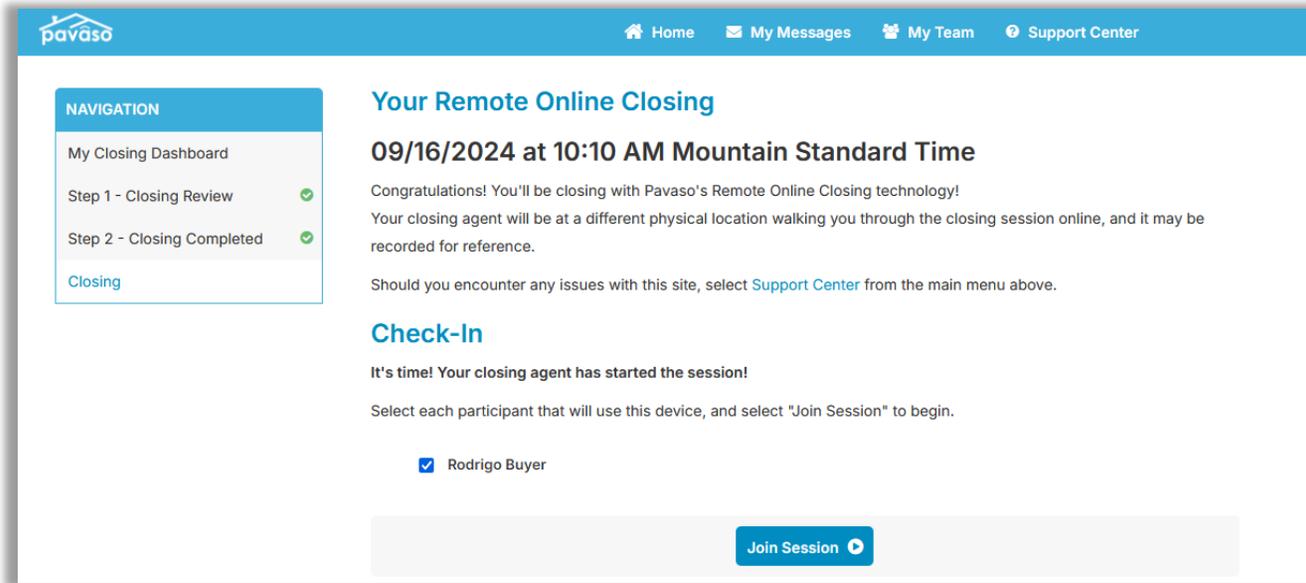




At the arranged date and time of the closing, the Signer accesses Pavaso using their existing username and password. Once logged in, the Signer selects the **Join Now** button. This only appears once the Notary has started the session.



Select all Signers joining on this device. This example has one Signer, however, if multiple will use the same device, select all applicable users. Select **Join Session**.



The eConsent displays. The Signer selects **Send Code**. Each Signer needs their own code. If the signer has both a phone number and email listed, you can select either method to send the code. If the option is grayed out, it can only be sent via email. Once the code is entered, the Signer selects **Accept**.

The screenshot shows the Pavaso eConsent interface. At the top, the Pavaso logo and contact information are visible. A progress bar indicates the current step is '1 Accept eConsent'. The main content area displays a consent form for 'Rodrigo Buyer'. The form includes a title, a paragraph of text, a 'Statement of Electronic Disclosures' section with a bulleted list, and a 'Send Code' button. A '2-Step Verification' modal is overlaid on the right side of the screen, containing fields for 'Participant' (Rodrigo Buyer), 'Method' (Email), and 'Email Address' (r*****r@mailinator.com), with a 'Send Code' button at the bottom.

Some states require that Signers enter their location for the RON signing. They enter their location and choose **Continue**.

The screenshot shows the 'Check In - Rodrigo Buyer' screen. At the top left is the Pavaso logo and address: 'Loan #ExampleOrder_2, 123 Starlight Street, Dallas, TX 12345'. At the top right are 'Contact Support' and 'Leave Session' buttons. A progress bar at the top right shows six steps: 1. Accept eConsent, 2. Location Information, 3. Setup Your Device, 4. Security Questions, 5. Setup Your Signature, and 6. Validate Your ID. The main heading is 'Check In - Rodrigo Buyer'. Below it, a message states: 'The state of Texas requires that you provide your current location for this signing session.' There are three dropdown menus for location selection: 'State' (Texas), 'County' (Austin), and 'City' (Cat Spring). There is also an unchecked checkbox for 'Outside of United States'. At the bottom center, a blue 'Continue' button is highlighted with a red rectangular box.

The Signer confirms all their hardware by selecting the checkbox next to each item and selects **Continue**.

The screenshot shows the 'Check In - Rodrigo Buyer' screen for hardware confirmation. The progress bar at the top right now highlights step 3, 'Setup Your Device'. The main heading is 'Check In - Rodrigo Buyer'. Below it, a message states: 'Confirm that your browser, camera, and audio settings are working properly by selecting the checkboxes underneath each device.' There are four sections for hardware confirmation: 'Browser' (with a green checkmark and the text 'This browser is supported.'), 'Microphone' (with a dropdown menu set to 'Headset Microphone (Poly BT7C)' and a checked checkbox for 'I see the sound meter react when I speak'), 'Speaker' (with a dropdown menu set to 'Speakers (Dell USB Audio) (17e)' and a checked checkbox for 'I hear the test sound when played' next to a 'Play Test Sound' button), and 'Camera' (with a dropdown menu set to 'Integrated Webcam (Obda:553C)' and a checked checkbox for 'I see myself in the video preview' next to a video preview image of a man). At the bottom center, a blue 'Continue' button is highlighted with a red rectangular box.

Joining the Session - Signers

The Signer is required to answer security questions to verify their identity. These questions are generated by a third party. The Signer enters their date of birthday and last four digits of their Social Security Number.

pavaso Loan #ExampleOrder_2024
123 End Avenue, Dallas, TX 12345

Contact Support Leave Session

1 Enter Verification Code 2 Location Information 3 Setup Your Device 4 Security Questions 5 Setup Your Signature 6 Validate Your ID

Check In - Rodrigo Buyer

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: Rodrigo Buyer

Current Address: 123 Right Road
Dallas, TX 12345

* Enter Date of Birth: 01/20/1990

* Last 4 digits of Social Security Number: 2345

I don't have a Social Security Number

Continue

Signer View

- Signers must answer four out of five questions correctly.
- Two attempts to pass are permitted.
- Each attempt has a two minute time limit.
- If both attempts are failed, the Signer will be locked out and cannot attempt the questions again for at least 24 hours.

pavaso Loan #ExampleOrder_2
123 Starlight Street, Dallas, TX 12345

Contact Support Leave Session

Check In - Rodrigo Buyer

1 Accept eConsent 2 Location Information 3 Setup Your Device 4 Security Questions 5 Setup Your Signature 6 Validate Your ID

Choose the correct question answer for each of the following security questions within 2 minutes. 1:51 remaining

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

Signer View

Continue

As Signers complete the questions, the Notary screen updates. In this example, this company has **Skip KBA Questions** and **Skip ID Validation** enabled. This allows the Notary to skip one or both of these options for the Signer. If you have questions about how to enable these options for your company, contact your Implementation lead or implementation@pavaso.com.

Closing Agent/Notary View

Closing #ExampleOrder_2
Loan #ExampleOrder_2
123 Starlight Street, Dallas, TX 12345

Record 0% Complete Contact Support End Session

Start Signing Session

Signature & Initials CC. Device Settings Start Signing

Participants (1) Add Invite

Participant Role & Name	Accept eConsent	Device Settings	KBA Questions	Signature Setup	Validate Identity
Buyer 1 Rodrigo Buyer	✓		Skip		Skip

After completing the security questions, the Signer sets up their digital signature.

Signer View

Loan #ExampleOrder_2
123 Starlight Street, Dallas, TX 12345

Contact Support Leave Session

Check In - Rodrigo Buyer

1 Accept eConsent 2 Location Information 3 Setup Your Device 4 Security Questions 5 Setup Your Signature 6 Validate Your ID

Set your signature and initials for digital signing.

By selecting "Continue", you agree that the signature and initials you set 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

The Signer validates their ID electronically. They receive a text message with a link to validate their ID.

Note: The phone number being used must be able to receive texts from a U.S.-based phone number. Third party messaging apps are not supported.

- A. Type of Photo ID:** Select the appropriate type of ID. The ID must be government-issued.
- B. Country Code:** Select the applicable country code for the phone number being used.
- C. Phone Number:** Enter the phone number where the validation link should be sent.
- D. Checkbox:** Select this option to permit a text be sent to the phone number.

Once all fields are complete, select **Continue**.

Loan #ExampleOrder_2
123 Starlight Street, Dallas, TX 12345

Contact Support Leave Session X

1 Accept eConsent 2 Location Information 3 Setup Your Device 4 Security Questions 5 Setup Your Signature 6 Validate Your ID

Check In - Rodrigo Buyer

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.

A * Type of Photo ID State Driver's License

B Country Code +1 - United States

C * Phone Number (555) 555-5555

D I agree to let Pavaso send Text/SMS messages to this number

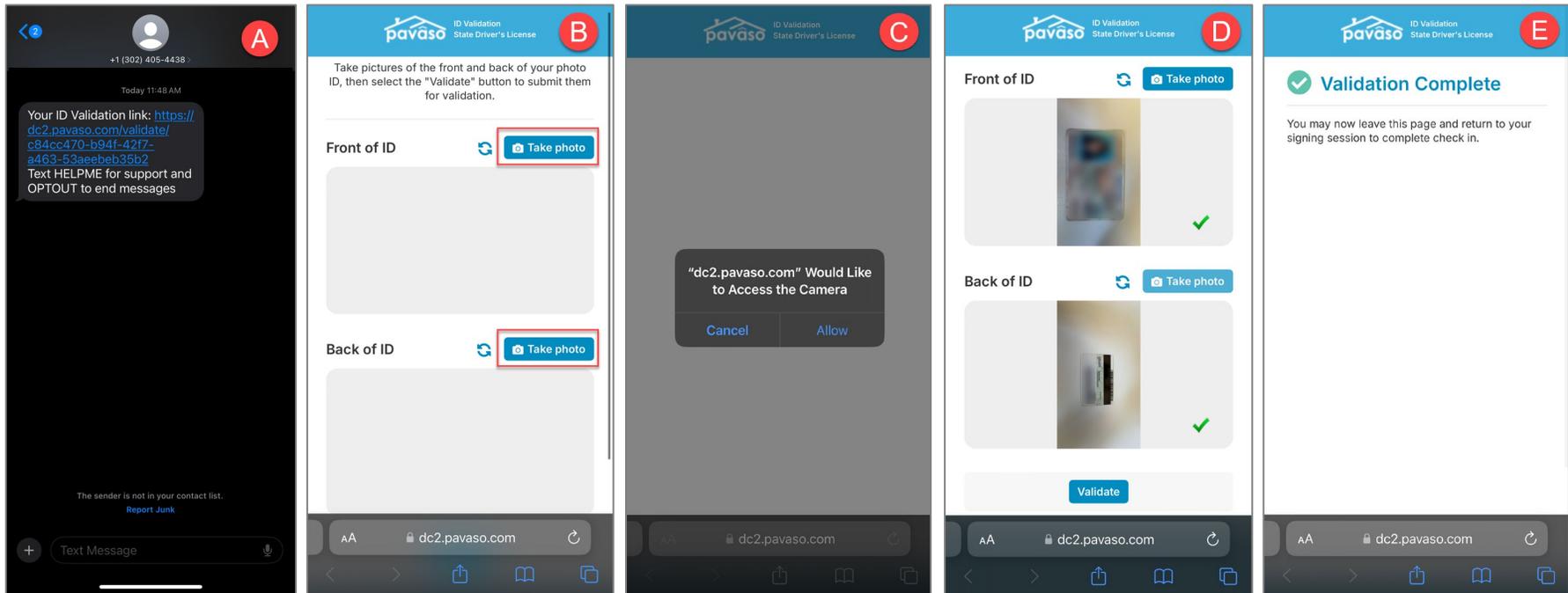
Continue

Participants

Conductor
Candy Closer

Chat with everyone by typing a message below.

- A. The Signer receives the ID validation link via text.
- B. Select **Take photo**.
- C. Choose **Allow** to allow use of the camera.
- D. Capture an image of the front and back of the ID.
- E. When successful, the **Validation Complete** message shows.



The Notary's screen updates as each of the Signer steps are complete throughout the check in process.

Closing Agent/Notary

pavaso Closing #ExampleOrder_2
Loan #ExampleOrder_2
123 Starlight Street, Dallas, TX 12345

Record 0% Complete Contact Support End Session

Start Signing Session

Signature & Initials *John Doe* Device Settings Start Signing

Participants (1) Add Invite

Participant Role & Name	Audio	Accept eConsent	Device Settings	KBA Questions	Signature Setup	Validate Identity	
 Buyer 1 Rodrigo Buyer					 View		

Skipping Security Questions and ID Validation

Some states permit the Notary to skip the security questions and/or ID validation using third-party vendors during a RON signing. This can also be configured by company. If you would like this enabled for your company, contact your Implementation Specialist or implementation@pavaso.com.

If this setting is enabled, the select **Skip**.

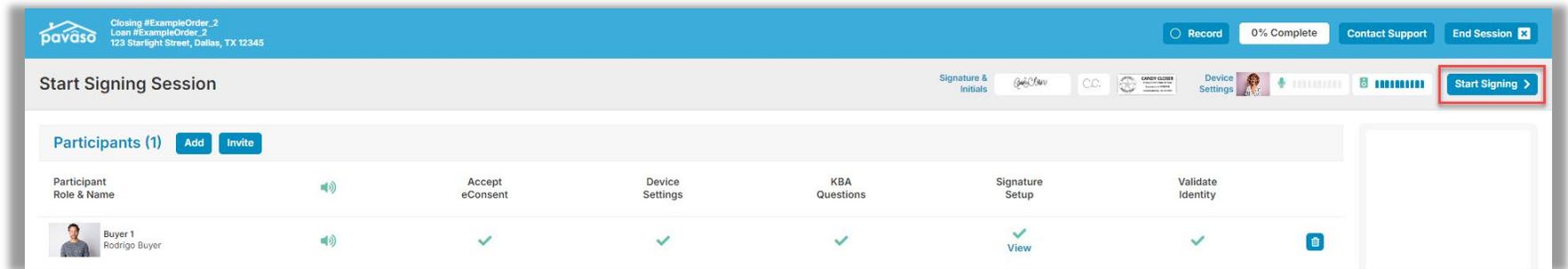
The screenshot shows the 'Start Signing Session' interface. At the top, there's a header with the Pavaso logo and contact information: 'Closing #ExampleOrder_2', 'Loan #ExampleOrder_2', and '123 Starlight Street, Dallas, TX 12345'. On the right, there are buttons for 'Record', '0% Complete', 'Contact Support', and 'End Session'. Below the header, there's a 'Start Signing Session' section with a progress bar and icons for 'Signature & Initials', 'CC', 'Device Settings', and 'Start Signing'. A table lists participants, with columns for 'Participant Role & Name', 'Accept eConsent', 'Device Settings', 'KBA Questions', 'Signature Setup', and 'Validate Identity'. The 'KBA Questions' and 'Validate Identity' columns for 'Buyer 1 Rodrigo Buyer' have 'Skip' buttons highlighted with red boxes.

If the skip option is selected, the Notary is prompted to enter a reason for skipping the security questions and ID validation.

The 'Skip KBA Questions' dialog box prompts the user to select a reason for skipping this step for Rodrigo Buyer. The 'Reason' dropdown menu is open, showing options: 'Personally known to me', 'Select a reason...', 'Personally known to me', and 'Other'.

Beginning the Signing – Sending Documents

When all Signer steps are complete, the **Start Signing** button enables. Select this option to begin the signing.

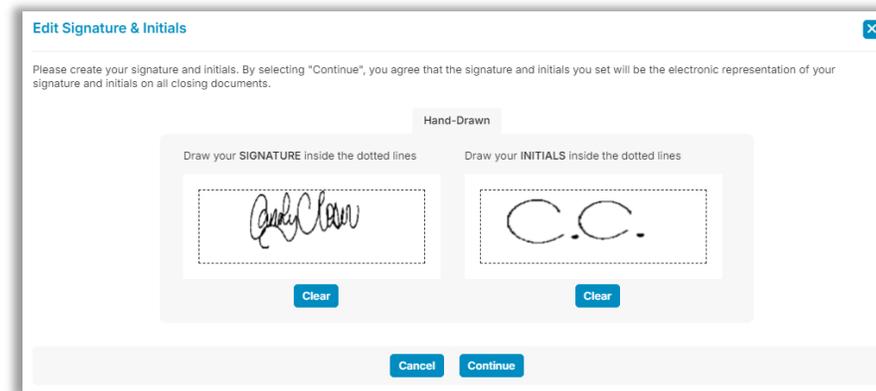


Start Signing Session

Participants (1) [Add](#) [Invite](#)

Participant Role & Name	Accept eConsent	Device Settings	KBA Questions	Signature Setup	Validate Identity
Buyer 1 Rodrigo Buyer	✓	✓	✓	View ✓	✓

Confirm your signature and initials and select **Continue**.



Edit Signature & Initials

Please create your signature and initials. By selecting "Continue", you agree that the signature and initials you set will be the electronic representation of your signature and initials on all closing documents.

Hand-Drawn

Draw your SIGNATURE inside the dotted lines

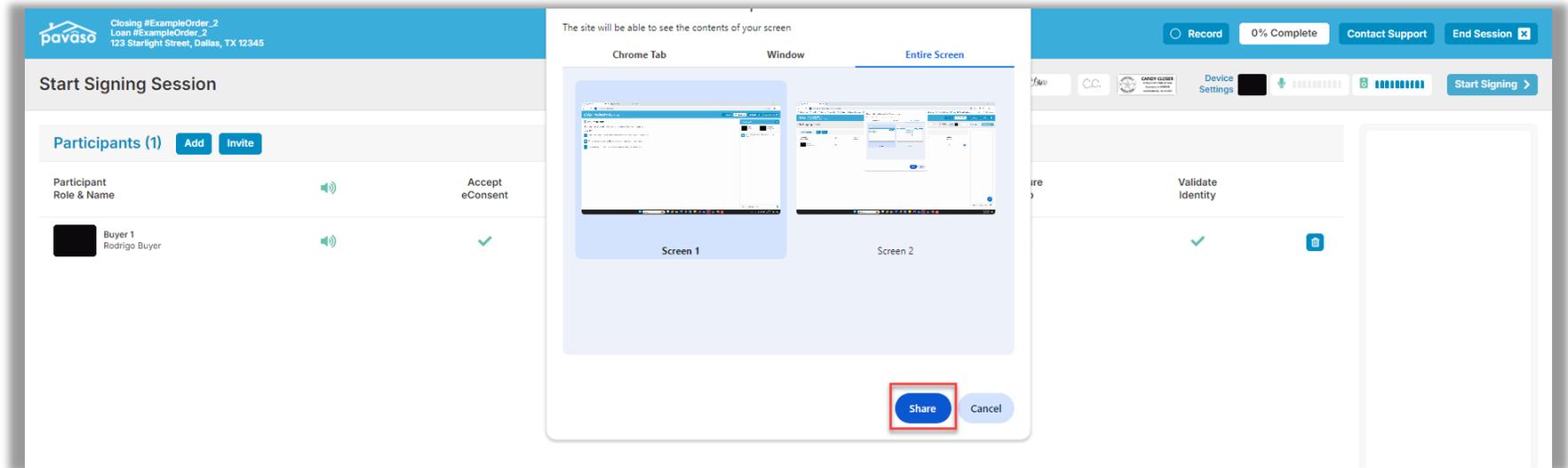
Draw your INITIALS inside the dotted lines

Clear

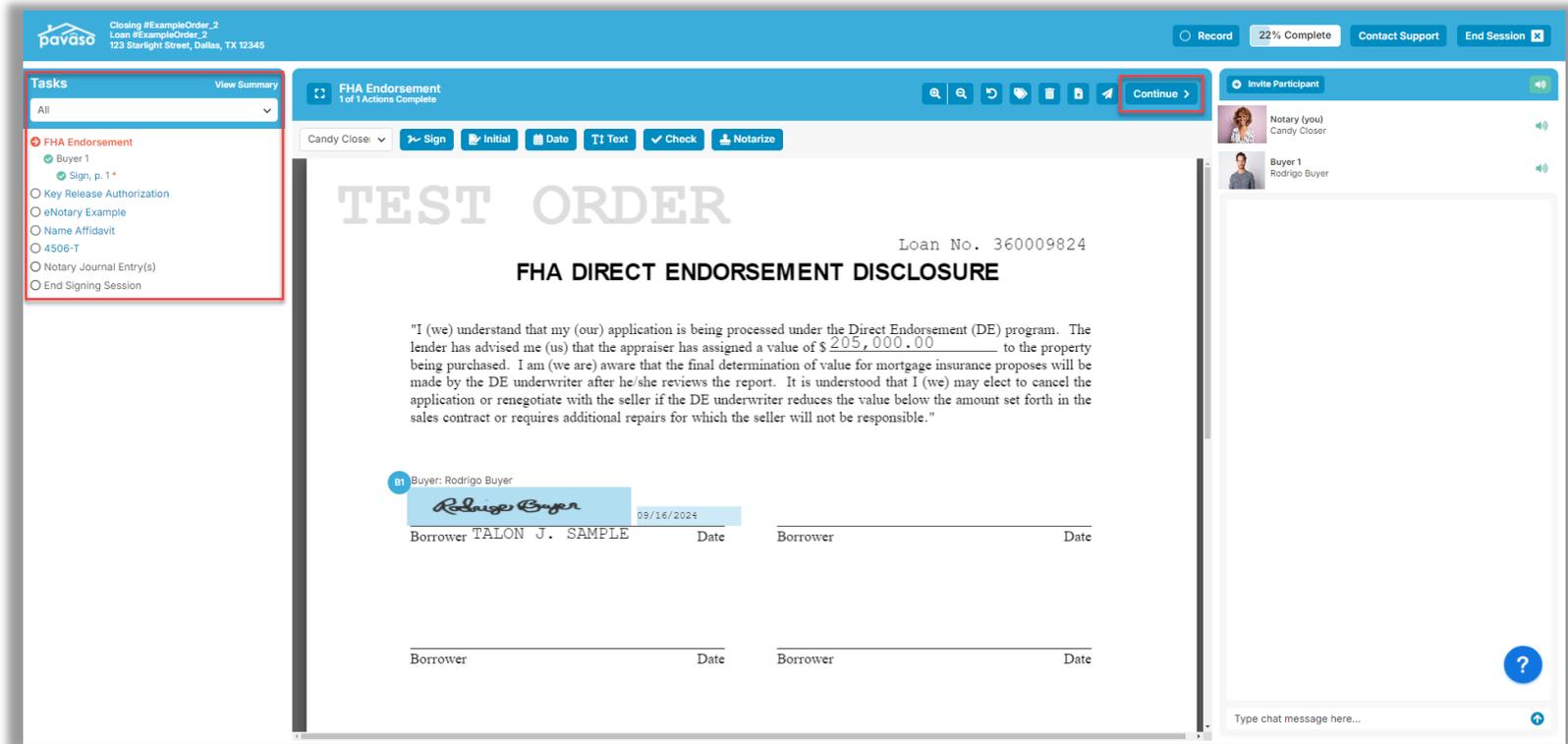
Clear

Cancel Continue

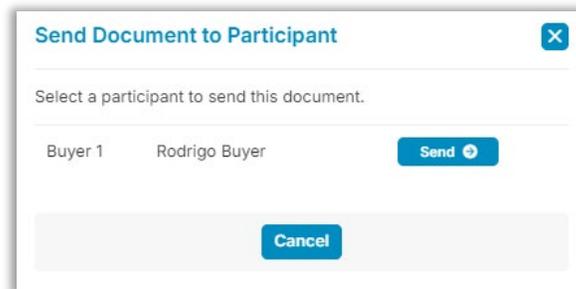
You will be prompted to share your screen. The screen you share will be recorded during the session. Confirm you are selecting the correct screen and choose **Share**.



You will enter the session. On the left side of the screen, all tasks are shown. Filter the documents if needed to only show complete or incomplete tasks. Some documents may already be complete due to the Signer’s Pre-Closing Review. To send a document to the Signer, select **Continue**.

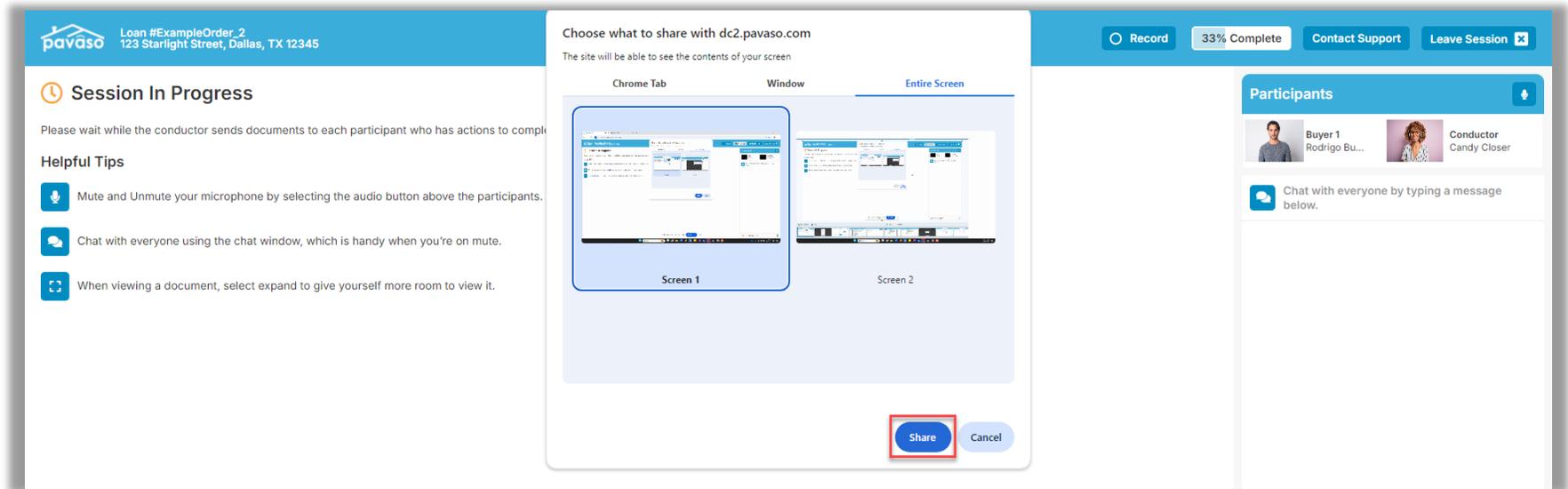


Choose the appropriate Signer to send the document to.



Sharing the Screen – Signer View

When a document is sent to the Signer, they are prompted to share their screen. They select the appropriate screen and choose **Share**.



The Signer receives the document and completes any pending tags. When they are finished, they select **Continue**.

pavaso Loan #ExampleOrder_2
123 Starlight Street, Dallas, TX 12345

Record 33% Complete Contact Support Leave Session

Key Release Authorization

TEST ORDER

KEY RELEASE AUTHORIZATION

NOTE: We recommend the keys to your new home be used immediately after closing to ensure they are working properly and to tumble the locks to secure your home.

PLEASE CHOOSE ONE OF THE FOLLOWING:

OPTION 1: Keys are to be picked up by the buyer

OPTION 2: Keys are to be picked up by another party / authorize / EZ Title give the keys to my new home to:

Janie Buyer
Name

555-555-5555
Phone

OPTION 3: Keys are to be mailed to a third party
Keys will be sent Federal Express overnight delivery with no signature required for acceptance of the package.
I authorize / EZ Title to mail the keys to my new home to:

Type here
Name

Type here
Street Address

Type here
City, State, Zip

Type here

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

Continue >

Participants

Buyer 1
Rodrigo Bu...

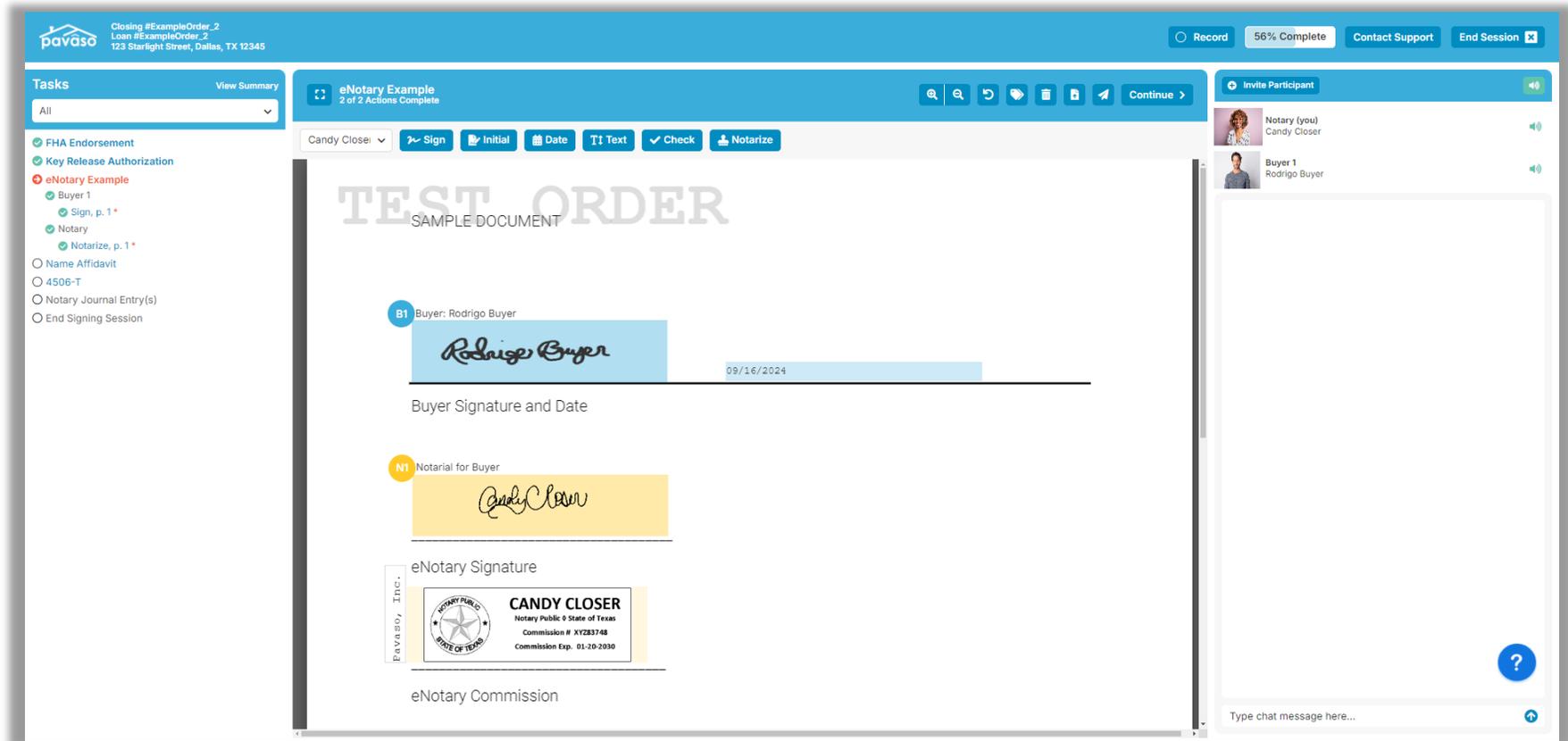
Conductor
Candy Closer

Chat with everyone by typing a message below.

Type chat message here...

Completing Documents – Notary View

When the Signer has completed the document, it is passed back to you. The completed tags are visible. To move to and send to the next document, select **Continue**. Documents requiring eNotarization require that the Signer complete their tags first. Complete all require eNotary tags.



The Notary will see the Signer’s screen as they sign the document. If necessary, **Reclaim Document Control** can be selected at any time to retract the document permission. It can be re-sent as needed.

The screenshot displays the Pavaso Notary View interface. On the left, a vertical blue bar contains the text "Closing Agent/Notary View". The main interface is divided into several sections:

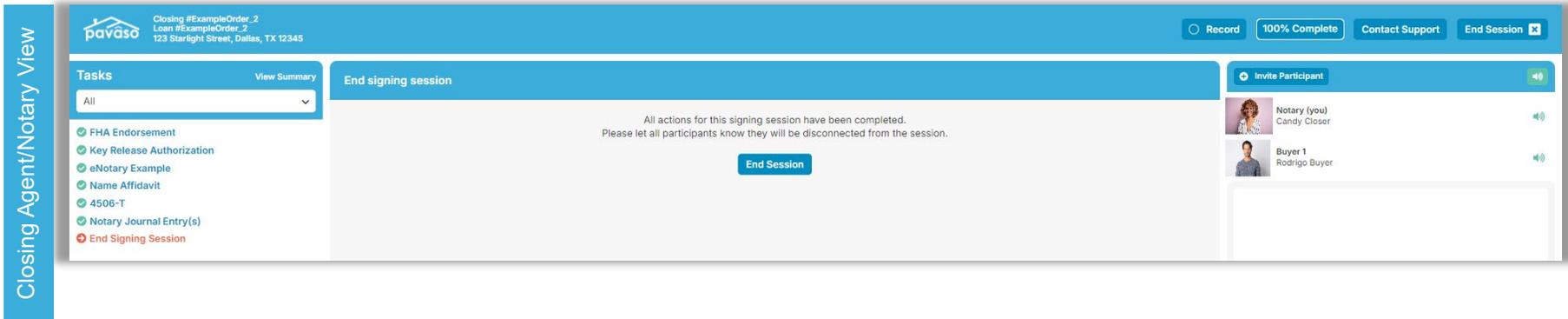
- Header:** Includes the Pavaso logo, session details ("Closing #ExampleOrder_2", "Loan #ExampleOrder_2", "123 Starlight Street, Dallas, TX 12345"), and action buttons: "Record", "33% Complete", "Contact Support", and "End Session".
- Tasks Panel:** A dropdown menu shows "Incomplete" tasks, including "eNotary Example", "Name Affidavit", "4506-T", "Notary Journal Entry(s)", and "End Signing Session".
- Document Header:** "Key Release Authorization" with "2 of 2 Actions Complete". A red box highlights the "Reclaim Document" button.
- Remote View:** A window titled "Remote view - Rodrigo Buyer (Buyer 1)" showing a document titled "TEST ORDER KEY RELEASE AUTHORIZATION". The document text includes:
 - NOTE: We recommend the keys to your new home be used immediately after closing to ensure they are working properly and to tumble the locks to secure your home.
 - PLEASE CHOOSE ONE OF THE FOLLOWING:
 - OPTION 1: Keys are to be picked up by the buyer
 - OPTION 2: Keys are to be picked up by another party / authorize / EZ Title give the keys to my new home to: [Name, Phone fields]
 - OPTION 3: Keys are to be mailed to a third party. Keys will be sent Federal Express overnight delivery with no signature required for acceptance of the package. I authorize / EZ Title to mail the keys to my new home to: [Name, Street Address, City, State, Zip, Address fields]
- Participants Panel:** Lists "Notary (you) Candy Closer" and "Buyer 1 Rodrigo Buyer". It includes a chat area with a "Type chat message here..." prompt and a help icon.

For both Signers and Notaries, Pavaso's InstaTag Toolbar can be enabled for on-the-fly tagging. To learn more about the InstaTag Toolbar, visit our [Support page article](#).

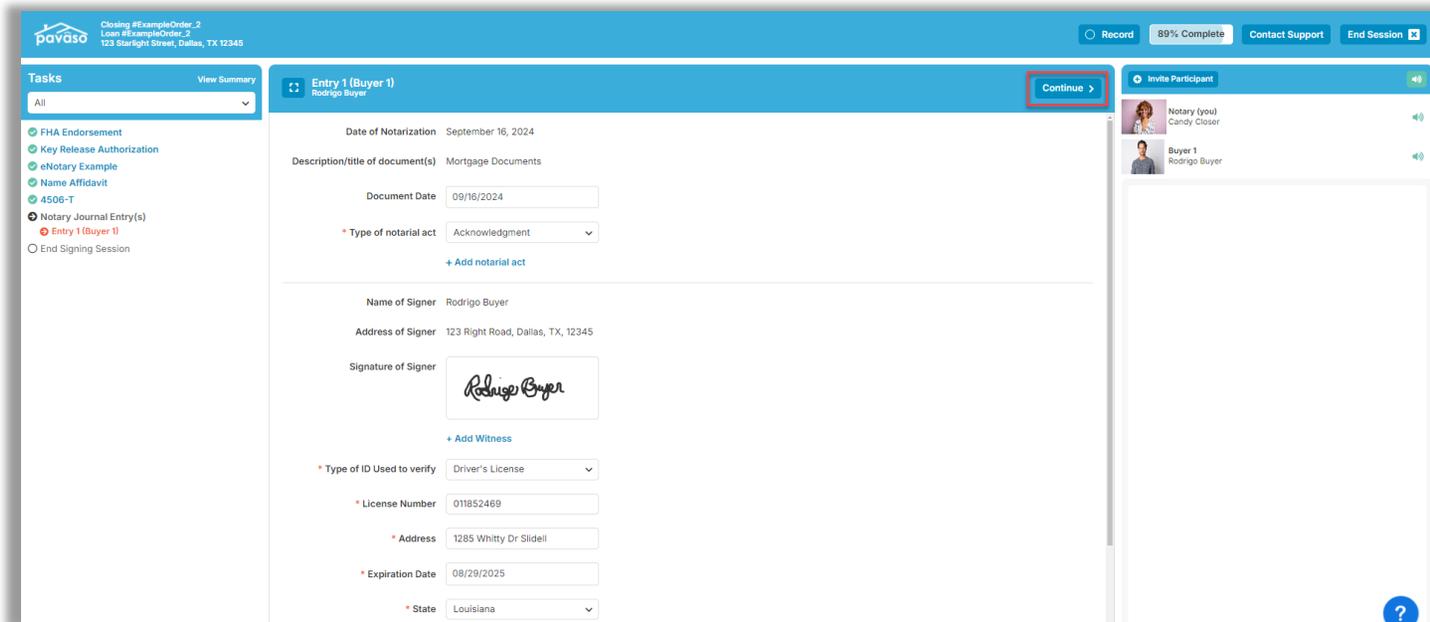


This process continues until the last document is reached. The Signer receives notification that no further actions are required and to wait for further instruction from the Notary.

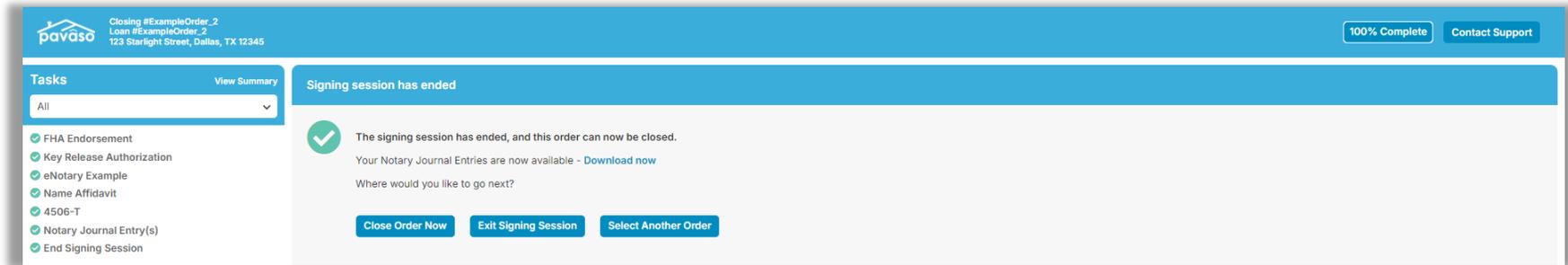
Once all tasks are completed, the Notary selects **End Session**.



Complete the eNotary journal and select **Continue**.



The close the order, select **Close Order Now**. Selecting **Exit Signing Session** will exit the session, but not close the order. Selecting **Select Another Order** takes you back to the Order Lobby.



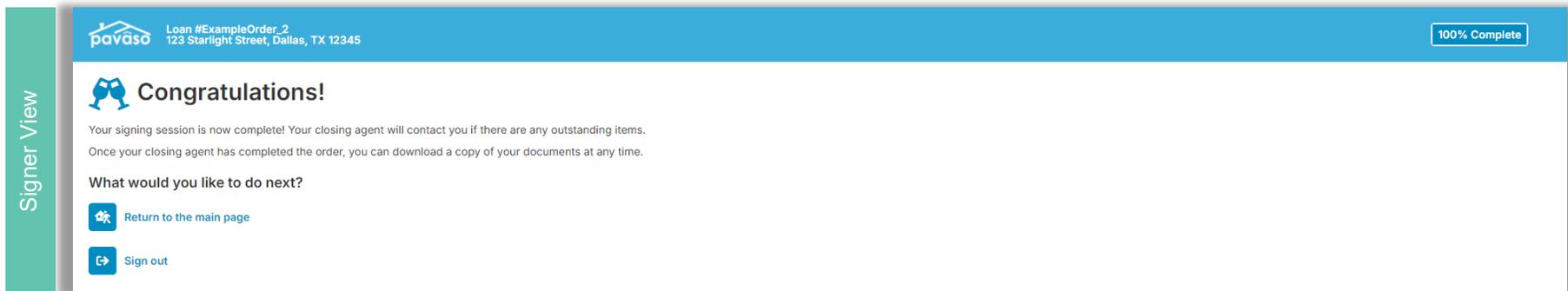
The screenshot shows the Pavaso interface during a signing session. The top header includes the Pavaso logo, the text "Closing #ExampleOrder_2", "Loan #ExampleOrder_2", and "123 Starlight Street, Dallas, TX 12345". On the right side of the header, there are two buttons: "100% Complete" and "Contact Support".

On the left side, there is a "Tasks" panel with a "View Summary" link and a dropdown menu set to "All". The tasks list includes:

- ✓ FHA Endorsement
- ✓ Key Release Authorization
- ✓ eNotary Example
- ✓ Name Affidavit
- ✓ 4506-T
- ✓ Notary Journal Entry(s)
- ✓ End Signing Session

The main content area is titled "Signing session has ended" and features a green checkmark icon. The message reads: "The signing session has ended, and this order can now be closed. Your Notary Journal Entries are now available - [Download now](#). Where would you like to go next?" Below the message are three buttons: "Close Order Now", "Exit Signing Session", and "Select Another Order".

The Signer is routed to a message indicating all actions are complete.



The screenshot shows the Pavaso interface from the signer's perspective. The top header includes the Pavaso logo, the text "Loan #ExampleOrder_2", "123 Starlight Street, Dallas, TX 12345", and a "100% Complete" button on the right.

On the left side, there is a vertical green bar with the text "Signer View".

The main content area features a "Congratulations!" message with a blue icon of two hands clapping. The message reads: "Your signing session is now complete! Your closing agent will contact you if there are any outstanding items. Once your closing agent has completed the order, you can download a copy of your documents at any time."

Below the message, it asks "What would you like to do next?" and provides two options:

- [Return to the main page](#)
- [Sign out](#)

Once the order moves to the Closed status, the Signer will be notified via email. All documents and a recording of the session are available via their Pavaso account.

The screenshot displays the Pavaso Digital Close Enterprise interface. The top navigation bar includes links for Home, My Messages, My Team, My Company, Support Center, and Candy Closer. The current date/time is 09/16/2024 12:40:51 PM. The interface is for a closing package titled "TrailFix".

Order Details:

- Address: 123 Starlight Street, Dallas, TX 12345
- Order Number: ExampleOrder_2
- Company: (Training) BH Title
- Buyer: Rodrigo Buyer
- Seller:
- Sales Price: \$ 0.00
- Closing Date: 09/16/2024 12:02 PM Mountain
- Actual Closing Completed: 09/16/2024 12:38 PM Mountain
- Signing Session: RON — 09/16/2024 12:31 PM Mountain - 09/16/2024 12:38 PM Mountain

Documents:

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

	Date Completed	Added By	
Audit Log			
This Audit Log contains all of the activity from this Digital Closing up to the completion of the closing process.			
AuditReport	N/A	N/A	
Complete Package			
Bundle of all Documents	N/A	N/A	
Order Documents			
FHA Endorsement	09/16/2024	(Training) BH ...	
Key Release Authorization	09/16/2024	(Training) BH ...	
eNotary Example	09/16/2024	(Training) BH ...	
Name Affidavit	09/16/2024	(Training) BH ...	
4506-T	09/16/2024	(Training) BH ...	
Additional Order Documents Add Documents			
Journal Entries			
Journal Entries	09/16/2024	N/A	
Remote Closing Session Videos			

As the order moves to **Closed** status, email notifications are sent to all parties on the order.



Pavaso Support

Email: support@pavaso.com

Phone/ Closing Hotline: (866) 288-7051

24/7 Online Help Library: Log into your Pavaso account and click on **Support Center**

*Due to state law or regulation or both, electronic notarization and remote online notarization are not available in all areas.

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