



Remote Online Notarization* (RON)

Notary Guide

Revised: 9/16/2024

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.

Digital Close Enterprise | Current date/time: 12/10/2019 03:05:20 PM | System

Lobby | View/Edit Notes | Notifications | Invite Others | Edit Signature

654 Lunch Lane, Plano, TX 12345

Edit | Replicate Order

Order Number: BH_12102019_3

Buyer: Stanley Buyer

Seller:

Sales Price: \$ 0.00

Closing Date: 12/10/2019 01:00 PM

Count Down to Closing: 0 DAYS 0 HOURS 0 MINUTES 0 SECONDS

Take a Tour ✓

Pre-Closing Review ✓

Closing Setup ✓

Closing

This Order has been sent to business parties on 12/10/2019 at 01:02 PM

Release Order | You have invited borrowers to review their documents.

Pre-Closing | Edit

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

Documents | Deleted Documents | Document Review Status | Edit

Review, accept and if necessary, esign your documents in advance of your closing.

	Reviewed	Accepted	Date Due	
Title Documents				
1003	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12/10/2019	Edit Share Delete
4506-T	<input type="checkbox"/>	<input type="checkbox"/>	12/10/2019	Edit Share Delete
Compliance Agreement	<input type="checkbox"/>	<input type="checkbox"/>	12/10/2019	Edit Share Delete
Loan Documents				

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 Digital Close Enterprise application. The form includes the following fields and options:

- Order Information**
- Order number (*): ExampleOrder_2024
- State (*): Texas
- Order Template: (Empty)
- Order Open Date: 09/16/2024
- Sales Price: 0.00
- Closing Date (*): 09/16/2024
- Closing Time (*): 11:10 AM, UTC-7 MST
- Closing Type: Digital Closing
- Signing Process for Consumer: Approve All, Sign Once
- Digital Closing Method: (Please select an item) - **(RON) Remote Closing and Video eNotary** is selected and highlighted.
- Underwriter: (Please select an item)
- Test Order:
- Private Order: ?

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.

The screenshot shows a form titled "Closer 2" with two red circular callouts, A and B. Callout A points to the "Company" radio button and the "Company" dropdown menu. Callout B points to the "Closer Email Address (*)" dropdown menu. The form includes the following fields:

- Company: (Training) BH Title (dropdown)
- Other: Closer Email Address (*) (text input)
- Closer Email Address (*) (dropdown menu, showing alliecloser@titlecompany.com)
- Username (text input, showing alliecloser@titlecompany.com)
- First Name (*) (text input, showing Allie)
- Middle Name (text input)
- Last Name (*) (text input, showing Closer)
- Street Address (text input)
- City (text input)
- Cell Phone (text input)
- Zip Code (text input)
- State (dropdown menu, showing (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.

Closer 2

Company Company (Training) BH Title Closer Email Address (*) alliecloser@titlecompany.com Username alliecloser@titlecompany.com

Other Closer Email Address (*)

C 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 **D**

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

Closer 2

Company Company (Please select an item) Closer Email Address (*) (Please select an item) Username

Other Closer Email Address (*)

This field is required.

First Name (*) Middle Name Last Name (*)

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

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**.

- Choose the appropriate company.
- Select the individual who will be the Observer from the **Lender Email Address** drop-down.
- Once selected, the user's first name, last name, and username will populate.
- 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.

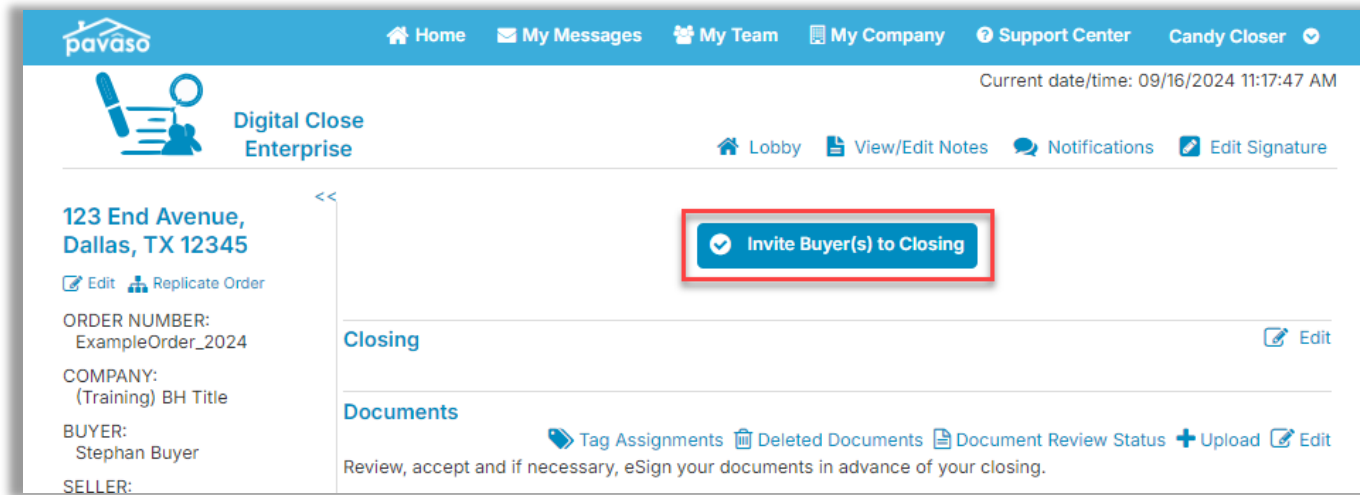
Other visible fields include:

- "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)

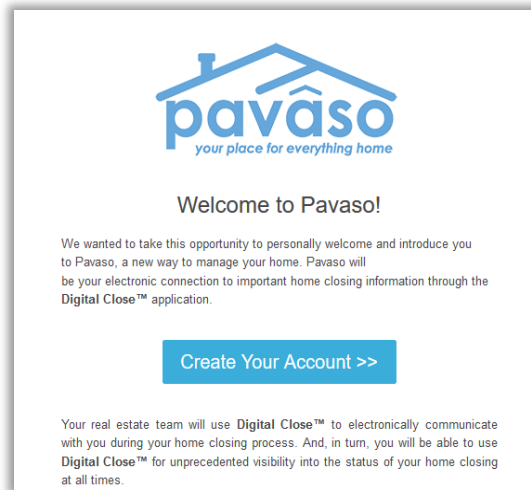
Inviting Signers

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.

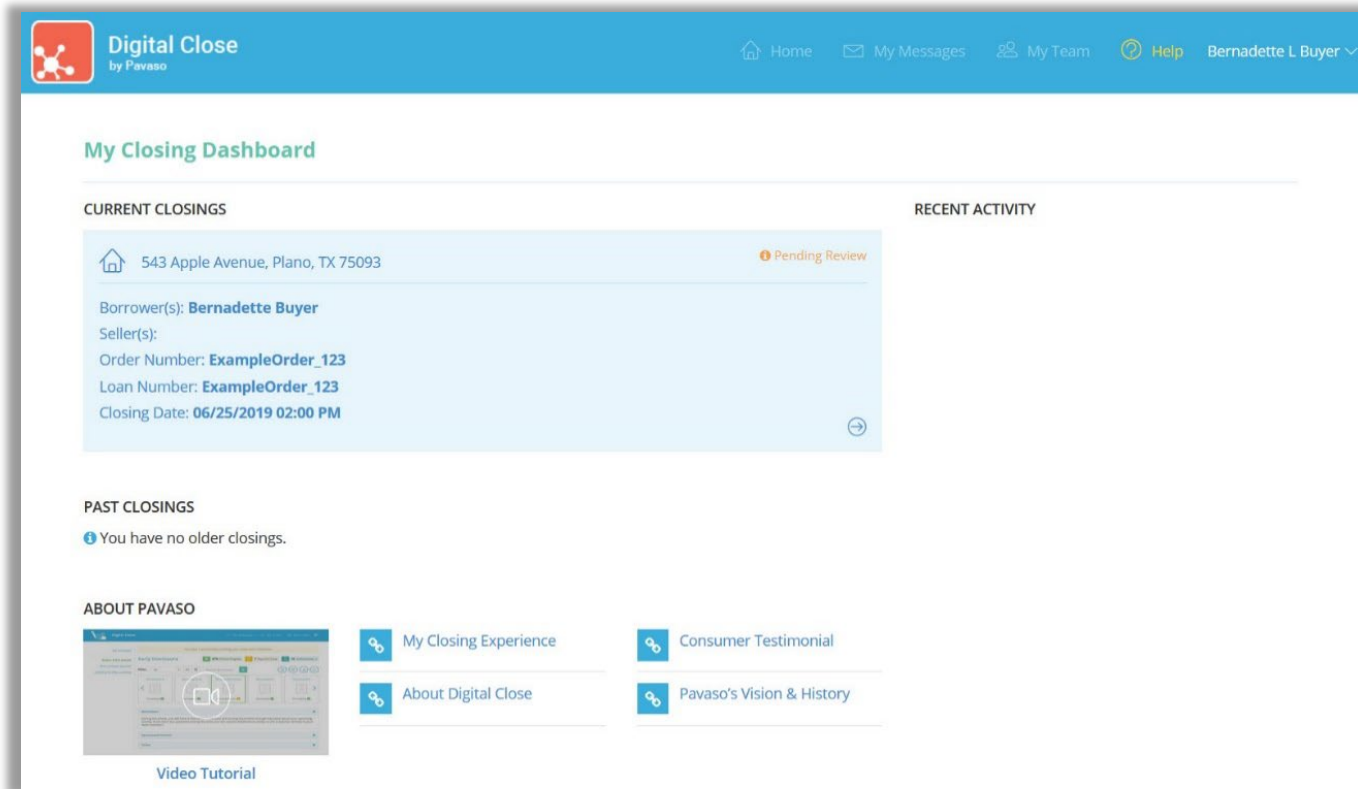


Example Signer invitation email:



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.

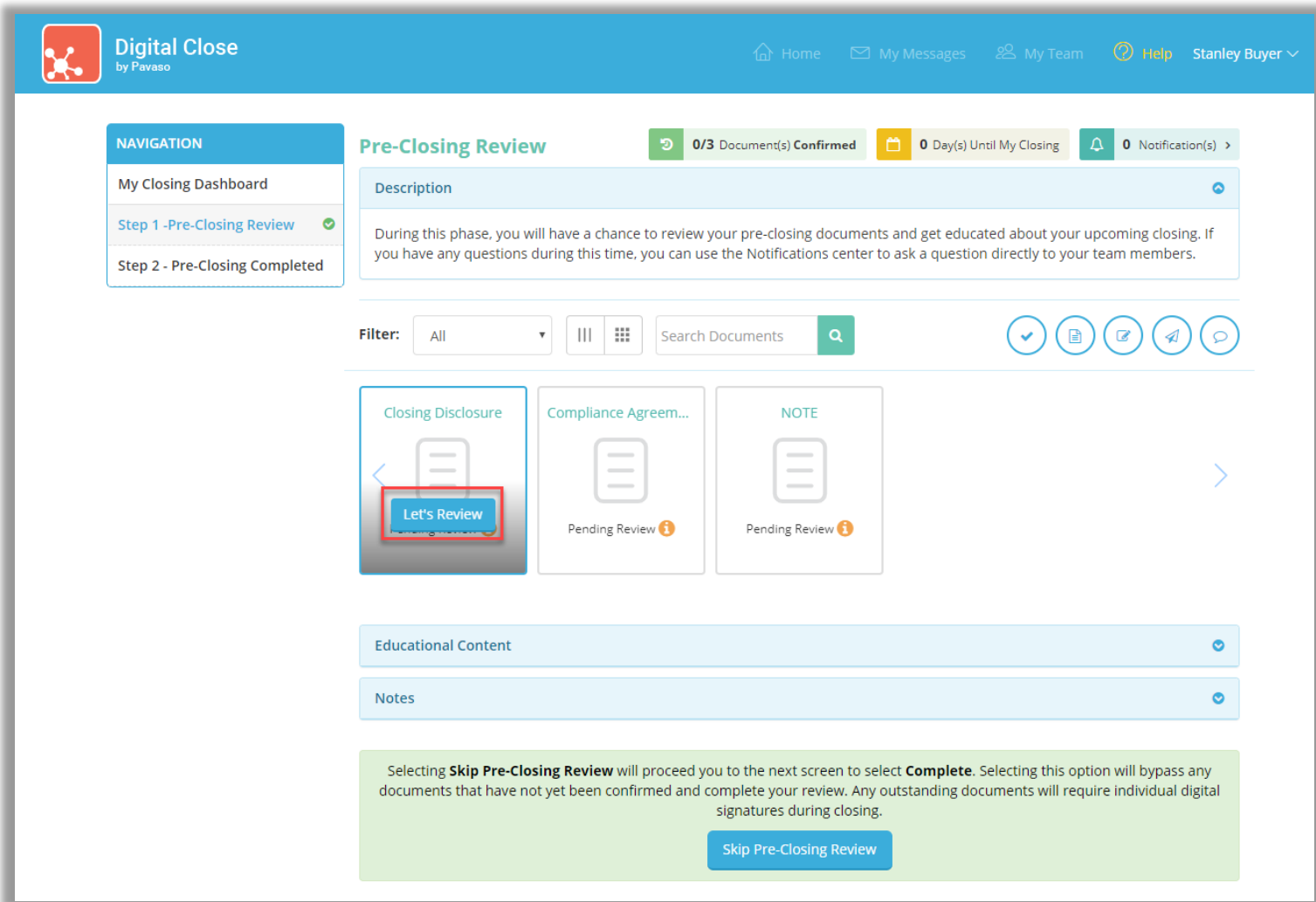
After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with Pavaso, please click on the "I agree" button where indicated.

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

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.

Signature Tag

Rodrigo Buyer _____ Date _____

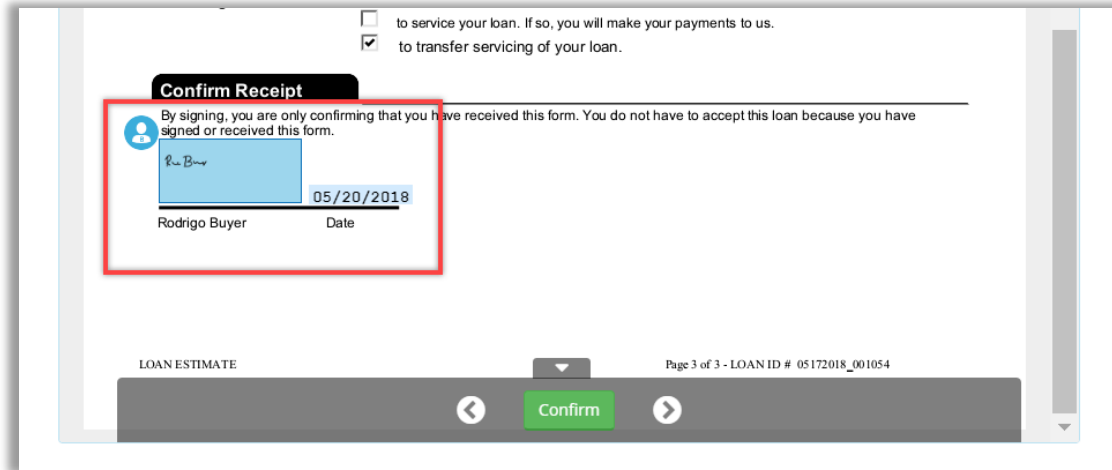
LOAN ESTIMATE Page 3 of 3 - LOAN ID # 05172018_001054

Confirm

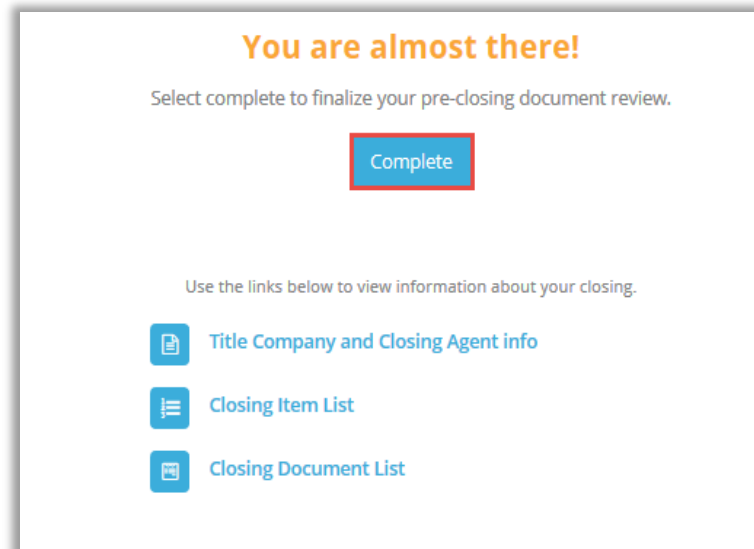
A mouse or touchscreen can be used to capture the signature. Selecting **Adopt** will apply the signature or initial.

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 handwritten initials "RB". At the bottom of the dialog are "Cancel" and "Adopt" buttons, with the "Adopt" button highlighted with 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

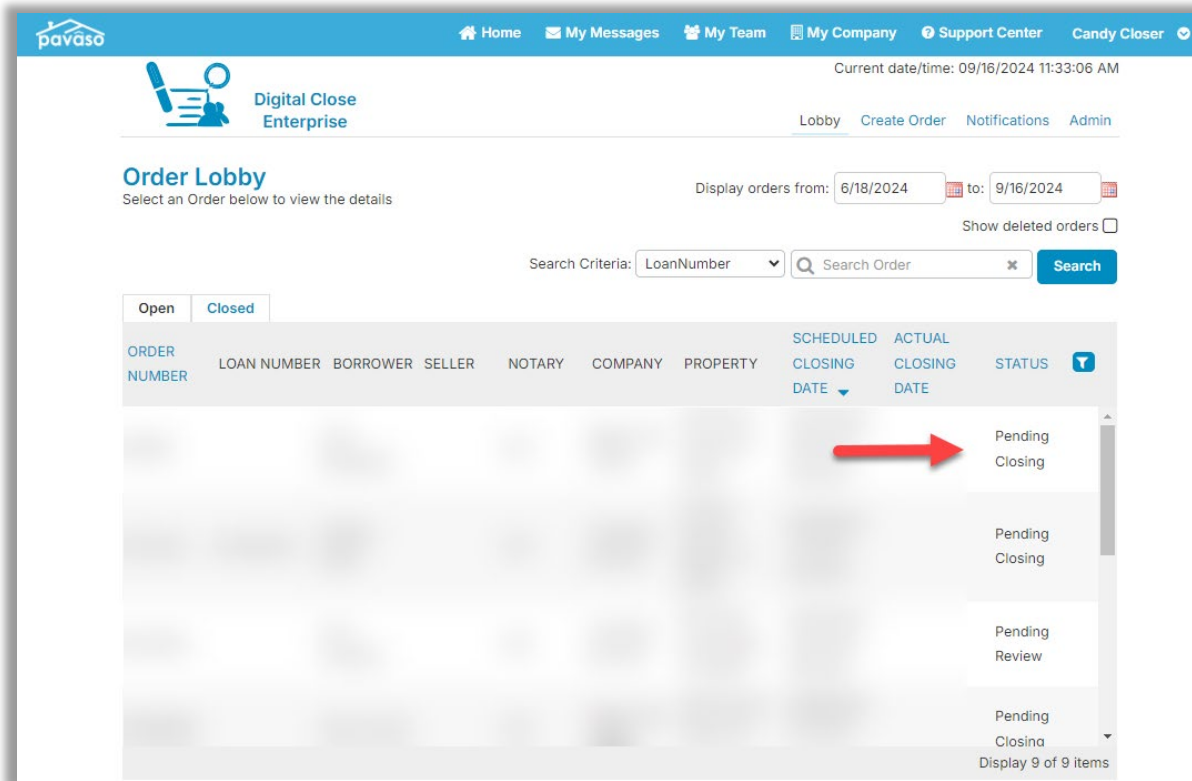


Closing Document List

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.



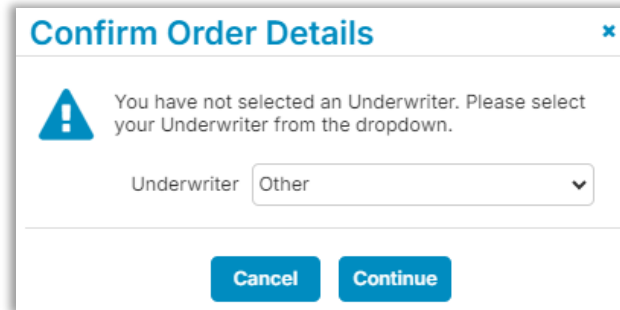
Once inside the order, select **Remote Online Closing** and **Continue**.

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 at the bottom of the main content area.

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

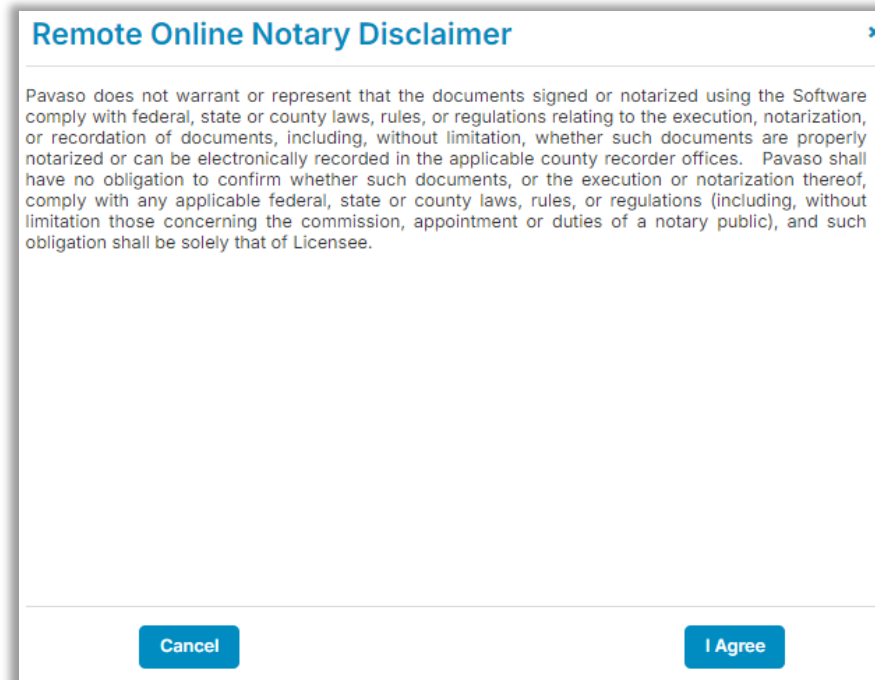


Confirm Order Details ✕

 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**.

The screenshot shows the 'Location Information' section of the Pavaso interface. At the top, the Pavaso logo is on the left, and the session details (Closing #ExampleOrder_2024, Loan #ExampleOrder_2024, 123 End Avenue, Dallas, TX 12345) are in the center. On the right, there are buttons for '0% Complete', 'Contact Support', and 'End Session'. Below the header, the title 'Location Information' is followed by a 'Continue >' button highlighted with a red box. The main content area states: 'Your state requires that you provide the following location information for this signing session.' Below this, the user is identified as 'Candy Closer (Closing Agent)'. Under 'Current Physical Location', there are three dropdown menus: 'State' (Texas), 'County' (Cochran), and 'City' (Morton). A 'Continue >' button is also present at the top right of this section, highlighted with a red box.

Performing the System Test – Notaries

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**.

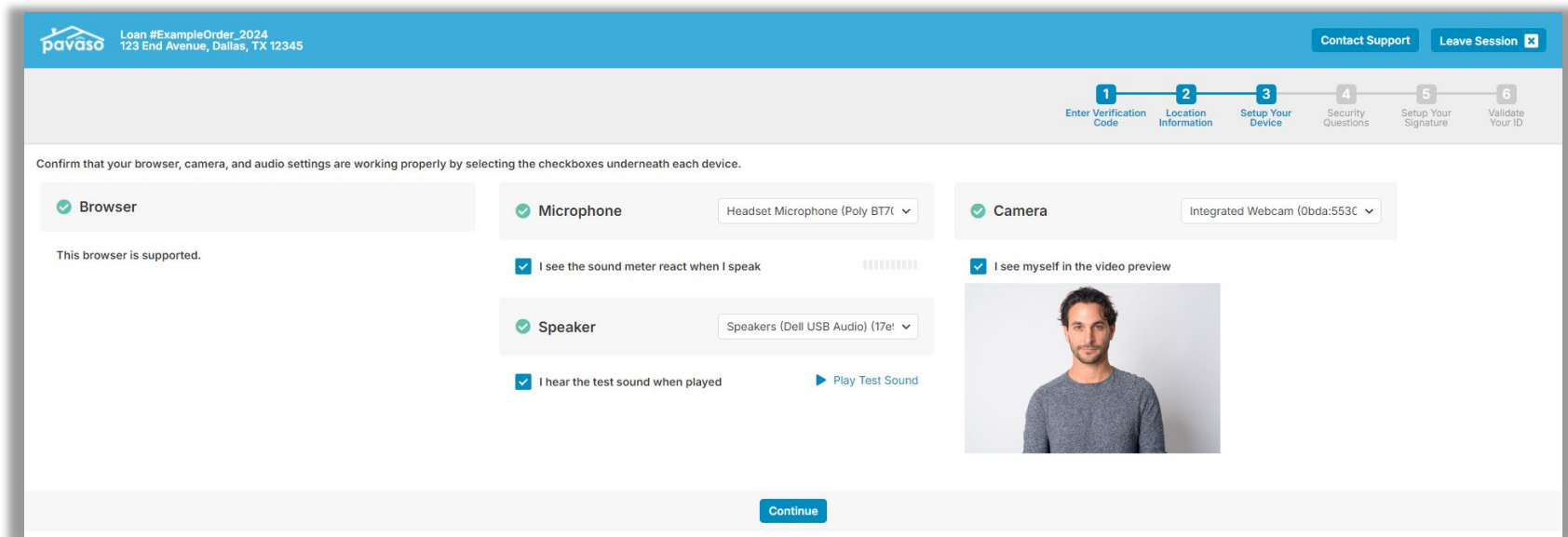
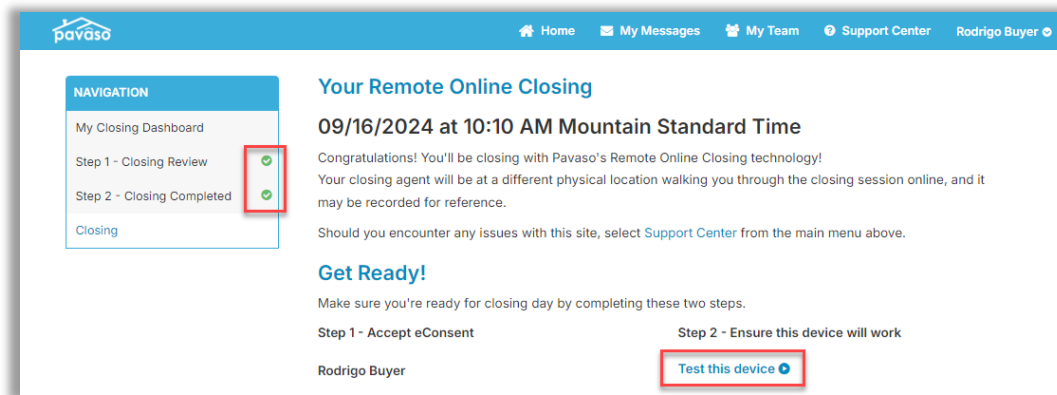
The screenshot shows the 'Set Device Settings' section of the Pavaso interface. At the top, the Pavaso logo is on the left, and the session details (Closing #ExampleOrder_2024, Loan #ExampleOrder_2024, 123 End Avenue, Dallas, TX 12345) are in the center. On the right, there are buttons for '0% Complete', 'Contact Support', and 'End Session'. Below the header, the title 'Set Device Settings' is followed by a 'Continue >' button highlighted with a red box. The main content area states: 'Confirm that your browser, camera, and audio settings are working properly by selecting the checkboxes underneath each device.' There are three main sections: 'Browser' (with a green checkmark and the text 'This browser is supported.'), 'Microphone' (with a green checkmark, a dropdown menu set to 'Headset Microphone', and a checkbox 'I see the sound meter react when I speak' which is checked and highlighted with a red box), and 'Speaker' (with a green checkmark, a dropdown menu set to 'Speakers (Dell USB /', and a checkbox 'I hear the test sound when played' which is checked and highlighted with a red box). To the right of these sections is a 'Camera' section (with a green checkmark, a dropdown menu set to 'Integrated Webcam', and a checkbox 'I see myself in the video preview' which is checked and highlighted with a red box). Below the camera checkbox is a video preview window showing a woman with curly hair wearing a headset. A 'Play Test Sound' button is located at the bottom right of the microphone section.

Performing the System Test – Signers

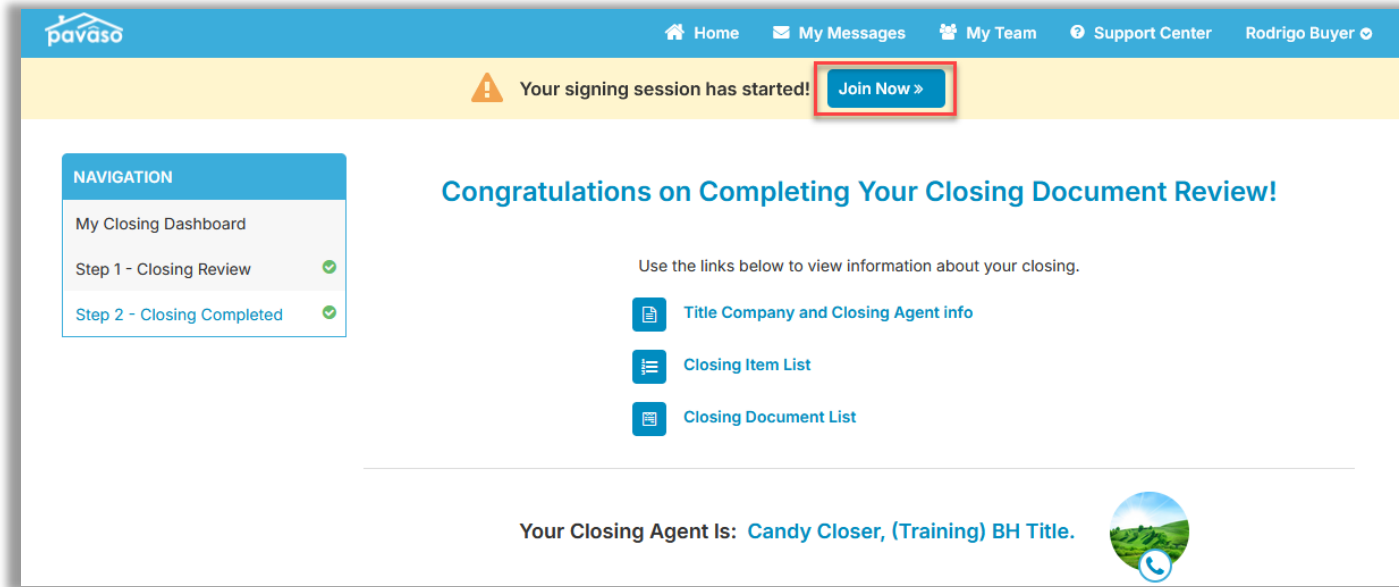
Signers can complete a preliminary system test in advance of a RON signing after the Pre-Closing Document Review is complete.

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.

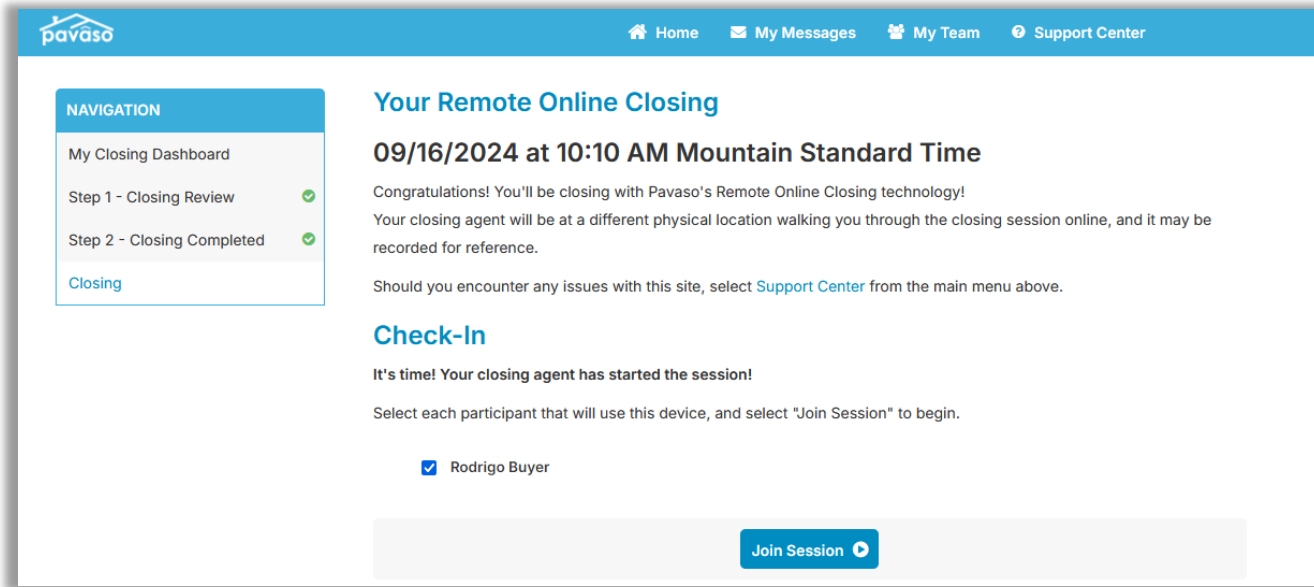
The Signer will be required to complete the system test again prior to the signing beginning to confirm all equipment remains operational.



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 displayed. A progress bar indicates the current step is '1 Accept eConsent'. The main content area contains a consent form titled 'Consent for use of Electronic Signatures and Audio-Video Records:'. Below the consent text, there is a section for 'Statement of Electronic Disclosures' and a list of items included in the Required Information. At the bottom of the consent form, there is a field for 'Enter Verification Code' with a 'Send Code' button. Below this are 'Decline' and 'Accept' buttons. A '2-Step Verification' modal is open, showing the participant's name 'Rodrigo Buyer', a 'Method' dropdown menu set to 'Email', and an 'Email Address' field with the value 'r*****r@mailinator.com'. A 'Send Code' button is at the bottom of the modal.

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 contact information: '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 (highlighted), 3. Setup Your Device, 4. Security Questions, 5. Setup Your Signature, and 6. Validate Your ID. The main content area has the heading 'Check In - Rodrigo Buyer' and a message: 'The state of Texas requires that you provide your current location for this signing session.' Below this are three dropdown menus: 'State' (Texas), 'County' (Austin), and 'City' (Cat Spring). There is also an unchecked checkbox for 'Outside of United States'. At the bottom center is a blue 'Continue' button highlighted with a red 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 at step 3, 'Setup Your Device'. The progress bar at the top right highlights step 3. The main content area has the heading 'Check In - Rodrigo Buyer' and a message: 'Confirm that your browser, camera, and audio settings are working properly by selecting the checkboxes underneath each device.' There are three 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)', a green checkmark, and a checkbox 'I see the sound meter react when I speak' which is checked and highlighted with a red box), and 'Speaker' (with a dropdown menu set to 'Speakers (Dell USB Audio) (17e)', a green checkmark, and a checkbox 'I hear the test sound when played' which is checked and highlighted with a red box). To the right of these is the 'Camera' section (with a dropdown menu set to 'Integrated Webcam (Obda:553C)', a green checkmark, and a checkbox 'I see myself in the video preview' which is checked and highlighted with a red box). Below the camera checkbox is a video preview window showing a man's face. At the bottom center is a blue 'Continue' button highlighted with a red 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

Check In - Rodrigo Buyer

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

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.

The screenshot shows the PAVASO interface for a security check-in. At the top left, the PAVASO logo is displayed next to the text "Loan #ExampleOrder_2" and "123 Starlight Street, Dallas, TX 12345". On the top right, there are buttons for "Contact Support" and "Leave Session". A progress bar at the top right shows six steps: 1. Accept eConsent, 2. Location Information, 3. Setup Your Device, 4. Security Questions (current step), 5. Setup Your Signature, and 6. Validate Your ID. The main heading is "Check In - Rodrigo Buyer". Below this, a instruction reads "Choose the correct question answer for each of the following security questions within 2 minutes." A red box in the top right corner of the question area indicates "1:51 remaining". There are five questions, each with radio button options:

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

A "Continue" button is located at the bottom center of the form.

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

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.

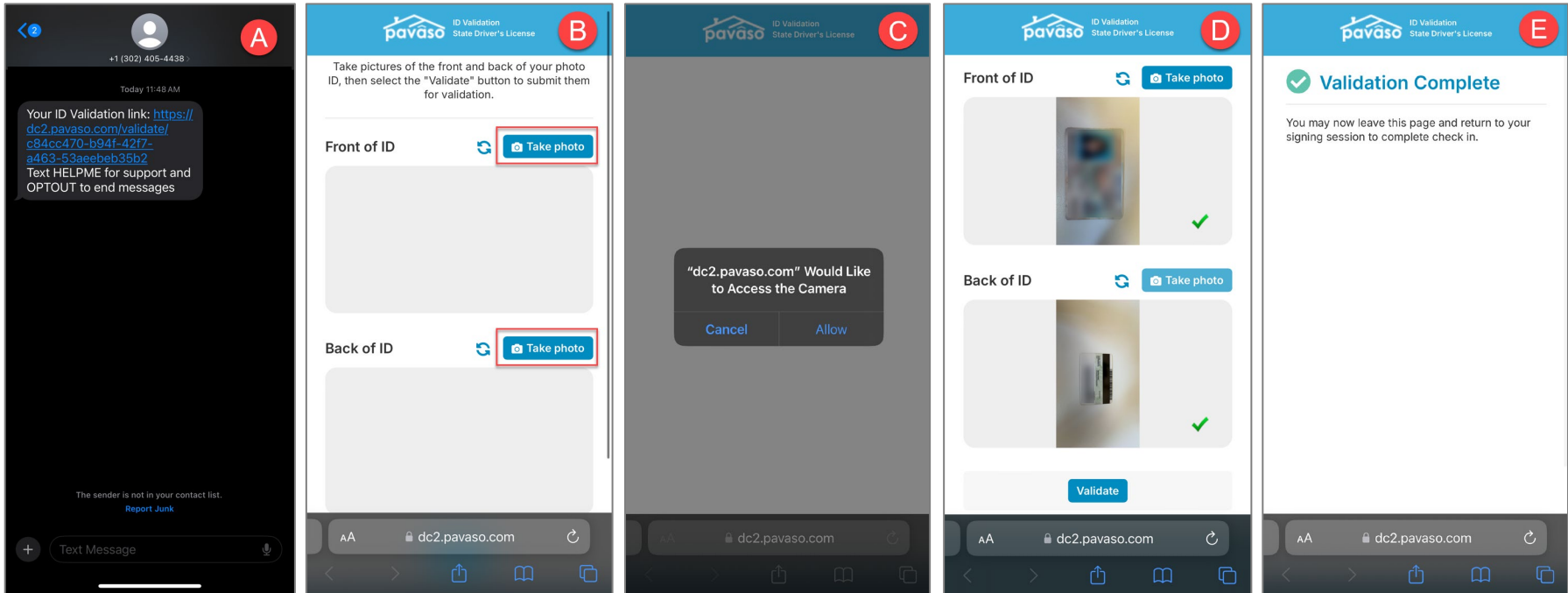
Note: The phone number being used must be able to receive texts from a U.S.-based phone number. Third party messaging apps are not supported.

- 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**.

The screenshot shows the Pavaso web interface for a user named Rodrigo Buyer. The header includes the Pavaso logo, contact information (Loan #ExampleOrder_2, 123 Starlight Street, Dallas, TX 12345), and buttons for 'Contact Support' and 'Leave Session'. 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 content area is titled 'Check In - Rodrigo Buyer' and contains the instruction 'Validate your government - issued photo ID.' Below this is a red warning: '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 video preview window shows a man's face. To the right of the video are four red lettered callouts: 'A' for 'Type of Photo ID' (dropdown menu set to 'State Driver's License'), 'B' for 'Country Code' (dropdown menu set to '+1 - United States'), 'C' for 'Phone Number' (text input field containing '(555) 555-5555'), and 'D' for a checkbox labeled 'I agree to let Pavaso send Text/SMS messages to this number', which is checked. At the bottom center, a blue 'Continue' button is highlighted with a red box. On the right side, there is a 'Participants' panel showing a 'Conductor' named Candy Closer and a chat area with the prompt '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** 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.

The screenshot shows the Pavaso Notary interface. At the top, there is a blue header with the Pavaso logo, company address (123 Starlight Street, Dallas, TX 12345), and navigation buttons: Record, 0% Complete, Contact Support, and End Session. Below the header is a grey bar with the title 'Start Signing Session' and a 'Start Signing >' button. The main area features a 'Participants (1)' section with 'Add' and 'Invite' buttons. A table tracks the progress of the participant 'Buyer 1 Rodrigo Buyer' through various steps: Accept eConsent, Device Settings, KBA Questions, Signature Setup, and Validate Identity. All steps are marked as complete with green checkmarks. A 'View' button is present under the Signature Setup step. A vertical blue bar on the left side of the interface is labeled 'Closing Agent/Notary'.

Participant Role & Name	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**.

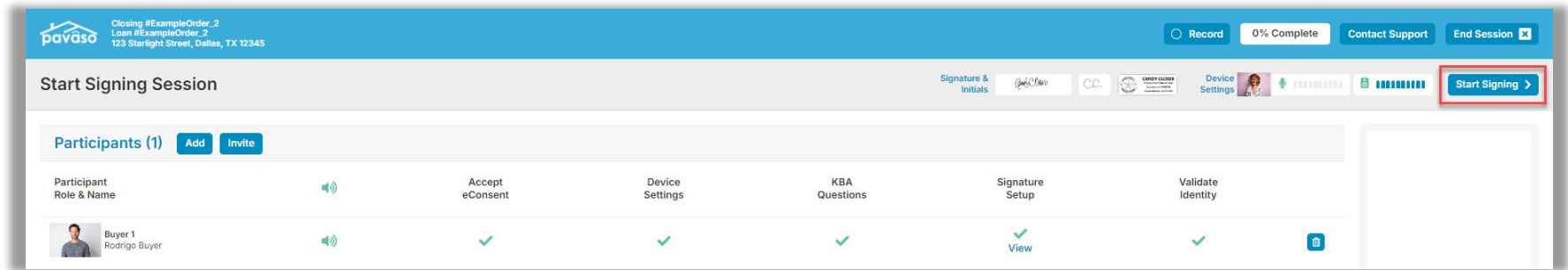
The screenshot shows the 'Start Signing Session' interface. At the top, there is a header with the Pavaso logo and contact information: 'Closing #ExampleOrder_2', 'Loan #ExampleOrder_2', and '123 Starlight Street, Dallas, TX 12345'. On the right, there are buttons for 'Record', '0% Complete', 'Contact Support', and 'End Session'. Below the header, there is a 'Start Signing Session' section with a progress bar and a 'Start Signing' button. The main area displays a list of 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.

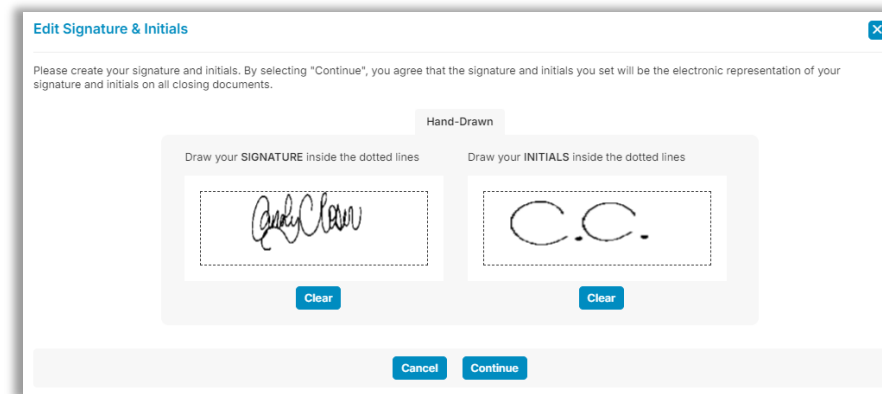
The 'Skip KBA Questions' dialog box prompts the user to select a reason for skipping this step for Rodrigo Buyer. The 'Reason' dropdown menu is open, showing options: 'Personally known to me', 'Select a reason...', 'Personally known to me', and 'Other'.

Beginning the Signing – Sending Documents

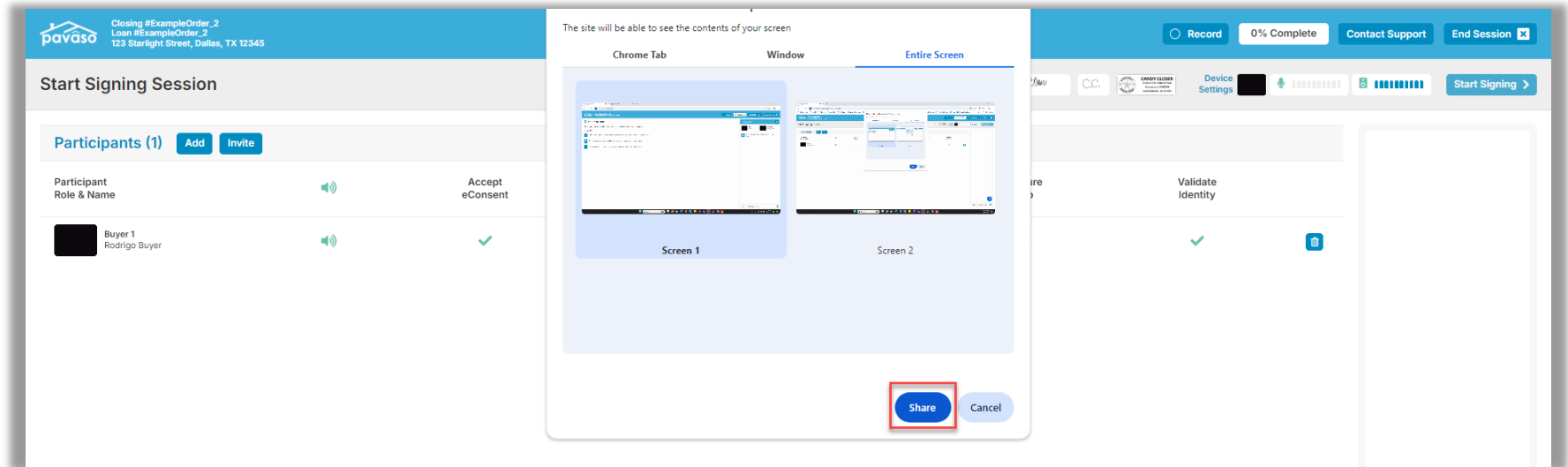
When all Signer steps are complete, the **Start Signing** button enables. Select this option to begin the signing.



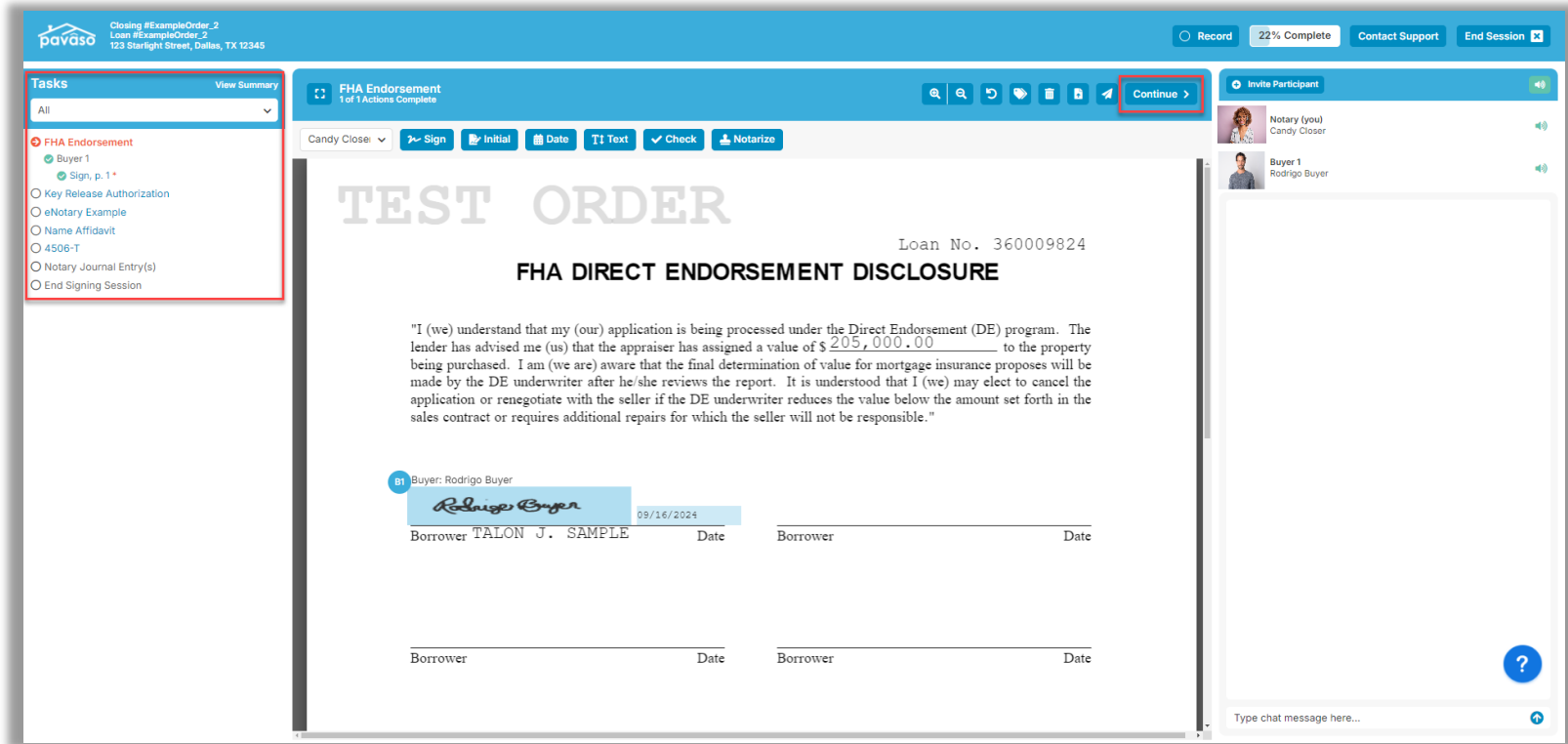
Confirm your signature and initials and select **Continue**.



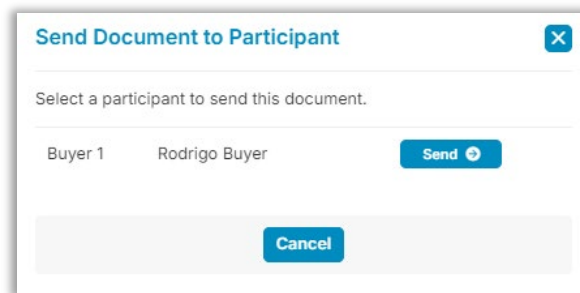
You will be prompted to share your screen. The screen you share will be recorded during the session. Confirm you are selecting the correct screen and choose **Share**.



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 screenshot displays the Pavaso Signer View interface. At the top left, the Pavaso logo is shown along with the text "Loan #ExampleOrder_2" and "123 Starlight Street, Dallas, TX 12345". The main header area contains a "Session In Progress" status with a clock icon and a message: "Please wait while the conductor sends documents to each participant who has actions to complete". Below this, a "Helpful Tips" section lists three items: "Mute and Unmute your microphone by selecting the audio button above the participants.", "Chat with everyone using the chat window, which is handy when you're on mute.", and "When viewing a document, select expand to give yourself more room to view it.".

In the center, a modal window titled "Choose what to share with dc2.pavaso.com" is open. It contains the text "The site will be able to see the contents of your screen" and three selection options: "Chrome Tab", "Window", and "Entire Screen". Below these options are two preview windows labeled "Screen 1" and "Screen 2". At the bottom of the modal, there are two buttons: "Share" (highlighted with a red box) and "Cancel".

At the top right of the interface, there is a navigation bar with buttons for "Record", "33% Complete", "Contact Support", and "Leave Session". On the right side, a "Participants" panel is visible, showing two participants: "Buyer 1 Rodrigo Bu..." and "Conductor Candy Closer". Below the participants list is a chat window with the text "Chat with everyone by typing a message below."

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.

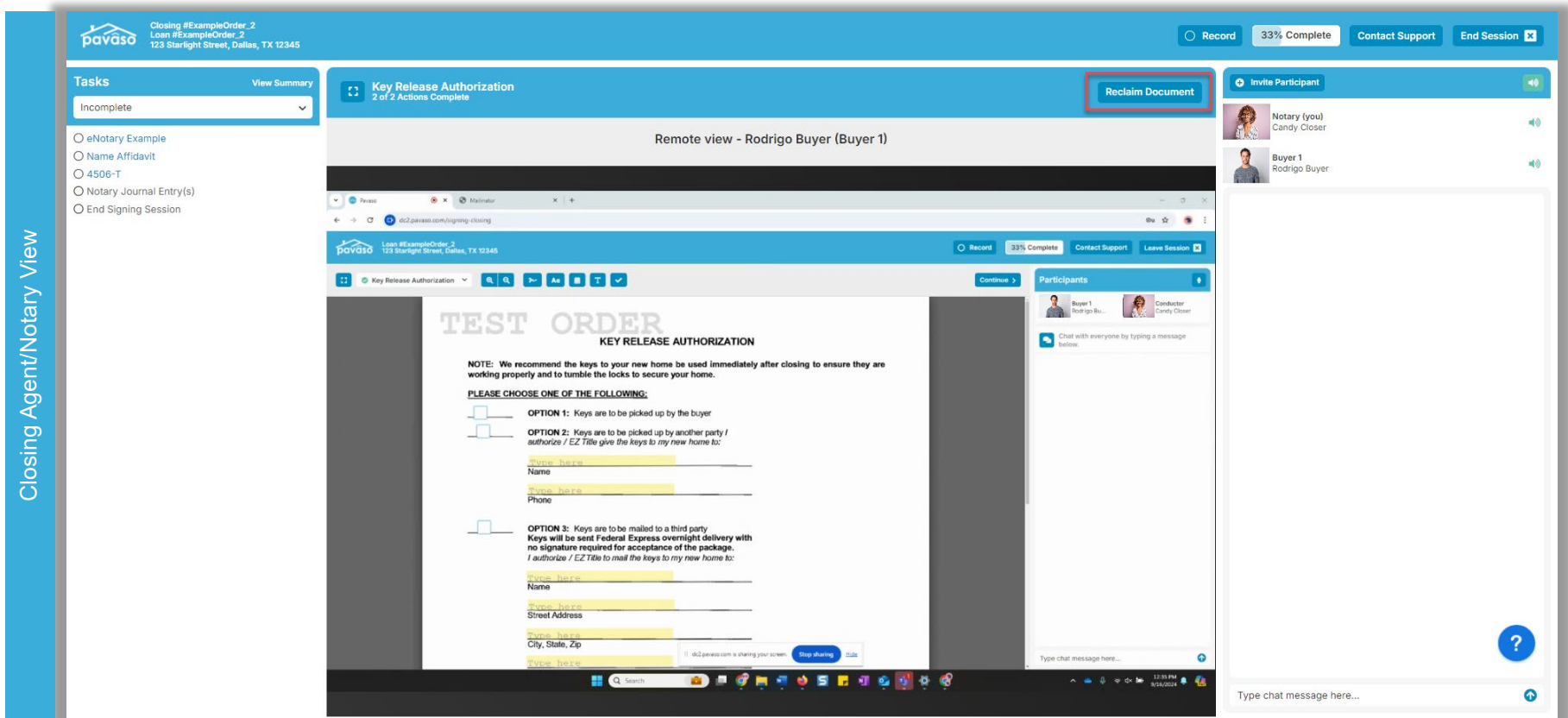
Type chat message here...

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 screenshot displays the Pavaso eNotary interface. At the top, the header shows the Pavaso logo, closing and loan details, and a progress bar indicating 56% completion. The main workspace shows a document titled "TEST ORDER" and "SAMPLE DOCUMENT". The document content includes a signature block for "Buyer: Rodrigo Buyer" with a date of "09/16/2024", and a signature block for "Notarial for Buyer" with a signature. Below these is the "eNotary Signature" and "eNotary Commission" for Candy Closer, Notary Public for the State of Texas, Commission # XY23748, Commission Exp. 01-20-2030. On the left, a "Tasks" list shows completed items like "FHA Endorsement" and "Key Release Authorization", and pending items like "Buyer 1" and "Notary". On the right, an "Invite Participant" panel lists "Notary (you) Candy Closer" and "Buyer 1 Rodrigo Buyer". A chat window at the bottom right contains a "Type chat message here..." input field and a question mark icon.

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.

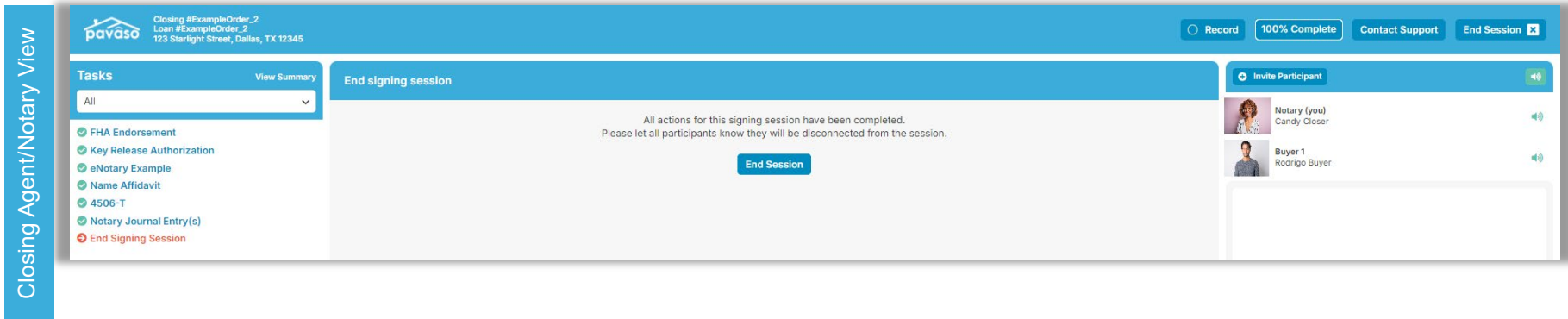


For both Signers and Notaries, Pavaso's InstaTag Toolbar can be enabled for on-the-fly tagging. To learn more about the InstaTag Toolbar, visit our [Support page article](#).

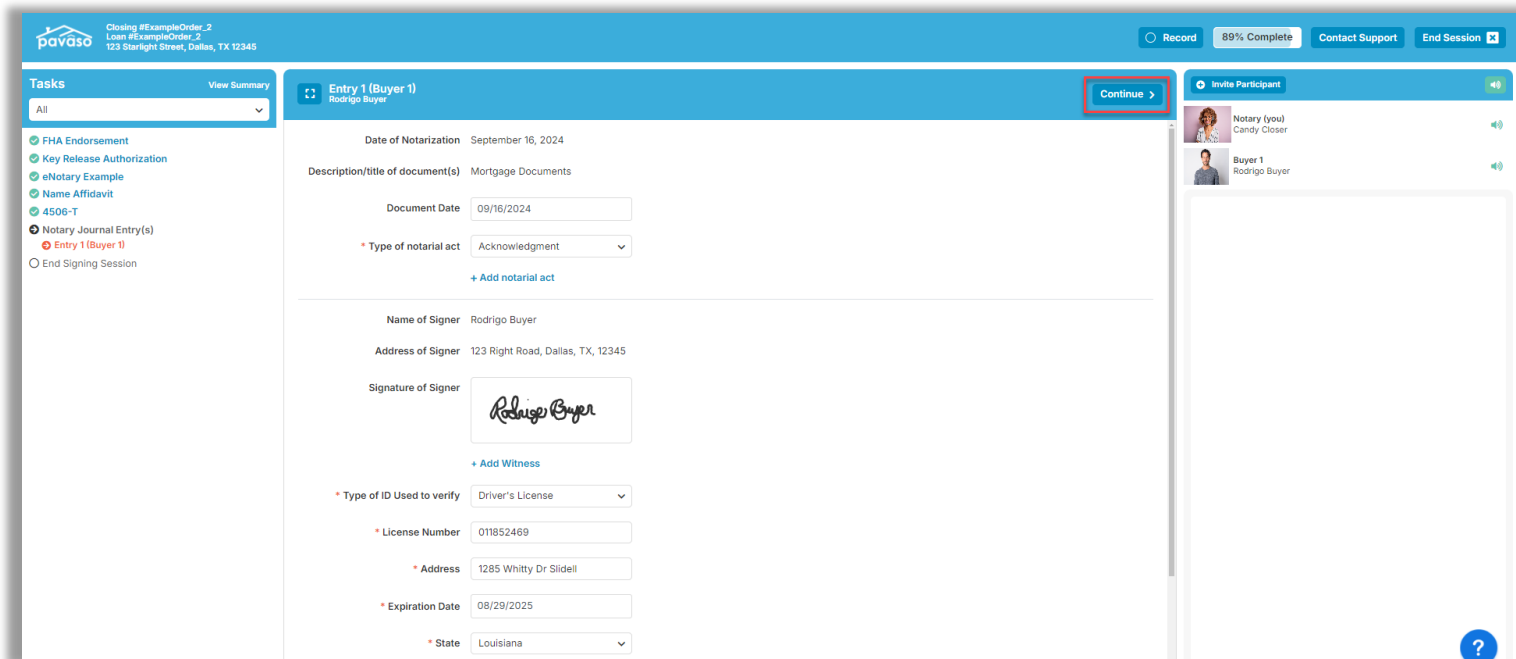


This process continues until the last document is reached. The Signer receives notification that no further actions are required and to wait for further instruction from the Notary.

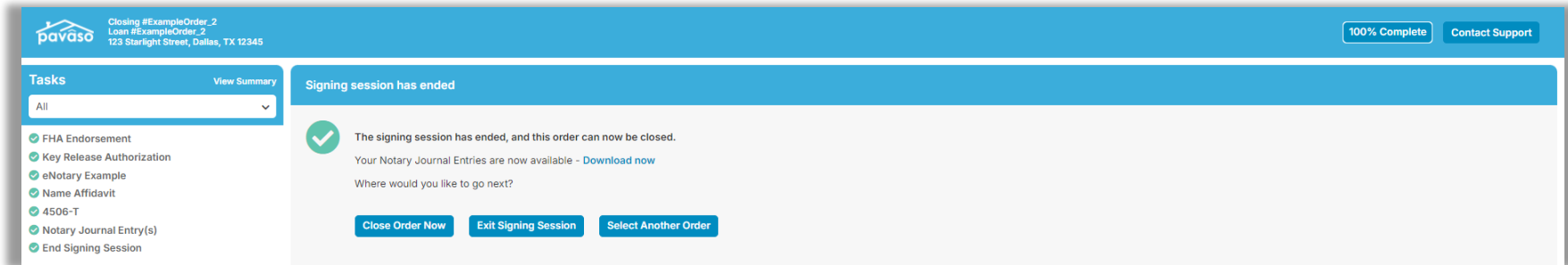
Once all tasks are completed, the Notary selects **End Session**.



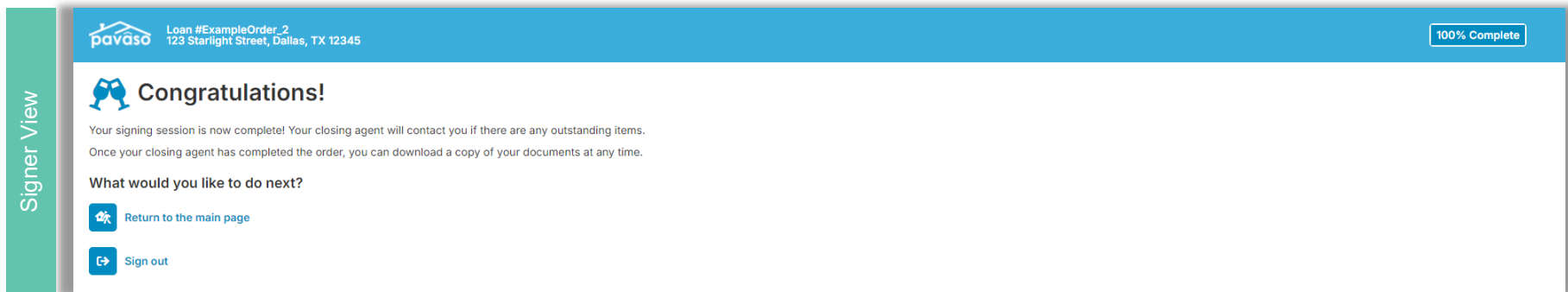
Complete the eNotary journal and select **Continue**.



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



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 with the following 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

A "Post Closing" button is visible. The main section, titled "Documents", states: "The documents listed below are the signed copies of your closing package." It contains a table of documents:

	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			
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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