



Remote Online Notarization* (RON)

Signer Guide

Revised: 4/29/2024

Pavaso, Inc.

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Before You Begin

What is Remote Online Notarization?

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

Signer Identity Validation

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

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

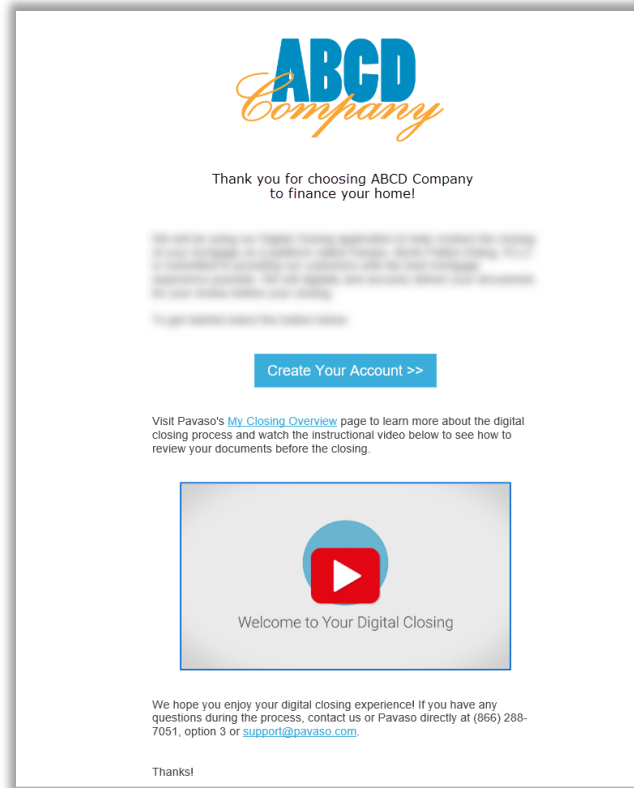
Minimum System Requirements

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

Creating Your Pavaso Account

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

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



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

Create your account

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

Your email pam@mailinator.com

Username ⓘ

Confirm Username

Create your password ⓘ

Confirm your password

Create account

Terms and Privacy Policy

Terms of Sale and Terms of Use

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

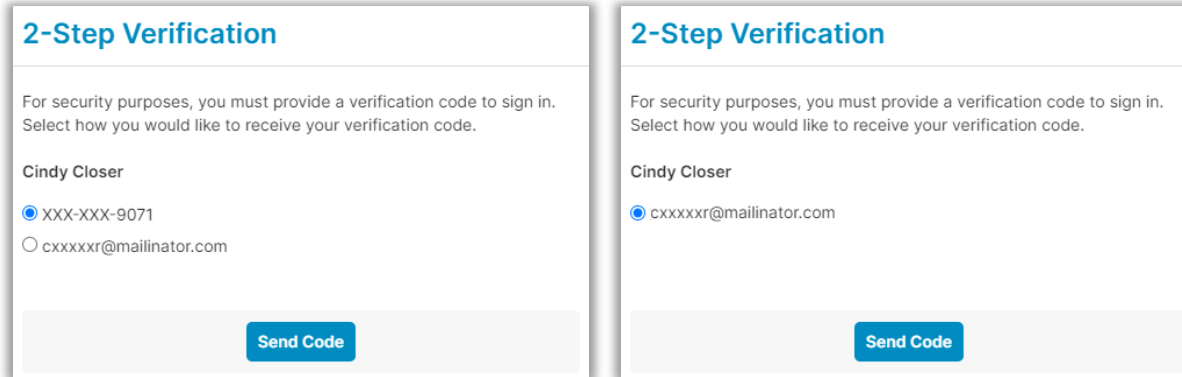
THE GUARDIAN CONSUMER INC. ("Pavaso") APPLICATION ("APP") MARKET IS OWNED AND OPERATED BY PAVASO. THE LEGAL AGREEMENTS ("AGREEMENT") BELOW GOVERN YOUR USE OF THE APP MARKET. THE PAVASO APP MARKET IS A MARKETPLACE WHERE CONSUMERS CAN PURCHASE APPLICATIONS AND ADVERTISING SERVICES FROM PAVASO AND APPLICATIONS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

I agree, please verify my account

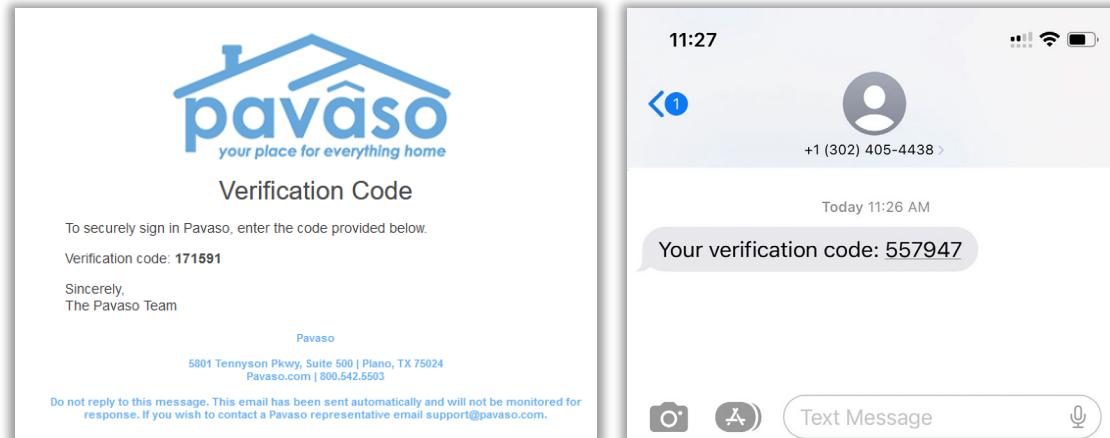
You will be prompted to enter a verification code. After selecting how the code should be sent, select **Send Code**. If you do not see an option to send the code via text, there is not a cell phone number associated with your Pavaso account.

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

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

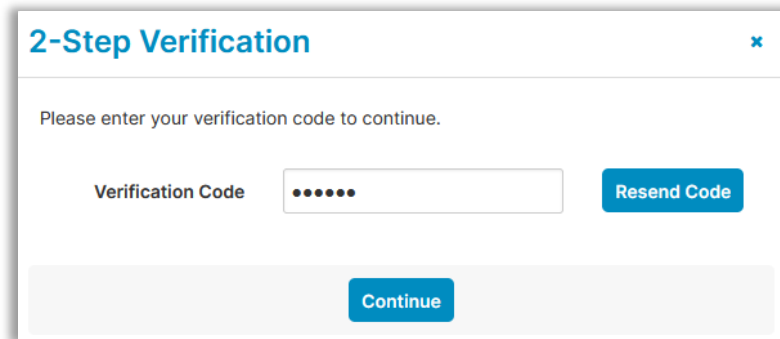


The code will be sent via text or email.



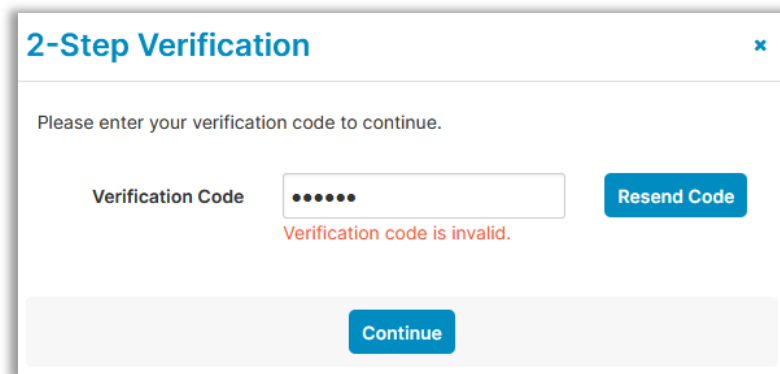
When the code is received, enter it in the **Verification Code** field. If the code needs to be resent, select **Resend Code**. Once the code is entered, select **Continue**.

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



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

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

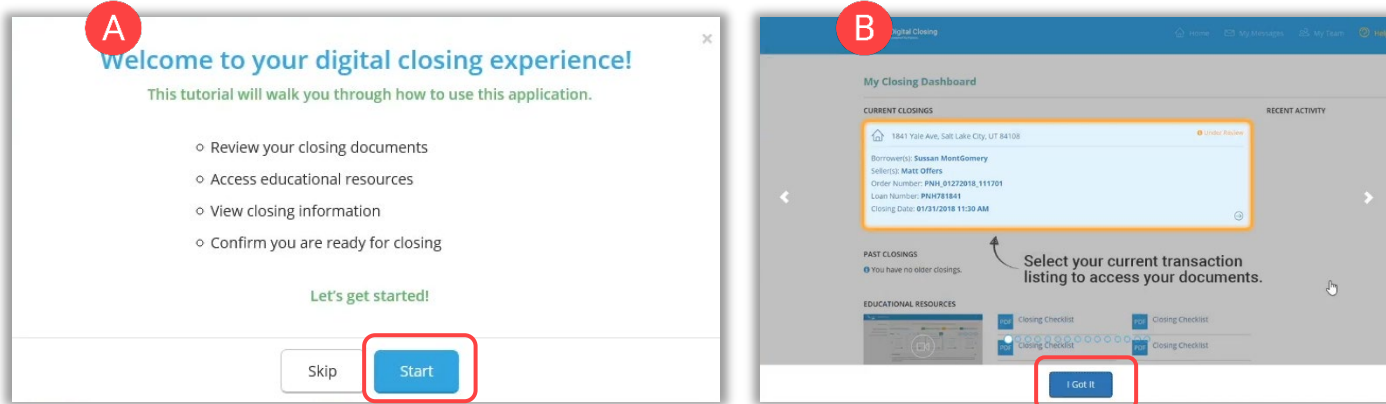


The screenshot shows the same "2-Step Verification" modal window. The instruction "Please enter your verification code to continue." is present. The "Verification Code" input field contains six black dots. Below the input field, the error message "Verification code is invalid." is displayed in red text. The "Resend Code" button is visible to the right of the input field. The "Continue" button is at the bottom center of the modal.

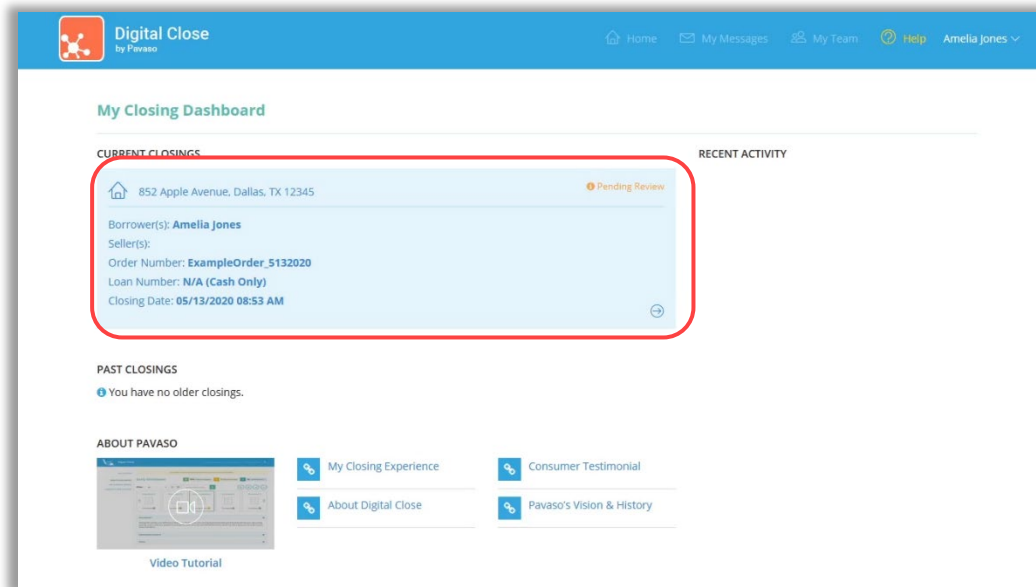
When the correct code is entered, the user can access Pavaso.

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

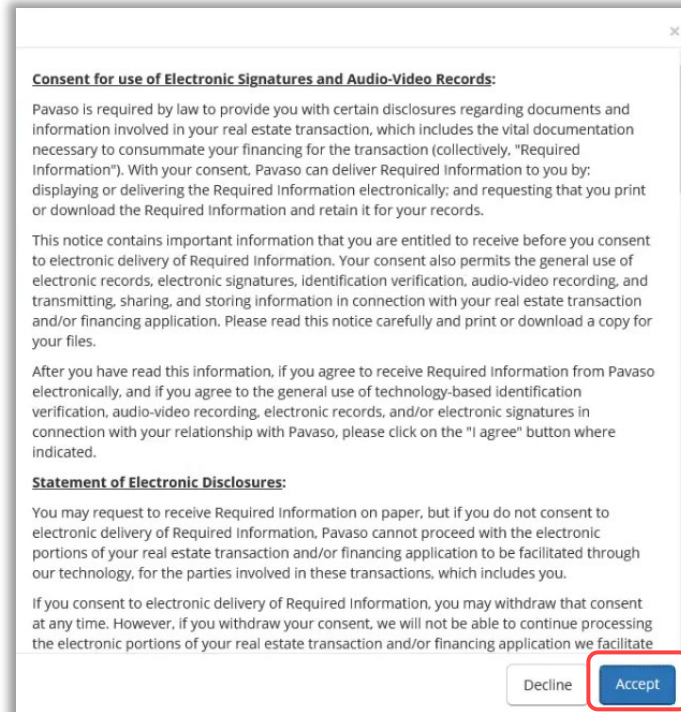
- A. The first time you log in, a prompt will appear to begin a tutorial. Select **Skip** to bypass or **Start** to view.
- B. In the tutorial, click through the pop-up, or select **I Got It** to close the tutorial window.



Select your order from the **Closing Dashboard**.



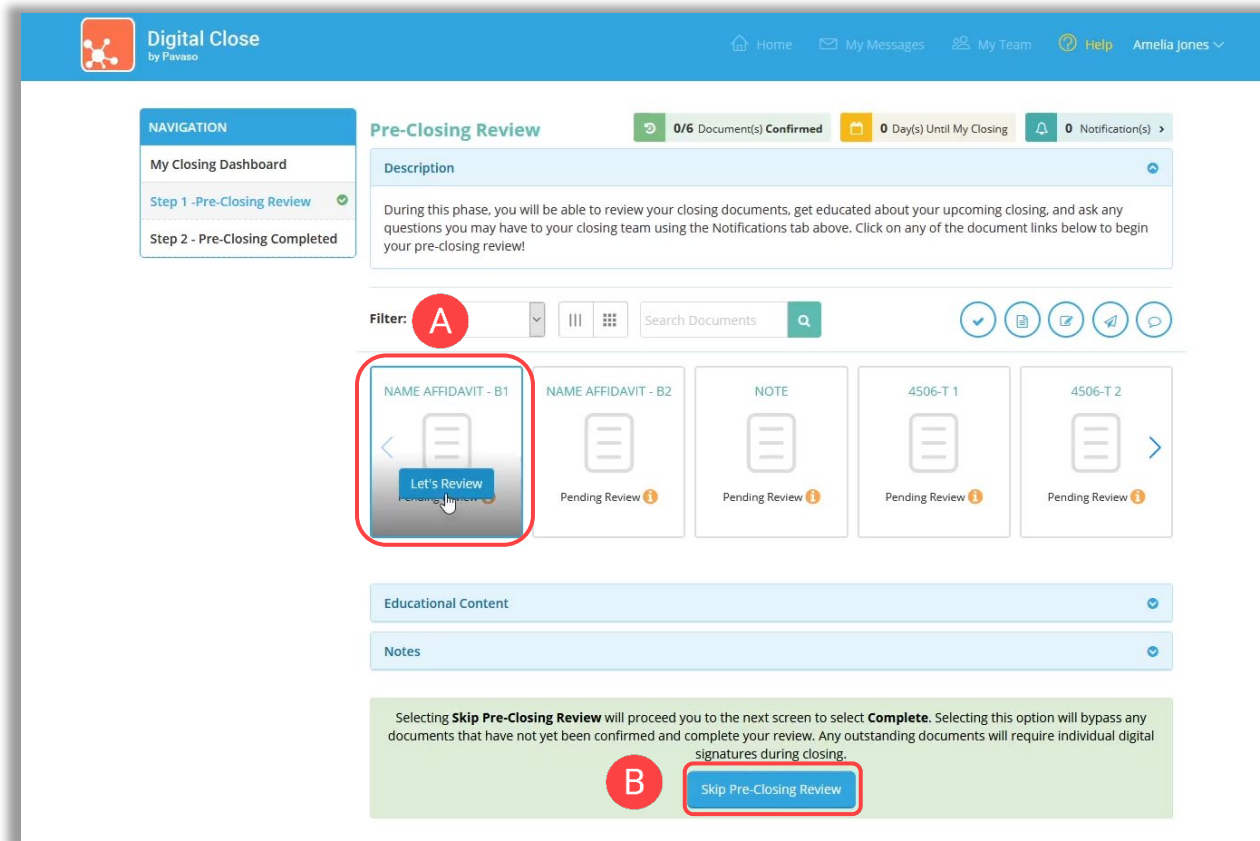
An eConsent appears. Select **Accept** to proceed. If the eConsent is declined accidentally, contact your Lender or Title company for assistance. If you choose to decline the eConsent, you will not be able to sign electronically.



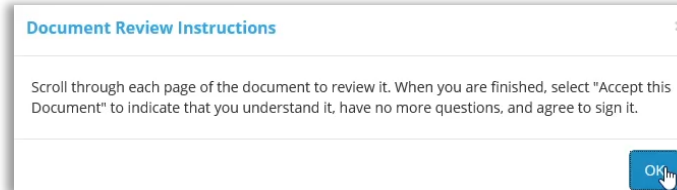
Reviewing Your Documents

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

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

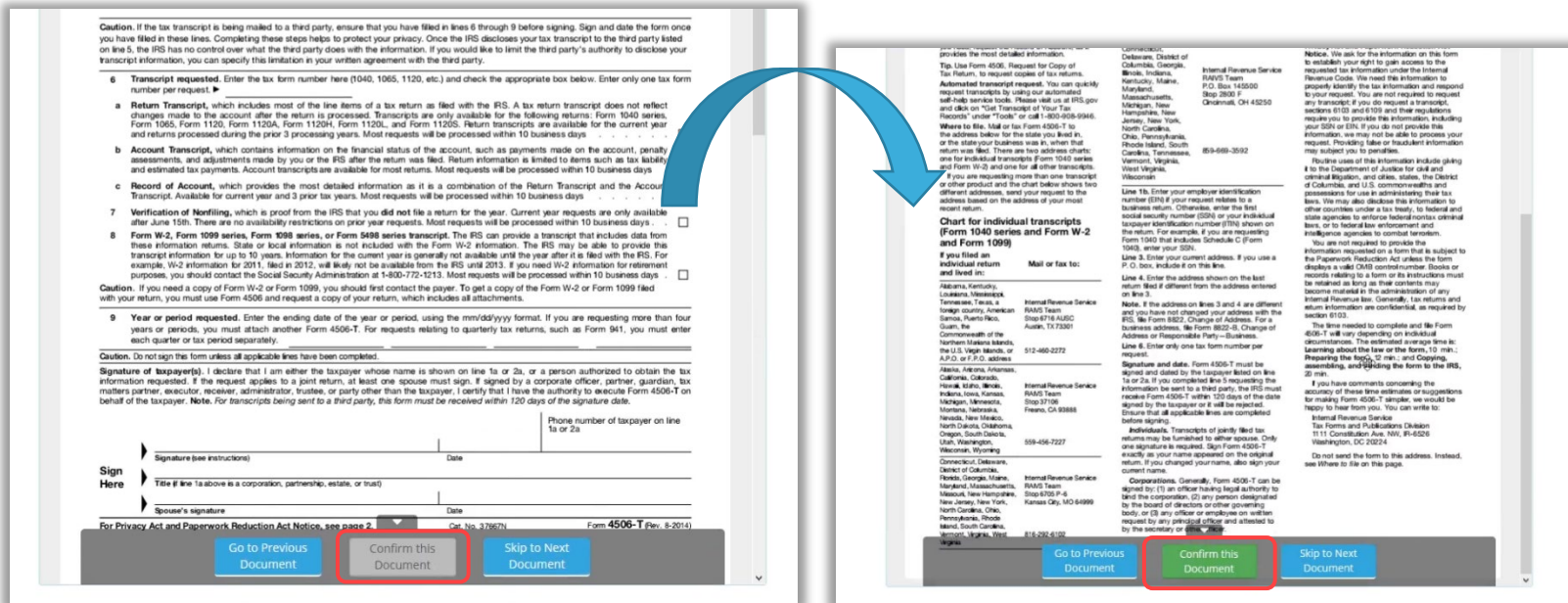


When opening the document list for the first time, instructions appear explaining how to review a document.



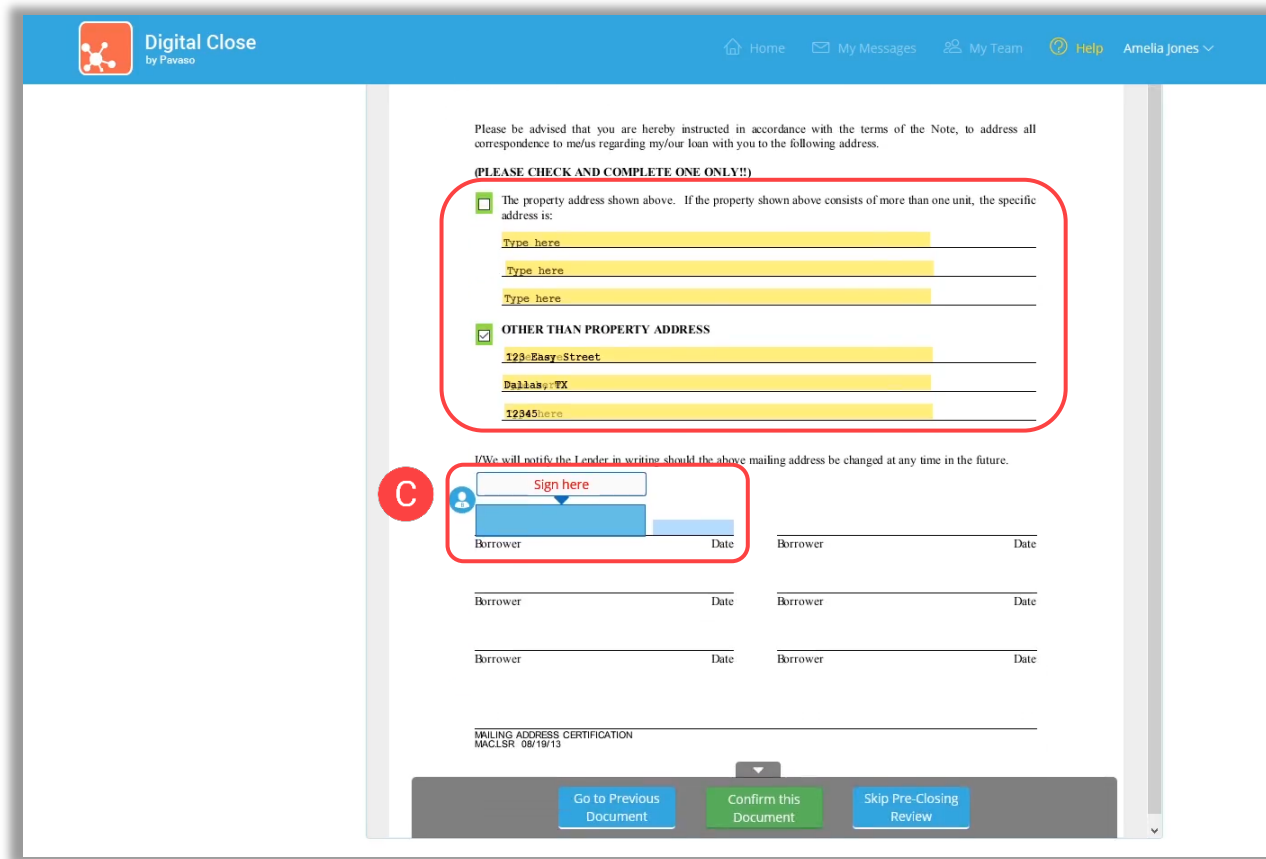
All pages must be reviewed before the **Confirm This Document** button enables.

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



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

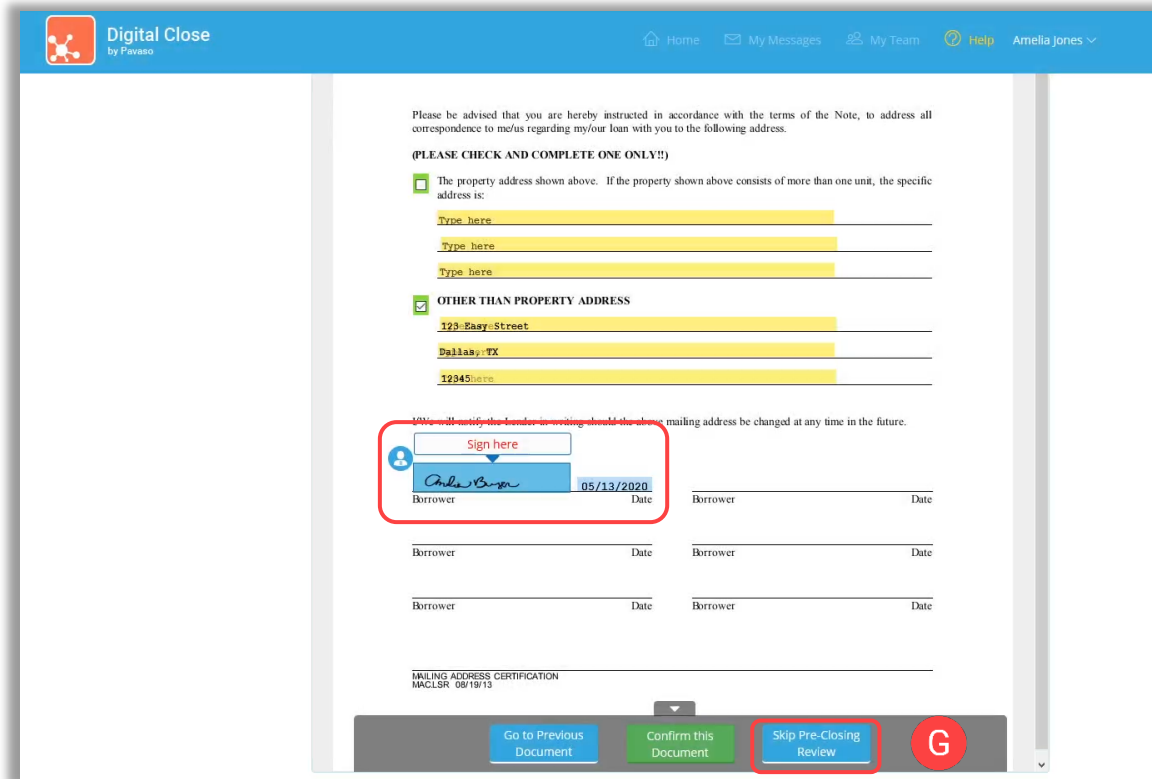
C. Click inside the **Sign here** signature box to generate a digital signature.



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

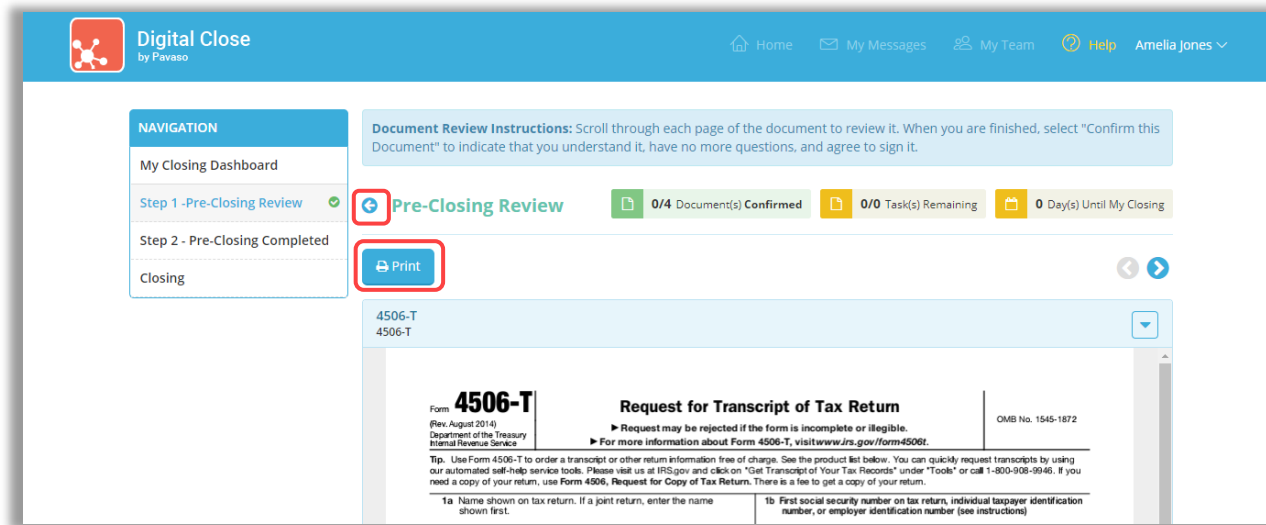


G. Select **Confirm this Document** to finalize the application of your signature onto the document.



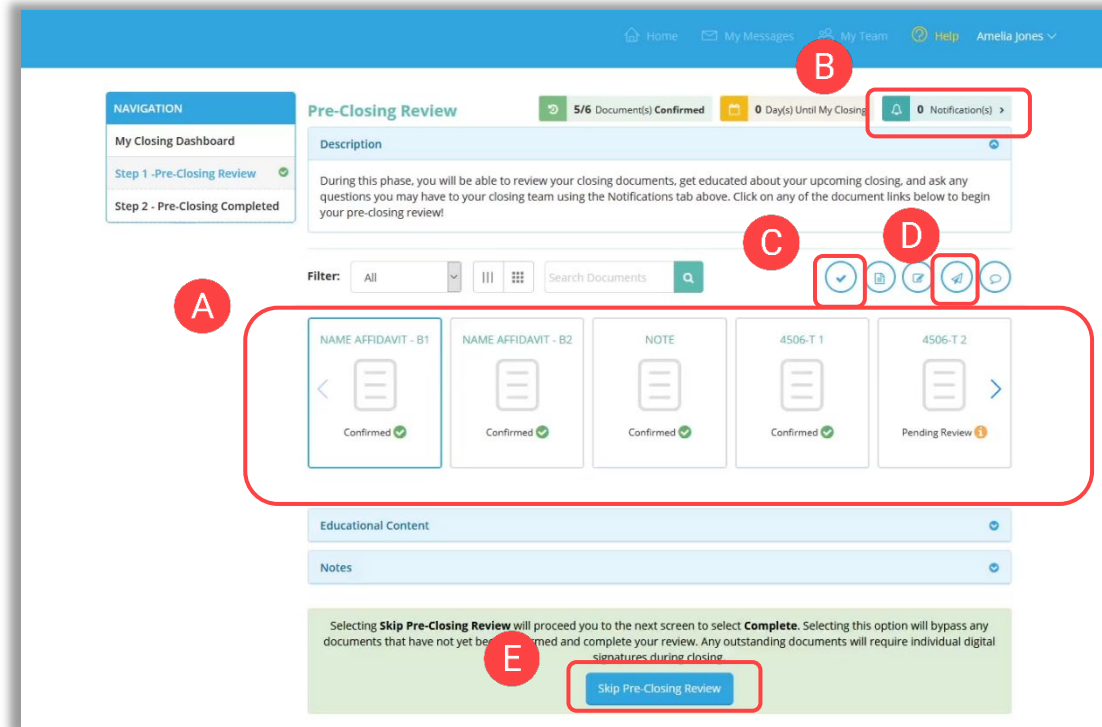
Continue the confirmation of documents until you reach the last document in the list. Once you complete the last document, you will be directed back to the document list.

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



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

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

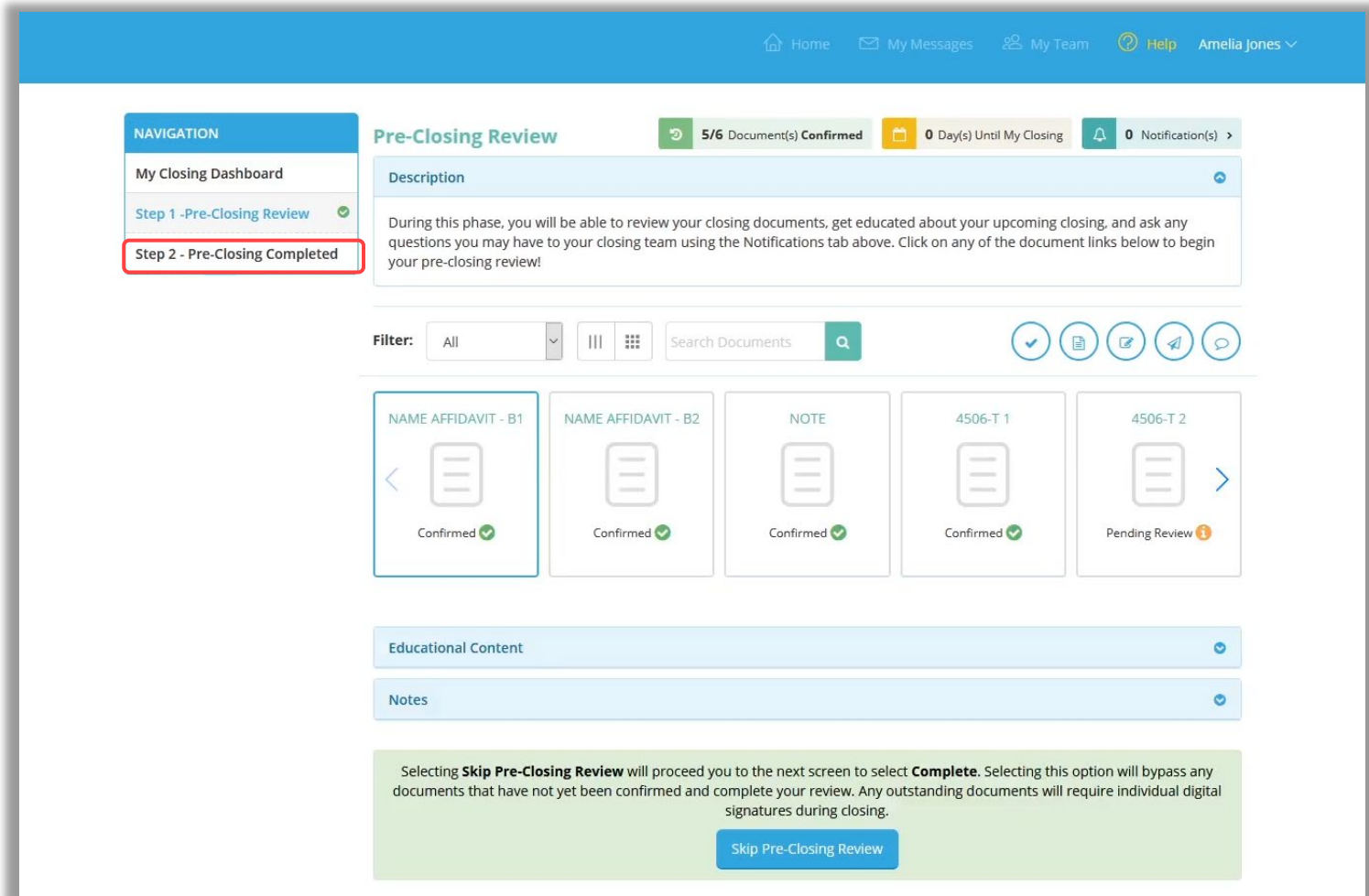


Completing Your Document Review

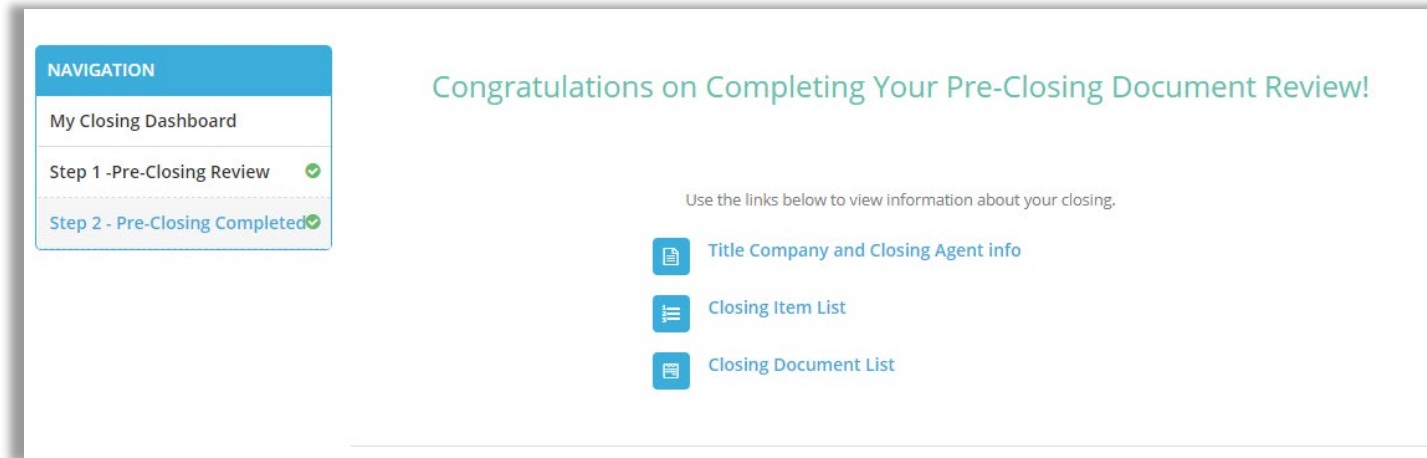
After completing your document review, if you prefer to skip any documents, select the **back arrow** to go back to the document list.

The screenshot displays the Digital Close interface. At the top, the navigation bar includes the Digital Close logo, user name 'Amelia Jones', and links for Home, My Messages, My Team, and Help. A left sidebar contains a 'NAVIGATION' menu with 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (highlighted with a green checkmark), and 'Step 2 - Pre-Closing Completed'. The main content area features a 'Document Review Instructions' box, a 'Pre-Closing Review' header with a back arrow icon, and progress indicators: '3/5 Document(s) Confirmed', '0/0 Task(s) Remaining', and '0 Day(s) Until My Closing'. A 'Print' button and navigation arrows are also present. The document preview shows a 'TEST ORDER' for Form 4506-T, 'Request for Transcript of Tax Return', with a tip and OMB No. 1545-1872.

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



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



RON 2.0 Signing

Joining a Signing Session

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

The screenshot shows the Digital Close by Pavaso web application interface. At the top, there is a blue header with the logo on the left and navigation links for Home, My Messages, My Team, Help, and a user profile for Kathryn Janeway. On the left side, a navigation menu is visible with the following items: My Closing Dashboard, Step 1 - Pre-Closing Review (with a green checkmark), Step 2 - Pre-Closing Complete (with a green checkmark), and Closing (highlighted with a red rectangular border). The main content area features a large green heading: "Congratulations on Completing Your Pre-Closing Document Review!". Below this heading, there is a sub-heading: "Use the links below to view information about your closing." followed by three blue buttons with document icons: "Title Company and Closing Agent info", "Closing Item List", and "Closing Document List". At the bottom of the main content area, there is a section for the closing agent: "Your Closing Agent Is: Jean-Luc Picard, Test-Discovery Lending." accompanied by a circular profile picture of a person and a blue telephone icon.

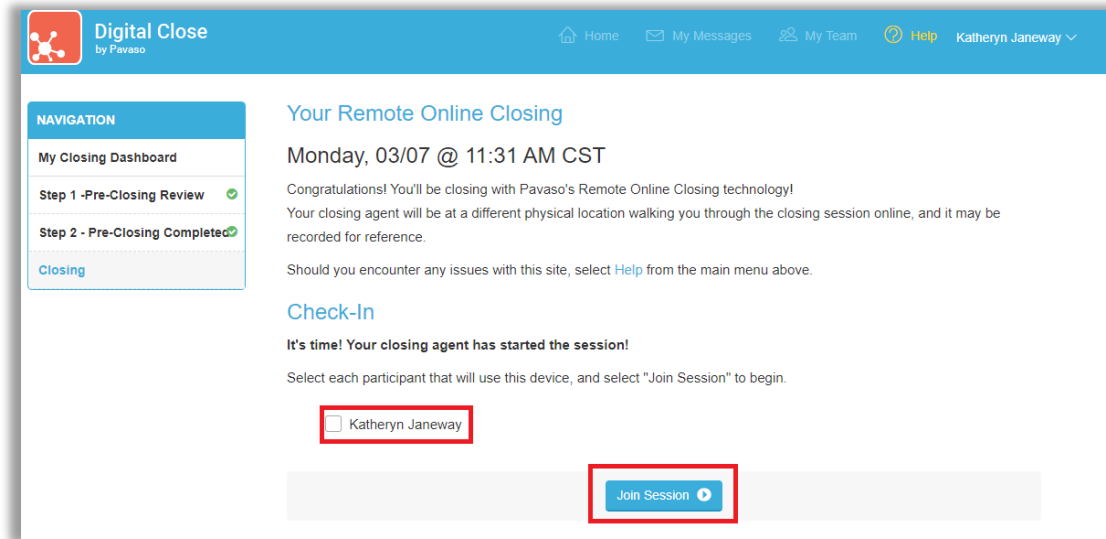
This step also offers an option to test your device prior to closing. Select **Test this device**.

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

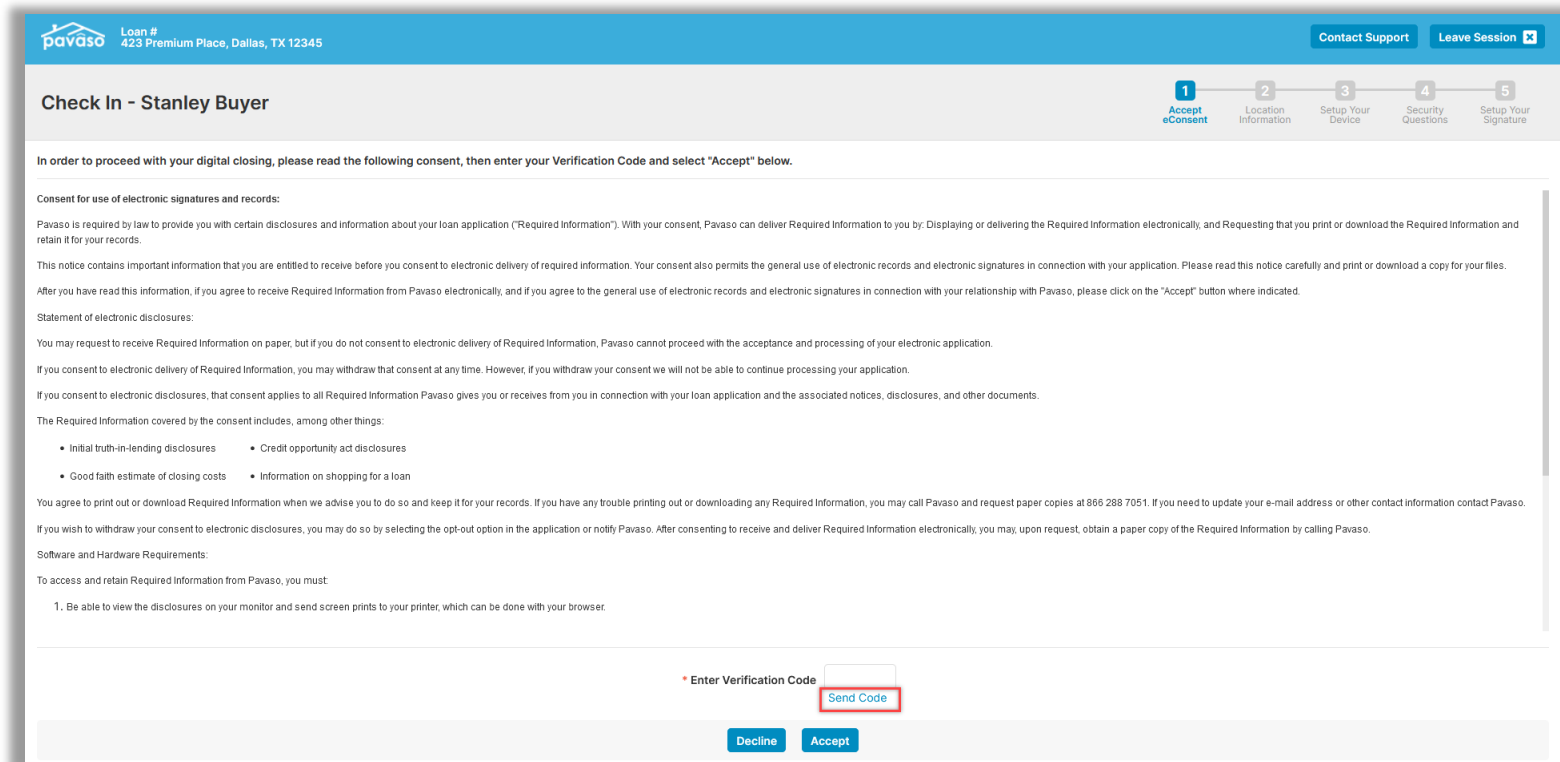
The screenshot displays the 'Digital Close by Pavaso' interface. At the top, there is a navigation bar with a home icon, 'Home', 'My Messages', 'My Team', 'Help', and the user name 'Katheryn Janeway'. On the left, a 'NAVIGATION' sidebar lists 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (with a green checkmark), 'Step 2 - Pre-Closing Completed' (with a green checkmark), and 'Closing' (highlighted in blue). The main content area is titled 'Your Remote Online Closing' and shows the date and time 'Monday, 03/14 @ 08:47 AM CST'. Below this, a congratulatory message states: 'Congratulations! You'll be closing with Pavaso's Remote Online Closing technology! Your closing agent will be at a different physical location walking you through the closing session online, and it may be recorded for reference. Should you encounter any issues with this site, select [Help](#) from the main menu above.' A 'Get Ready!' section follows, with the instruction: 'Make sure you're ready for closing day by completing these two steps.' Two steps are listed: 'Step 1 - Accept eConsent' with a 'View eConsent' button, and 'Step 2 - Ensure this device will work' with a 'Test this device' button. The 'Test this device' button is highlighted with a red rectangular border.

Joining the Signing Session

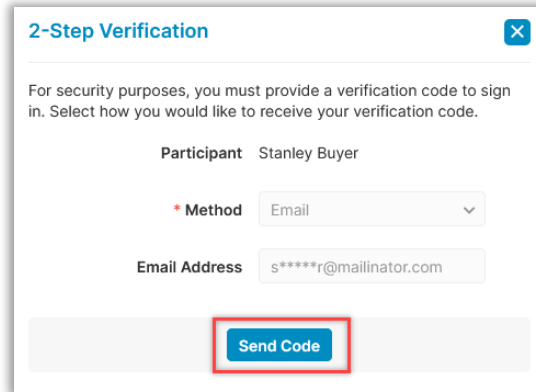
Once the Notary has started the signing session, you will see the option to check in. To check in, select your name and **Join Session**. Multiple Signers can share a device. If this is the case, select both Signers' names from the list. If using separate devices, Signers will only select themselves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



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

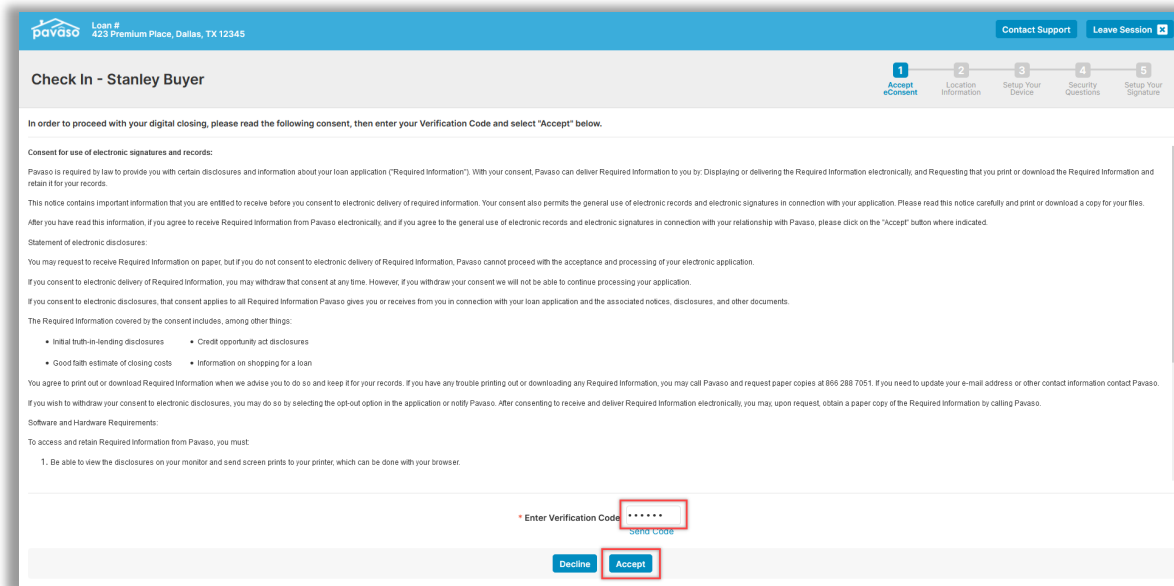


The code can be sent via email or text message. If the dropdown is grayed out and only shows the email option, this means a cell phone is not associated with your account.



A dialog box titled "2-Step Verification" with a close button (X) in the top right corner. The text inside reads: "For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code." Below this, there is a "Participant" field with the value "Stanley Buyer". A "Method" dropdown menu is set to "Email". An "Email Address" field contains "s*****r@mailinator.com". At the bottom, a "Send Code" button is highlighted with a red rectangle.

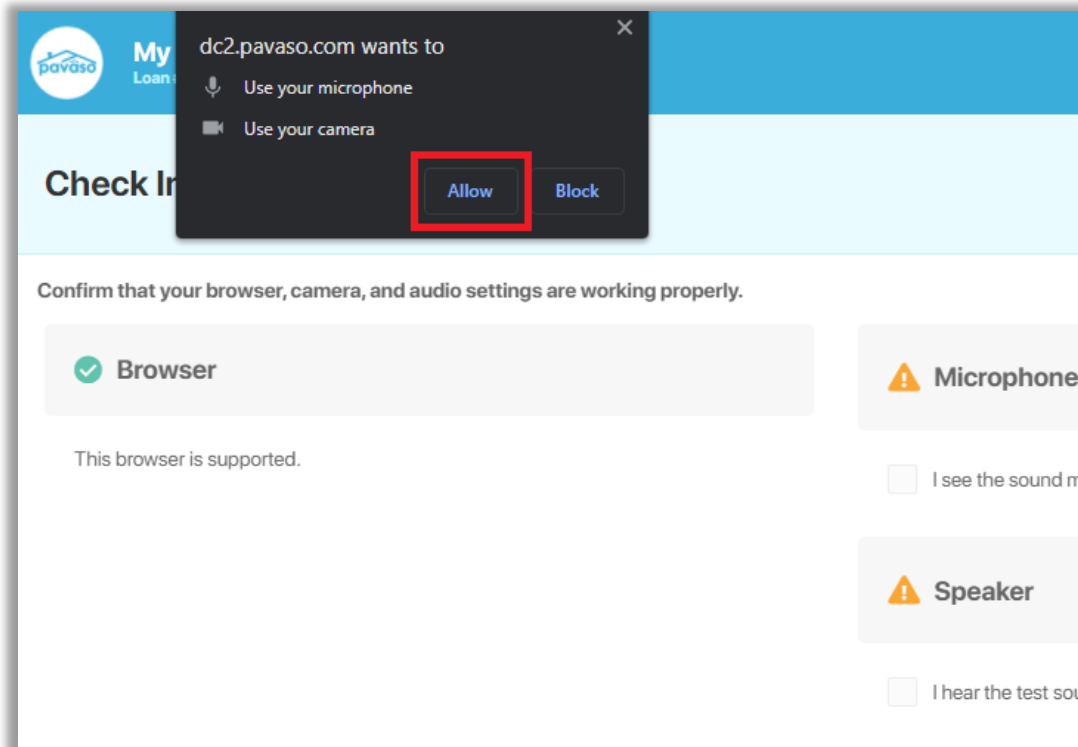
Enter the code and select **Accept** to proceed. Each Signer will need their own code.



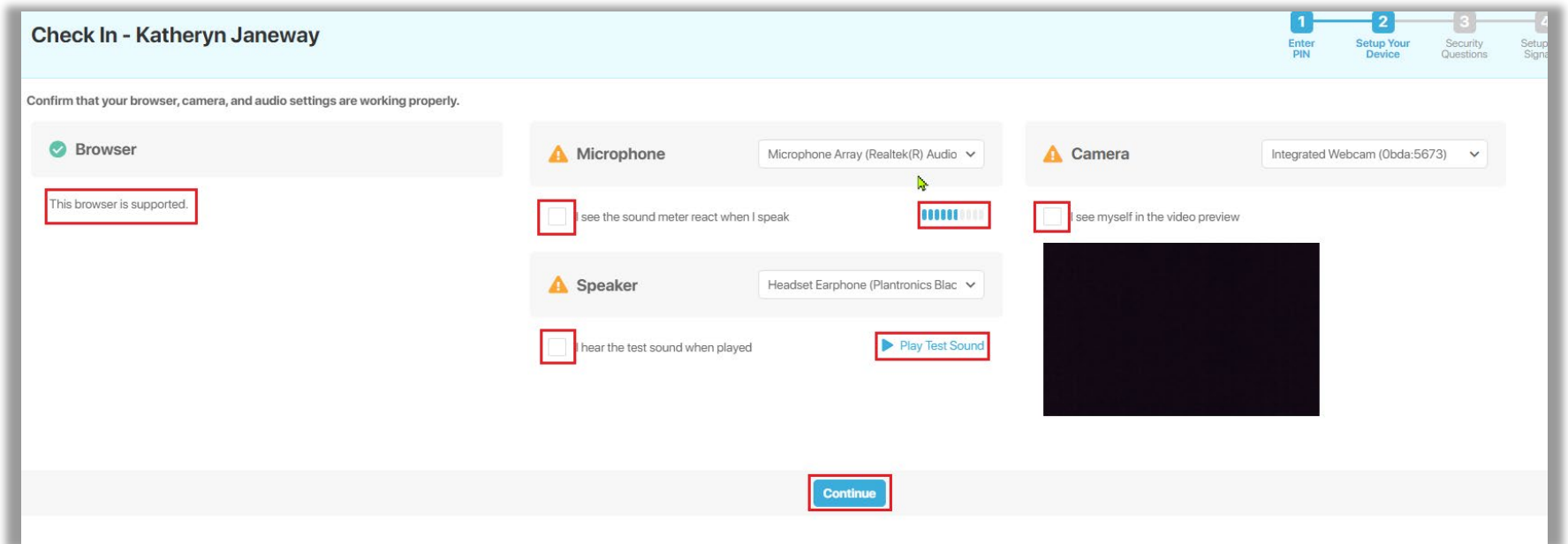
A screenshot of the "Check In - Stanley Buyer" screen. At the top left is the Pavaso logo and "Loan # 423 Premium Place, Dallas, TX 12345". At the top right are "Contact Support" and "Leave Session" buttons. A progress bar shows five steps: 1. Accept eConsent (active), 2. Location Information, 3. Setup Your Device, 4. Security Questions, and 5. Setup Your Signature. The main content area contains a consent form with the following text: "In order to proceed with your digital closing, please read the following consent, then enter your Verification Code and select 'Accept' below." "Consent for use of electronic signatures and records:" "Pavaso is required by law to provide you with certain disclosures and information about your loan application ('Required Information'). With your consent, Pavaso can deliver Required Information to you by: Displaying or delivering the Required Information electronically, and Requesting that you print or download the Required Information and retain it for your records." "This notice contains important information that you are entitled to receive before you consent to electronic delivery of required information. Your consent also permits the general use of electronic records and electronic signatures in connection with your application. Please read this notice carefully and print or download a copy for your files. After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with Pavaso, please click on the 'Accept' button where indicated." "Statement of electronic disclosures:" "You may request to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, Pavaso cannot proceed with the acceptance and processing of your electronic application. If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent we will not be able to continue processing your application." "If you consent to electronic disclosures, that consent applies to all Required Information Pavaso gives you or receives from you in connection with your loan application and the associated notices, disclosures, and other documents." "The Required Information covered by the consent includes, among other things:" "• Initial truth-in-lending disclosures • Credit opportunity act disclosures" "• Good faith estimate of closing costs • Information on shopping for a loan" "You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you have any trouble printing out or downloading any Required Information, you may call Pavaso and request paper copies at 866 288 7051. If you need to update your e-mail address or other contact information contact Pavaso. If you wish to withdraw your consent to electronic disclosures, you may do so by selecting the opt-out option in the application or notify Pavaso. After consenting to receive and deliver Required Information electronically, you may, upon request, obtain a paper copy of the Required Information by calling Pavaso." "Software and Hardware Requirements:" "To access and retain Required Information from Pavaso, you must:" "1. Be able to view the disclosures on your monitor and send screen prints to your printer, which can be done with your browser." At the bottom, there is a field for "Enter Verification Code" with a "Send Code" button below it. Below that are "Decline" and "Accept" buttons. The "Accept" button is highlighted with a red rectangle.

Allowing Audio and Video

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



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



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

The screenshot displays the 'My Signing Session' interface for a user named Wil Riker. The session details include 'Loan # - 1234 Street, City, AZ 85555'. The interface features a progress bar with five steps: 1. Accept eConsent, 2. Setup Your Device, 3. Security Questions, 4. Setup Your Signature, and 5. Validate Your ID. The current step is 'Check In - Wil Riker', which includes a confirmation message: 'Confirm that your browser, camera, and audio settings are working properly.' Below this, 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 'Microphone Array (Realtek(R) Audio)', and a checked checkbox 'I see the sound meter react when I speak' next to a sound meter icon), and 'Speaker' (with a green checkmark, a dropdown menu set to 'Speakers (Realtek(R) Audio)', and a checked checkbox 'I hear the test sound when played' next to a 'Play Test Sound' button). To the right of these sections is a 'Camera' section (with a green checkmark, a dropdown menu set to 'Integrated Webcam (Obda:5673)', and a checked checkbox 'I see myself in the video preview' next to a video preview window showing a woman wearing a headset). At the bottom center of the interface, a blue 'Continue' button is highlighted with a red rectangular box.

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

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

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

Check In - Wil Riker

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

Full Name Wil Riker

Current Address 4567 Street
City, TX 55185

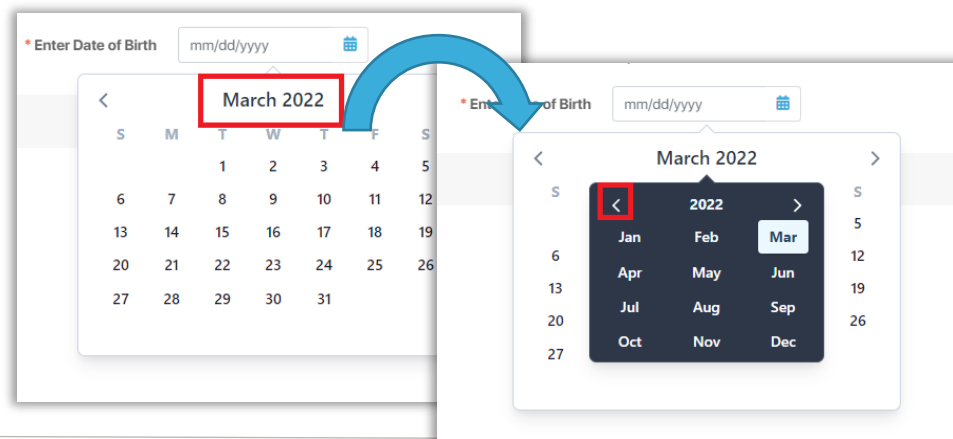
* Enter Date of Birth 05/13/1992

* Last 4 digits of Social Security Number 5555

I don't have a Social Security Number

Continue

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

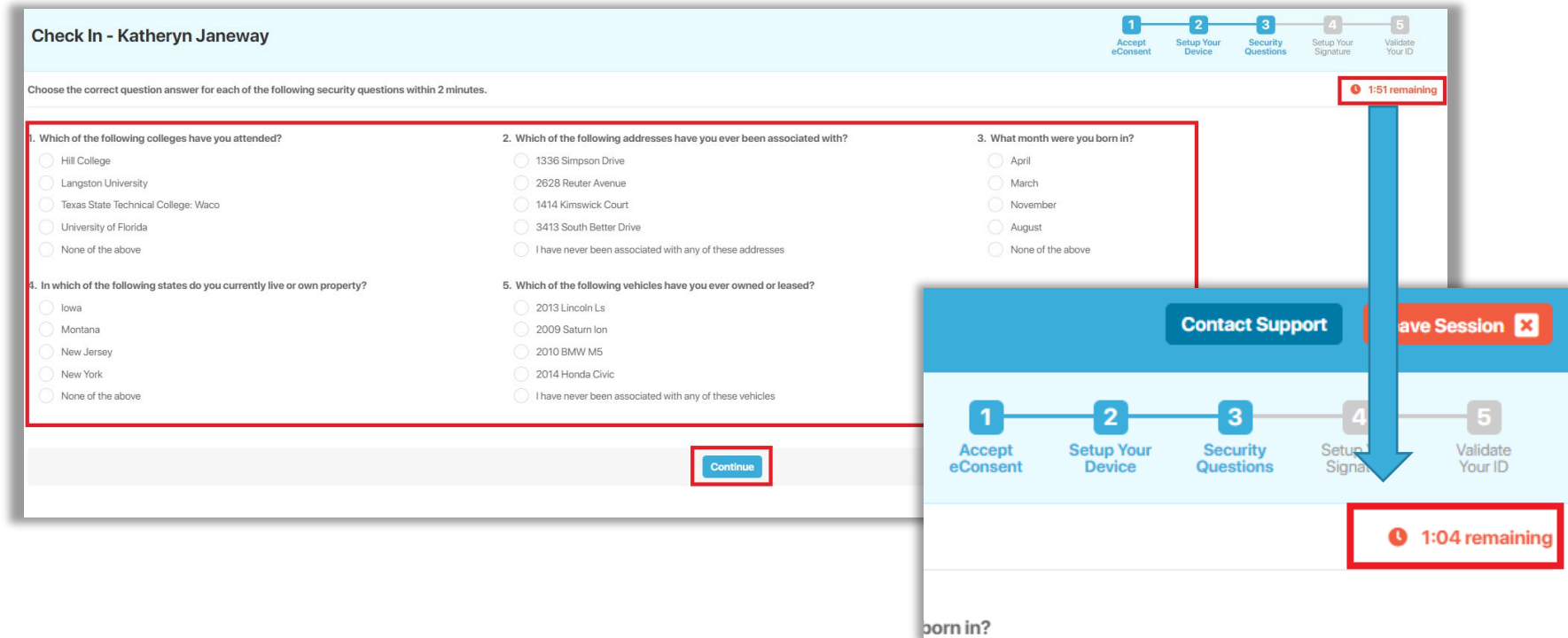


Security Questions

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

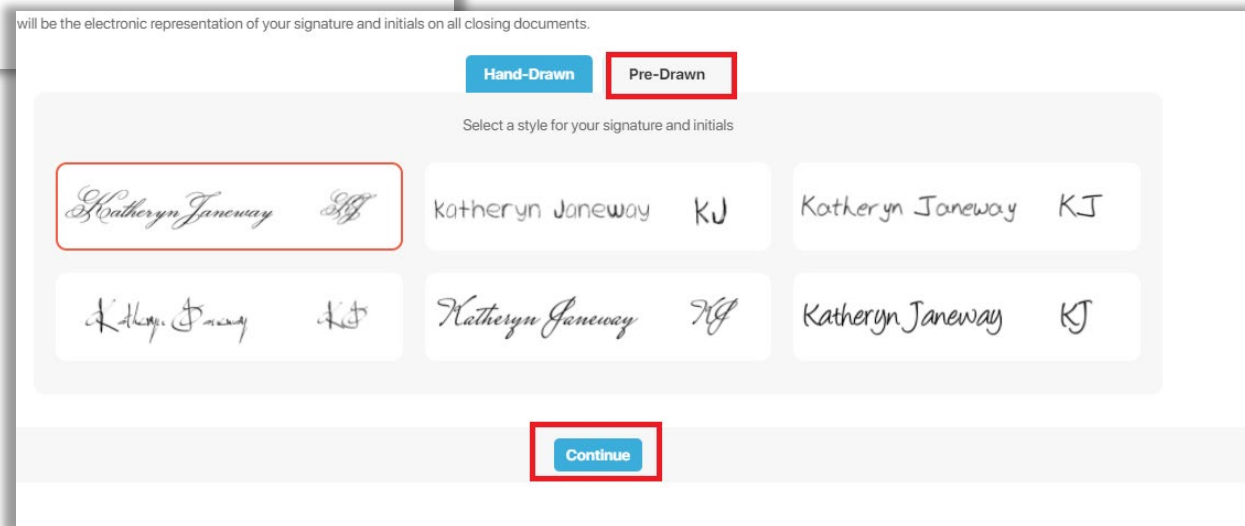
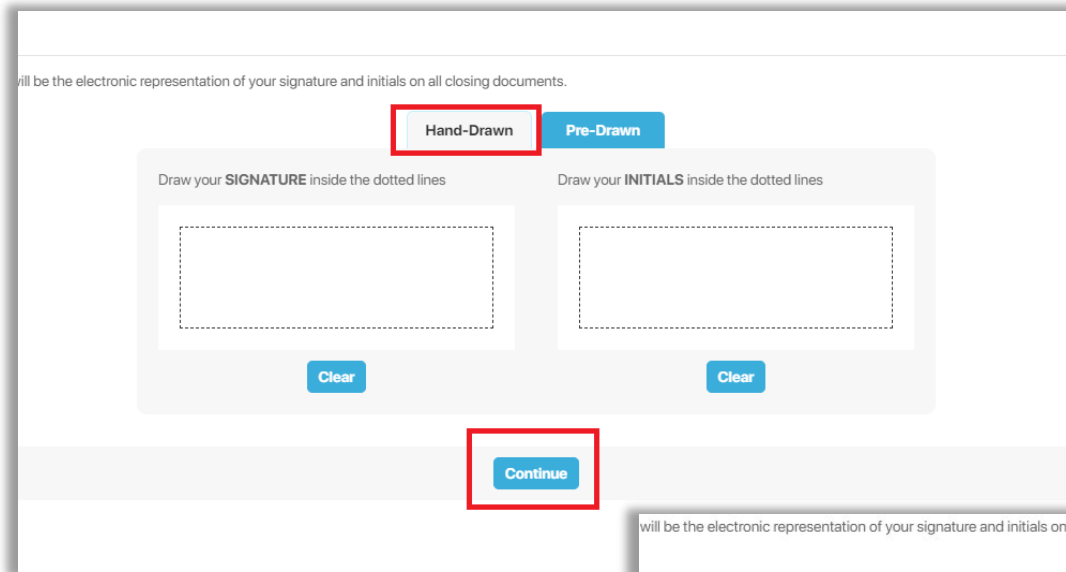
Answer the questions to the best of your ability, then select **Submit**.

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



Signatures

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



ID Validation

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

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

Check In - Katheryn Janeway

Validate your government - issued photo ID.

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

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

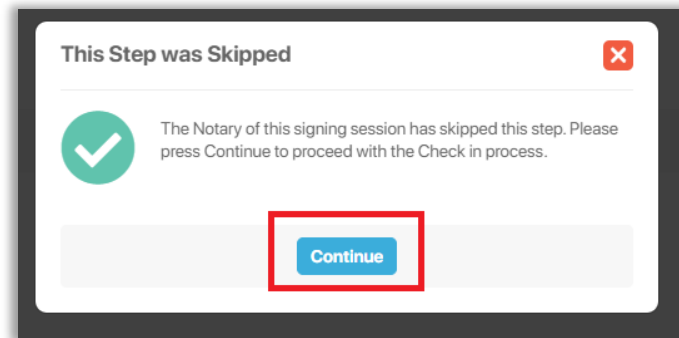
* Type of Photo ID **A** State Driver's License

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

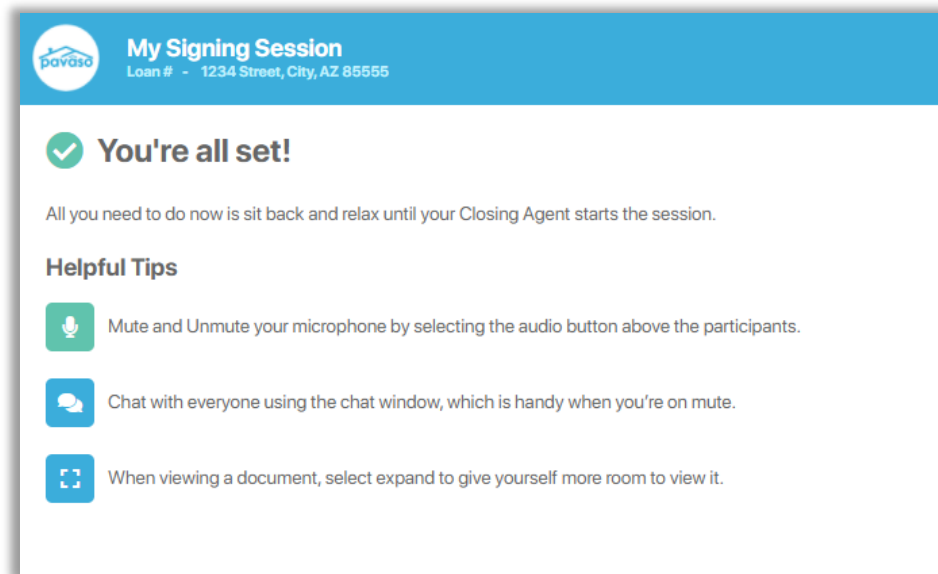
* Phone Number **C** Phone Number

Continue

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

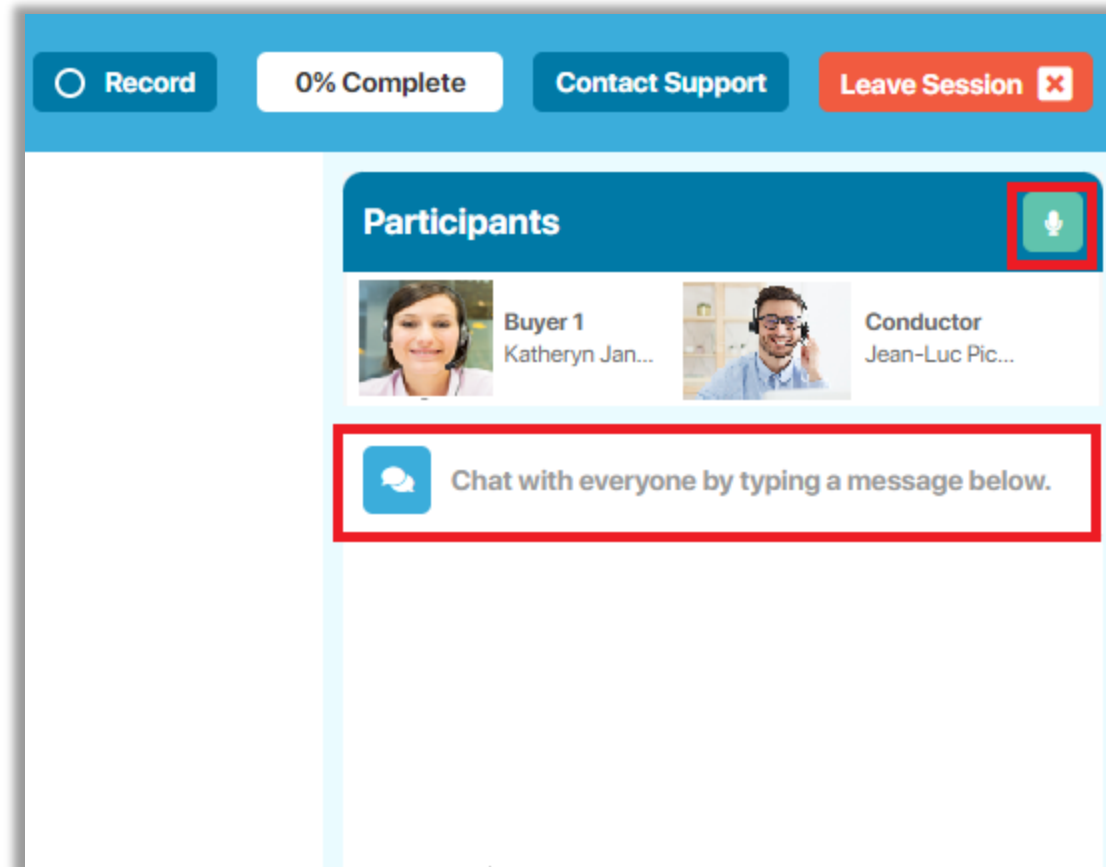


Once validation complete, you are directed to the screen below. Your Closing Agent will begin the session and send the appropriate documents for you to sign.

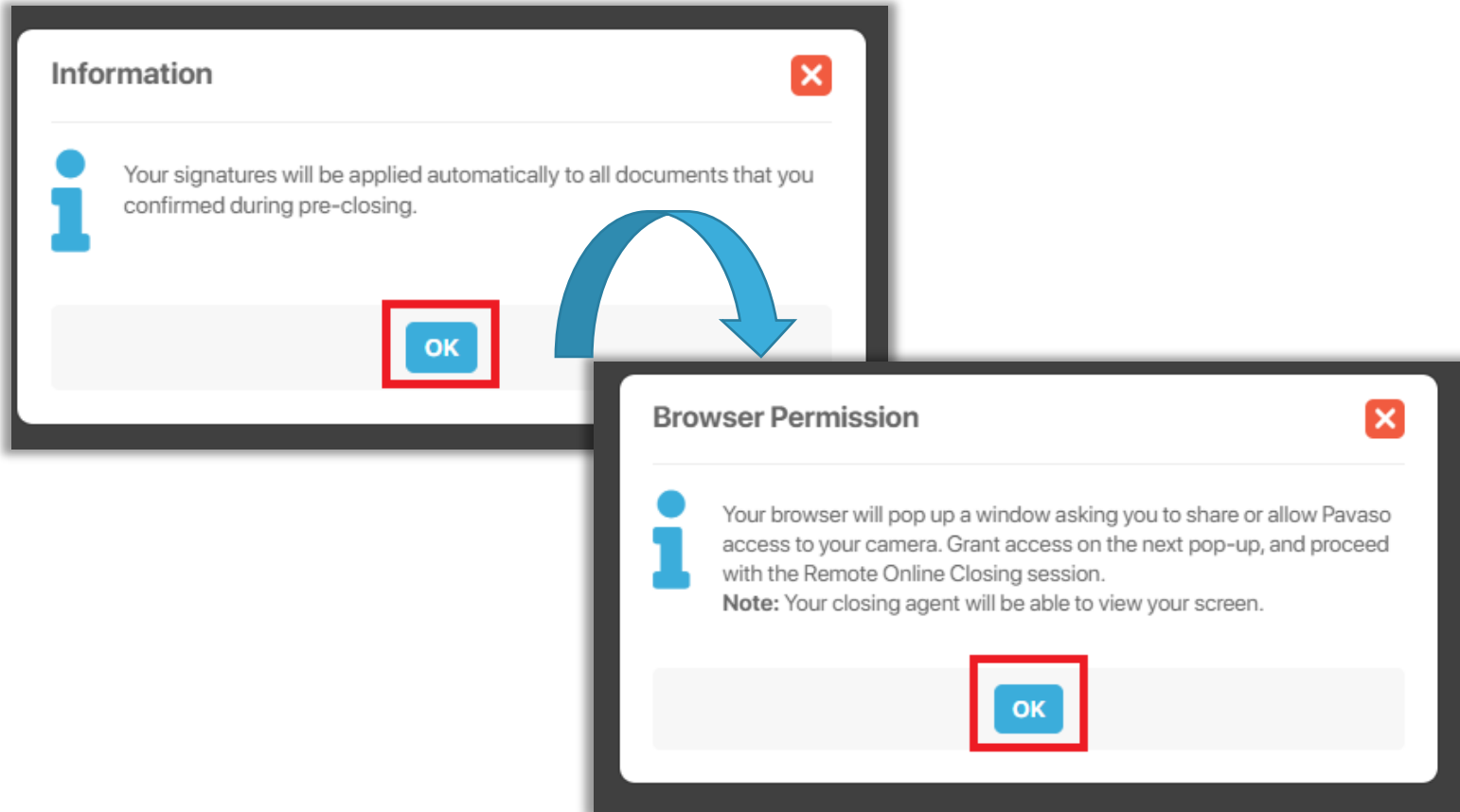


Ron 2.0 Closing Session

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

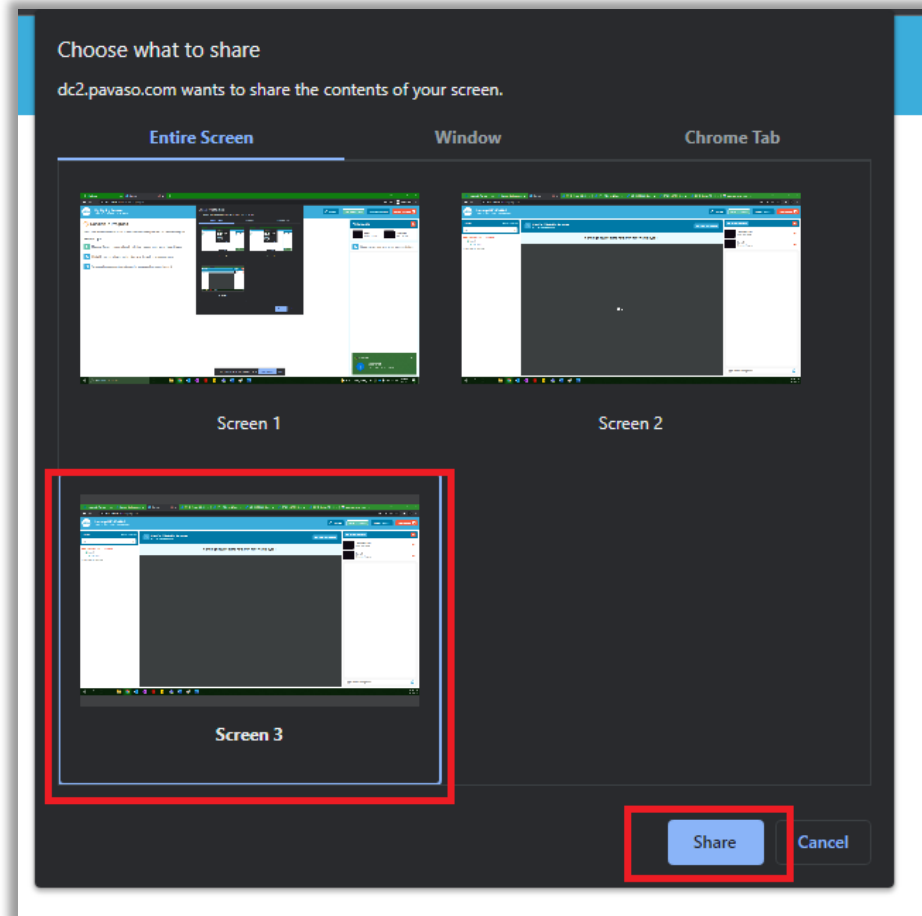


When the Notary sends you a document, you will receive pop-ups explaining your signature may be applied to documents you previously confirmed. You will also receive a notice to allow your browser permission to share your screen. Select **OK**.



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

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



Signing

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

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

NAME AFFIDAVIT - Janeway

Continue >

Record

This is to certify that:
Kathy Janeway, Katheryn Janeway, Kate Janeway

are one and the same person.

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

Katheryn Janeway
Print or Type Name

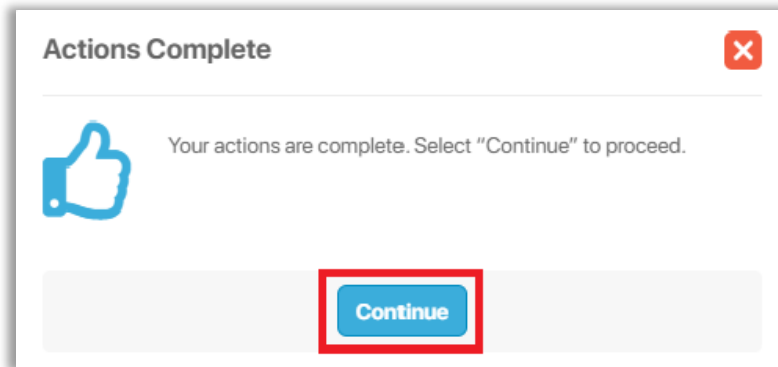
State/Commonwealth of: Arizona

County/Parish of: Maricopa

Signature
03/07/2022

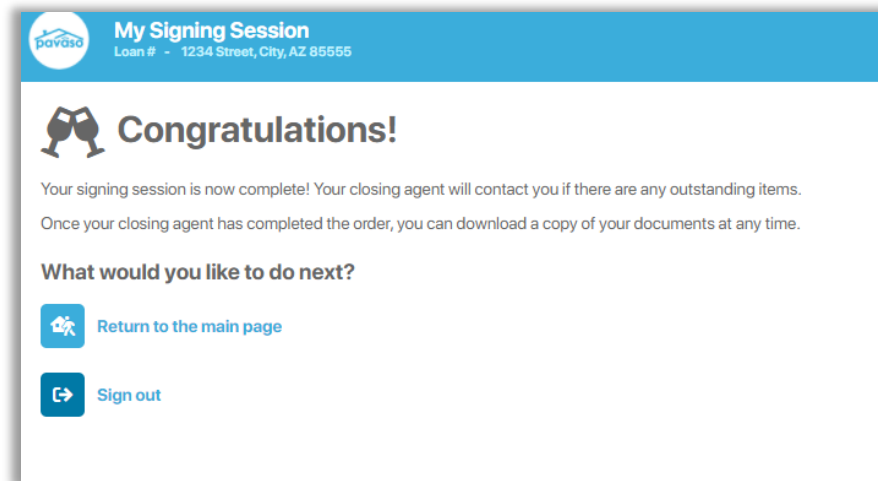
d2.pavaso.com is sharing your screen. Stop sharing Hide

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



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

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



Digital Close
by Pavaso

Home My Messages My Team Help Kathryn Janeway

NAVIGATION

- My Closing Dashboard
- Early Disclosures ✓
- Post-Closing ✓

Post-Closing

Your executed closing package is available below.

Audit Log

This contains all activities completed by all parties for this transaction.

[AuditReport](#) N/A [Download](#) [Print](#)

Complete Executed Package

[Bundle of all Documents](#) N/A [Download](#) [Print](#)

Individual Executed Documents

[NAME AFFIDAVIT - Janeway](#) No due date [Download](#) [Print](#)

Additional Documents

Remote Closing Session Videos

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