# Essential Notary

## Remote Ink Notarization (RIN)

Revised: 4/3/2024

Pavaso, Inc.

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# Before You Begin

## What is Essential Notary

Essential Notary is Pavaso's web-based notary solution* that provides an optimal alternative to notarizing real estate closing documents in person. Pavaso's technology delivers an Audio/Video Online Notarization option, that can be utilized in accordance with state emergency mandates and requirements in this time of social distancing.

All parties involved in a signing must know and meet the requirements imposed on them, not only through the emergency Executive Orders from COVID-19, or established laws and regulations. Before utilizing Pavaso's Essential Notary tool, confirm you know and are ready to meet all state, legal, underwriting, lender, and system requirements for which you're responsible.

## Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every signer participating in an Essential Notary signing 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: All signers must be a U.S. citizen with a U.S. permanent address to participate in an Essential Notary signing.*
- **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.
  *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.

## Document Delivery Requirement

A printed version of the documents must be sent to the signers in advance of the Essential Notary session. You must determine and plan for the method of delivery of the printed package of documents to the signers, and their return via circulation to the notary, all in accordance with state requirements.

# Minimum System Requirements

Please refer to https://pavaso.com/system-requirements/ for the most current information.

## Camera & Audio

A functional camera, speakers and microphone are required for all participants to communicate during the session.

## Smartphone with Camera and Text Capability

Signers 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.
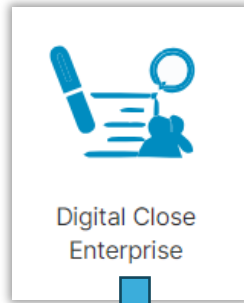
## Internet Connection and Speed

Essential Notary requires a strong, reliable internet connection. A consistent, uninterrupted internet speed of 15 MBPS upload and download speed is required for an ideal experience.

## System Configuration

An Essential Notary Addendum must be signed prior to Essential Notary being enabled for your company. Speak with your Sales Representative to request this addendum. If you are unsure who to contact, email implementation@pavaso.com for assistance.

# Creating an Order

Sign in to Pavaso and select **Digital Close Enterprise**. From the **Order Lobby**, select **Create Order.**

Complete all required order fields.
- **A.** **Order number:** Create a unique order number for the order.
- **B.** **State:** Select the property state from the drop down.
- **C.** **Closing Date:** Choose the date the order is scheduled to close.
  - *Note:* *This will not affect the order's ability to close. This is for display purposes in the portal only.*
- **D.** **Closing Time:** Select the closing time and time zone.
- **E.** **Closing Type:** This should not be changed. Closing type will default to **Digital Closing.**
- **F.** **Signing Type for Consumer:** Select **Sign Each**.
- **G.** **Remote Ink-Signed Notarization:** Enable Pavaso's Essential Notary capabilities for the order.
- **H.** *Optional:* **Loan Type:** Select either Purchase, Refinance, Other, or Cash Only.
- **I.** **Property Address:** Enter the address of the property.

## Adding Signers to the Order

Enter buyer or seller information in Order Details depending on order requirements.
*Note: Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.*

A. **Email:** Enter the email address of the signer. Confirm the email address is correct as the Pavaso invitation email will be sent to this address.
   *Note: Signers can share an email address. Each user will receive their own invitation email and be required to create their own account.*

B. **First and Last Name:** Enter the legal name of the signer. The first, middle (if applicable), and last name will be used to generate the security verification questions.

C. **Street Address:** Enter the <u>current</u> mailing address for the signer.
   a. **For buyers:** This should be their current permanent address; not the address of the property being purchased.
   b. **For sellers:** This should be the address of the property being sold.
   *Note: For unit or apartment numbers, do not include # in front of the unit or apartment number.*

D. *Optional:* **International Phone Number:** For Essential Notary transactions, international numbers can be used to send ID verification texts. The number must be able to receive text messages from a U.S.-based phone number.

E. **Add another Buyer/Seller:** Select this option to add an additional buyer or seller to the order.

**Buyer**  ☐ This is a company, LLC, or group account

Email Address (A)

wilriker@mailinator.com

Username

wilriker@mailinator.com

Buyer First Name (B)

Wil

Buyer Middle Name

Buyer Last Name

Riker

Buyer Suffix Name

Cell Phone

Street Address (*) (C)

4567 Street

City (*)

City

State (*)

Texas

Zip Code (*)

55185

International Phone Number

+1-United  (D)

**Add another Buyer** (E)

---

**Seller**  ☐ This is a company, LLC, or group account

Email Address (A)

tomparis@mailinator.com

Username

tomparis@mailinator.com

Seller First Name (*) (B)

Tom

Seller Middle Name

Seller Last Name (*)

Paris

Seller Suffix Name

Cell Phone

(555) 555-5555

Street Address (*) (C)

1532 Street

City (*)

City

State (*)

Texas

Zip Code (*)

85555

International Phone Number

+1-United  (D)

**Add another Seller** (E)

# Assigning Title Users

Assign the closing agent. Complete the required fields:

**A.  Company:** Select the applicable company from the drop-down. Associated companies/branches
appear.

**B.  Closer Email Address:** Choose the closing agent to be associated with the order. If the required user
is not available in the drop down, contact the company administrator.

**C.  Is this Closer the Notary for this order?:** Keep default selection of **Unknown Notary**. No
eNotarization will occur using Essential Notary.

**D.  Add another Closer:** Multiple users can be associated with an order. Adding another closing agent
allows this additional user to access and close the order on Pavaso.

*Note:* *This also applies to independent notaries associated with your company.*

## Adding a Lender User

If applicable, add the lender to the order via the **Lender** section.

A. **Company and Lender Email Address:** Select the appropriate lender and lender user from the drop down.

B. **Closer Email Address:** Choose the closing agent to be associated with the order. If the required user is not available in the drop down, contact the company administrator.

# Submitting an Order

The **Additional Party** section can be used if additional team members are to be added to the order.

    **A. As Role:** Select from the available options from the dropdown.

       *Note: The witness in the Additional Party dropdown is for a remote witness in a separate location than the rest of the signers.*

    **B. Add Another Party:** Add another Additional Party.

    **C. Add Documents:** Select to upload documents directly to the order. This can also be done after the order has been submitted. (SEE BELOW)

    **D. Submit:** Select to create the order.

## Adding Documents

If any documents need to be added, select **Add Documents** (C Above) then select **Choose Files**.



A. **Phase:** Default selection of **ALL** must remain selected.
B. **Audience:** Select the appropriate audience for the document set. Generally, **All** is an appropriate audience selection. If there are buyers and sellers on the order, select the appropriate audience for these documents.
C. **Save** to save settings.
   *Note: Once save is selected, there will be an option to add templates to documents.*

# Enable Essential Notary for an Existing Order

## Order Settings

**Note:** *Essential Notary must be enabled for your company prior to attempting an Essential Notary 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.

| Open | Closed | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| ORDER NUMBER | LOAN NUMBER | BORROWER | SELLER | NOTARY | COMPANY | PROPERTY | SCHEDULED CLOSING DATE ▾ | ACTUAL CLOSING DATE | STATUS | ▼ |
| RIN123456 | | Wil Riker | | N/A | Stargazer Title | 1123 Street, City, AZ 55185 | 03/11/2024 09:24 PM Mountain | | Configuration Needed | |

Display 1 of 1 items

Current date/time: 03/11/2024 10:43:32 AM

**Digital Close Enterprise**

🏠 Lobby    📄 View/Edit Notes    💬 Notifications    ✏️ Edit Signature

**1123 Street, City, AZ 55185**

📝 Edit   ⊹ Replicate Order

ORDER NUMBER:
RIN123456

COMPANY:
Stargazer Title

BUYER:
Wil Riker

SELLER:

SALES PRICE:
$ 0.00

CLOSING DATE:
03/11/2024 09:24 PM Mountain

COUNT DOWN TO CLOSING:

✅ **Release Order**                    ✅ **Invite Buyer(s) to Pre-Closing**

**Pre-Closing**                                                                    📝 Edit
During this phase, you will be able to review your closing documents, get educated about your upcoming closing, and ask any questions you may have to your closing team using the Notifications tab above. Click on any of the document links below to begin your pre-closing review!

**Documents**          🏷️ Tag Assignments  🗑️ Deleted Documents  📄 Document Review Status  ➕ Upload  📝 Edit
Review, accept and if necessary, eSign your documents in advance of your closing.

|  | Reviewed | Accepted | Date Due | Added By |  |
|---|---|---|---|---|---|
| **Title Documents** | | | | | |
| NAME AFFIDAVIT - Blank | ☐ | ☐ | 03/11/2024 | Stargazer Title | 📝 ✂️ 🗑️ |

The state selected in Order Details must be enabled for Essential Notary on Pavaso. To enable, select the **Remote Ink-Signed Notarization** option. This selection must be made for each Essential Notary order.
If the state selected does not have Essential Notary enabled, the option will not be available. Ensure you understand and meet all state requirements before utilizing the Essential Notary tool. Choose **Save** before navigating away from this screen.



# Uploading Documents in Existing Order

From inside the order, select **Upload** under **Documents** to upload documents to the order.

Select **Choose Files**.



A. **Phase:** Default selection of **ALL** must remain selected.
B. **Audience:** Select the appropriate audience for the document set. Generally, **All** is an appropriate audience selection. If there are buyers and sellers on the order, select the appropriate audience for these documents.
C. **Save** to save settings.
   *Note: Once save is selected, there will be an option to add templates to documents.*

The uploaded documents appear in **Edit** mode. **No digital tagging occurs for Essential Notary.** Select **Back** to return to the document list.
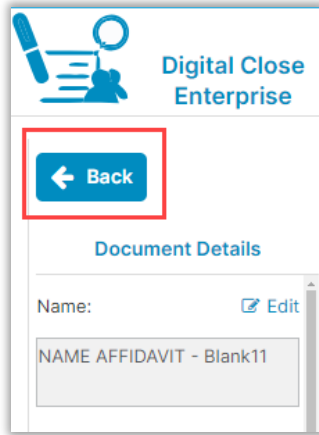


# Inviting Signers

Once configuration is complete, invite signers to the order to review documents.

    **A.** If a lender is added to the order, select **Release Order** to notify them the order is ready on Pavaso.

    **B.** To invite signers, select **Invite Borrowers to Pre-Closing.** This will also invite sellers if applicable.

*Note: Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.*

Signers will receive an account creation invitation email to the email address entered in Order Details. All signers must create an account with their own username and password.

*Example invitation email:*
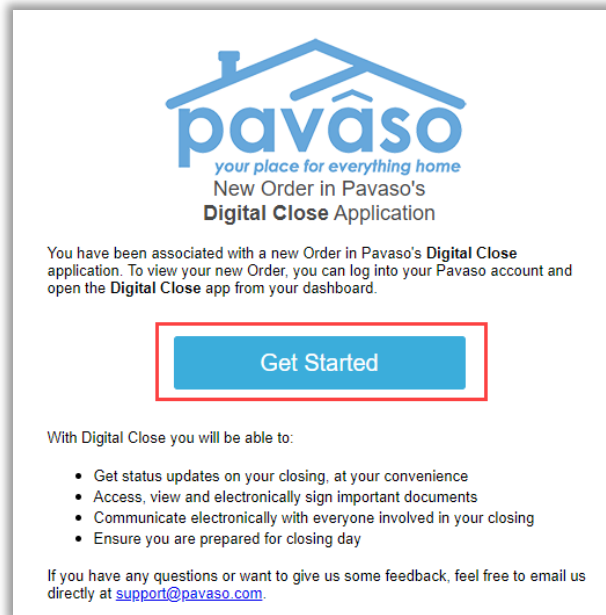
# Creating Account

Set up the account by confirming or changing username and setting up a password, then select **Create Account**.

# Signer Pre-Closing Document Review

After selecting the link in the account invitation email, signers are prompted to create a username and password. Each signer must complete the Pre-Closing Document Review prior to the signing using their own account. Select **Send Code** for receiving Security Code via email or phone options. Enter your code and select **Sign in**.



Select **I agree, please verify my account**.

Select **Accept** on the Consent form.



Users can view documents pre-signing by selecting the **documents**, or the user can select **Skip Pre-Close Review**. If document review is chosen and a document is opened, select **Confirm this Document** at the bottom of each.



*Note: Users can print documents from this option. Printing from this option will not generate a QR code or mark the document for signature.*

After confirming the document or skipping Pre-Close Review, the signer selects **Complete** to finalize the Pre-Closing Review. 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.
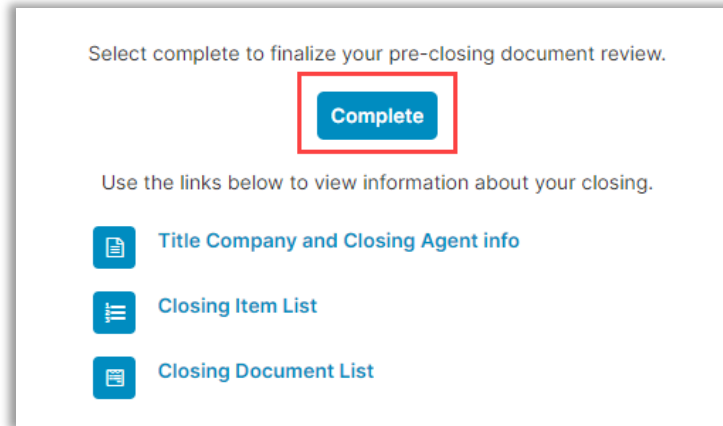
# Starting the Session - Notaries
## Confirm Order Status

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.

| | | | | | | | SCHEDULED CLOSING DATE ⬇ | ACTUAL CLOSING DATE | STATUS |
|---|---|---|---|---|---|---|---|---|---|
| Open | Closed | | | | | | | | |
| ORDER NUMBER | LOAN NUMBER | BORROWER | SELLER | NOTARY | COMPANY | PROPERTY | | | |
| RIN123456 | | Wil Riker | | N/A | Stargazer Title | 1123 Street, City, AZ 55185 | 03/12/2024 12:24 AM Mountain | | Pending Closing |

Display 1 of 1 items

Once inside the order, select **Essential Notary (RIN)** and **Continue.** Select **I Agree** on the Remote Online Notary Disclaimer prompt.

**Select where you want to close:**

WEB CLOSING
(Any web browser)

✓ ESSENTIAL NOTARY (RIN)
(Minimum browser requirements: Chrome 72, Firefox 52, Opera 60, Safari 13 for macOS)

MULTI-DEVICE CLOSING
(Any web browser, all participants using their own device)
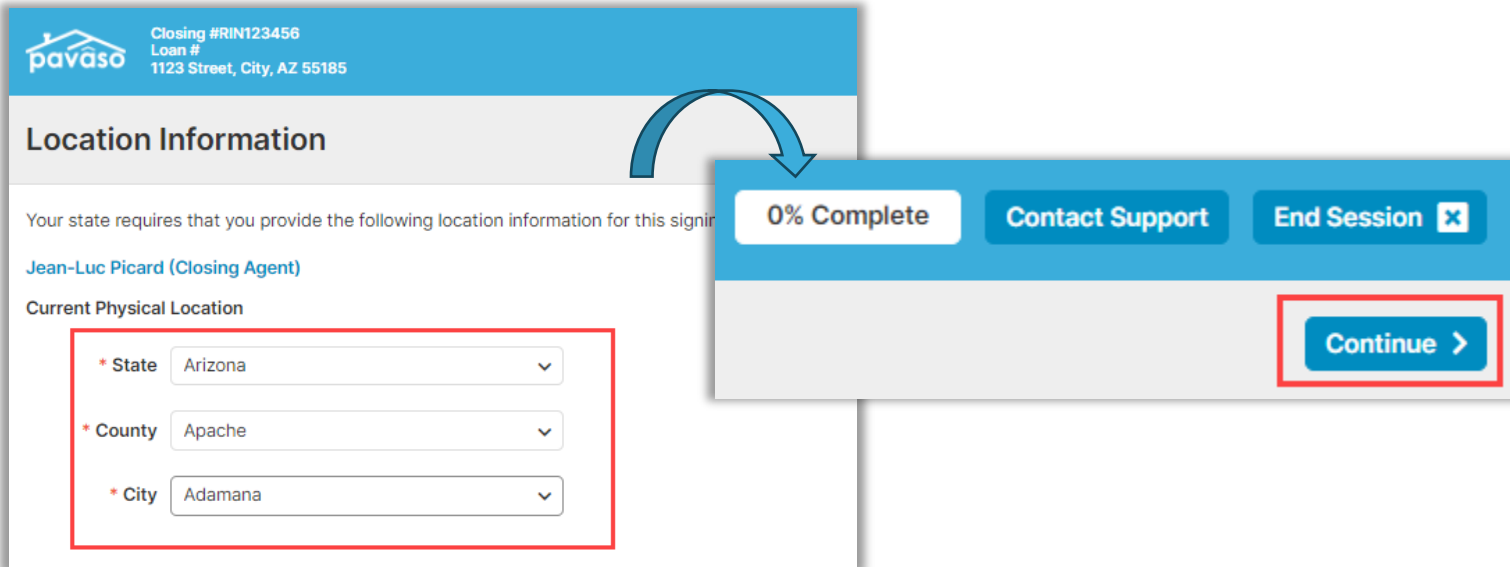
CLOSING AGENT ACCESS

PAPER CLOSING

Continue ➜        Override Security Code

**Remote Ink-signed Notarization Disclaimer**                                      ✕

Legal Compliance 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.

Cancel                                                                      I Agree

## Closing Agent Location

If prompted, fill out the location dropdowns, then select **Continue**.

**Closing #RIN123456**
**Loan #**
**1123 Street, City, AZ 55185**

## Location Information

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

**Jean-Luc Picard (Closing Agent)**

Current Physical Location

* State    Arizona

* County   Apache

* City     Adamana

0% Complete      Contact Support      End Session ✕

Continue >

# Performing the System Test – Notaries

Prior to each signing, notaries will be required to complete a system test to confirm working camera, microphone, and speakers. Select the drop down to confirm each piece of hardware then check the boxes to confirm each piece works, then **Continue**.



Notaries will be able to track Signer progress through check in.

# Entering the Session - Signers

When the closing is initiated by the Notary, Signers must log in and enter their security code, or request another by selecting Send Security Code, then Accept.



Signers may be asked for their location for check-in. Enter location information and select **Continue**.
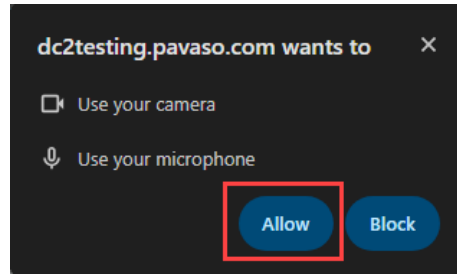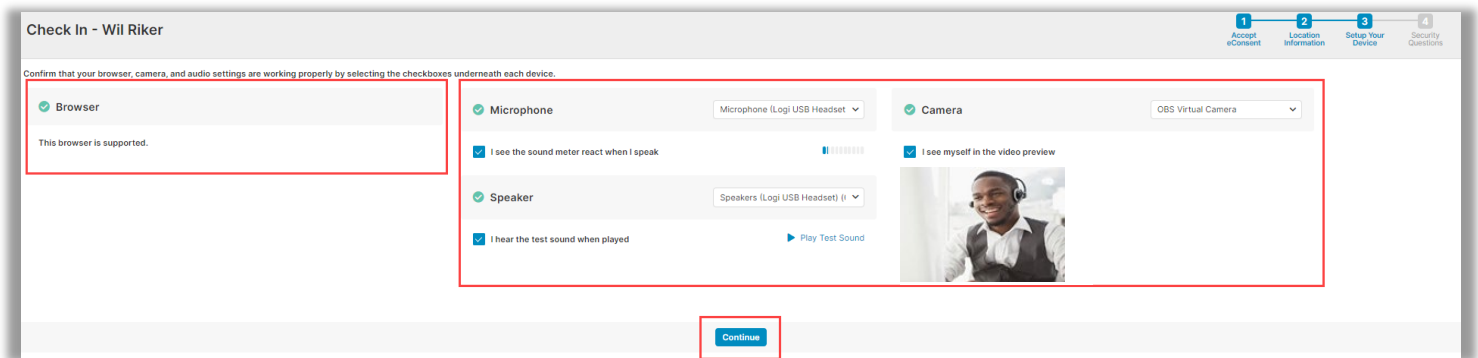
# Performing the System Test – Users

Select **Allow** on the browser pop-up.



Prior to each signing, signers will be required to complete a system test to confirm working camera, microphone, and speakers. Select the drop down to confirm each piece of hardware then check the boxes to confirm each piece works.



# Security Questions

The signer is required to answer security questions to verify their identity. These questions are generated by a third party and are based on the individual's personal history.

Reminder:

- Participants must be U.S. Citizens.
- Participants must have a permanent U.S. address.
- Participant information is generated based on personal credit history. Generating securtiy questions does not count as an inquiry on a credit report.
- If birthdate and/or security questions do not generate, confirm all information entered in Order Details is correct.

Enter the Date of Birth and last 4 of the Social Security Number. Select **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<br>City, TX 55185 |
| * **Enter Date of Birth** | 05/13/1992 |
| * **Last 4 digits of**<br>**Social Security Number** | 5555 |
| | ☐ I don't have a Social Security Number |

**Continue**

Answer the Security Questions. Two minutes is allowed and two attempts.

**Check In - Wil Riker**

1  Accept eConsent   2  Location Information   3  Setup Your Device   4  Security Questions

Choose the correct question answer for each of the following security questions within 2 minutes.          🕐 1:17 remaining

**1. In which of the following states does 'William Riker' currently live or own property?**
- ● Arizona
- ○ Connecticut
- ○ Illinois
- ○ Massachusetts
- ○ None of the above or I am not familiar with this person

**2. What color is your 2008 BMW X5?**
- ○ Black
- ○ Green
- ● Maroon
- ○ Yellow
- ○ I have never been associated with this vehicle

**3. Which of the following corporations have you ever been associated with?**
- ○ Hahn Appliance Ctr
- ○ Pressure Pumps Supply
- ● Royal Door Of America
- ○ Vermas Custom
- ○ None of the above

**4. In which of the following cities have you attended college?**
- ● Bowie
- ○ Haviland
- ○ Hibbing
- ○ Palos Heights
- ○ None of the above

**5. Which of the following boats or watercrafts have you owned?**
- ○ 10 ft. Aquarius Systems Th28spl Trash Hunter
- ● 10 ft. Avalon & Tahoe Mfg Inc Ltz 24 Vrl
- ○ 10 ft. Hc Composites Llc 280cc
- ○ 10 ft. Yamaha Motor Corp Usa Sj-700
- ○ None of the above

**Continue**

## ID Validation

Enter Type of ID, Country Code, Phone Number and select the check box to receive texts, then select **Continue**.

The validation link opens a separate browser window where the front and back of the ID are captured.
**Tips for ID validation:**
- Capture the ID on a solid, dark background
- Ensure all four corners of the image are inside the camera frame
- Steady hand while capturing the image
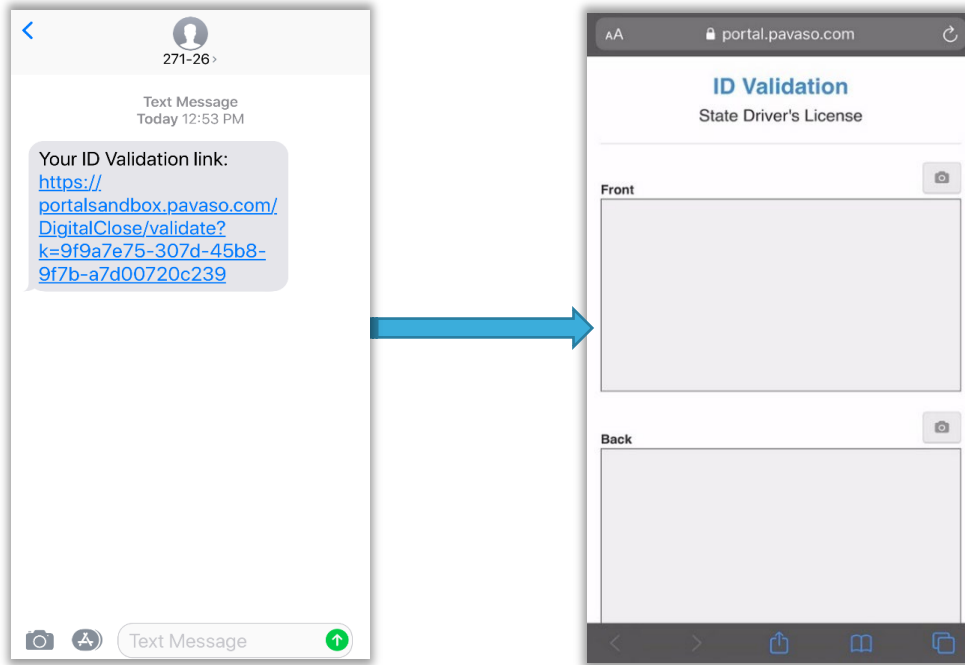


If the pictures are clear and can be processed by the third-party software, the signer sees the below message.
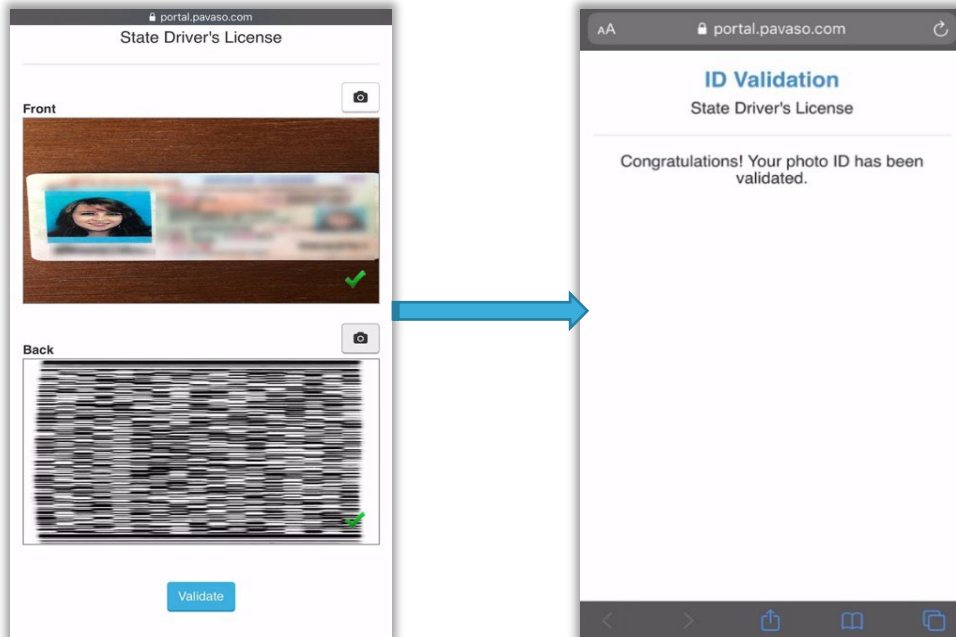
If the images are not clear or there is a problem processing the ID, the user continues to attempt confirming the ID via their smartphone. The ID must be validated via this method to proceed.

Some states allow manual ID validation. In these cases, **Request Manual Validation** will appear.
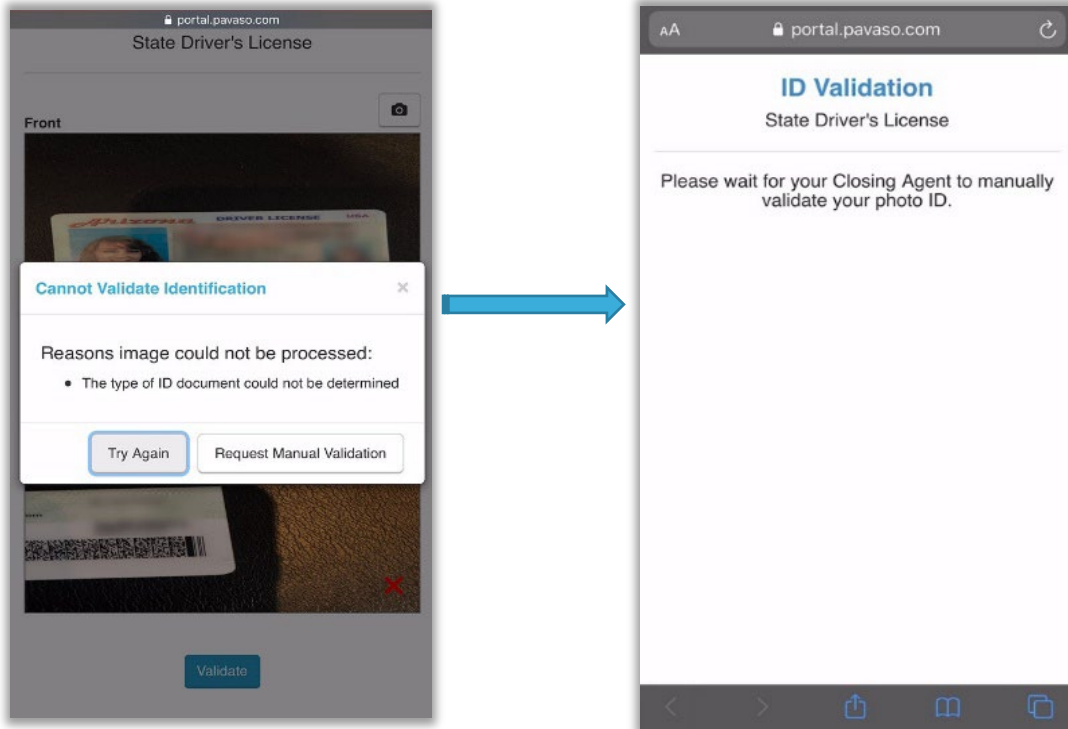
# Essential Notary Signing

Once the Signer has gone through all their steps, select Start Signing.
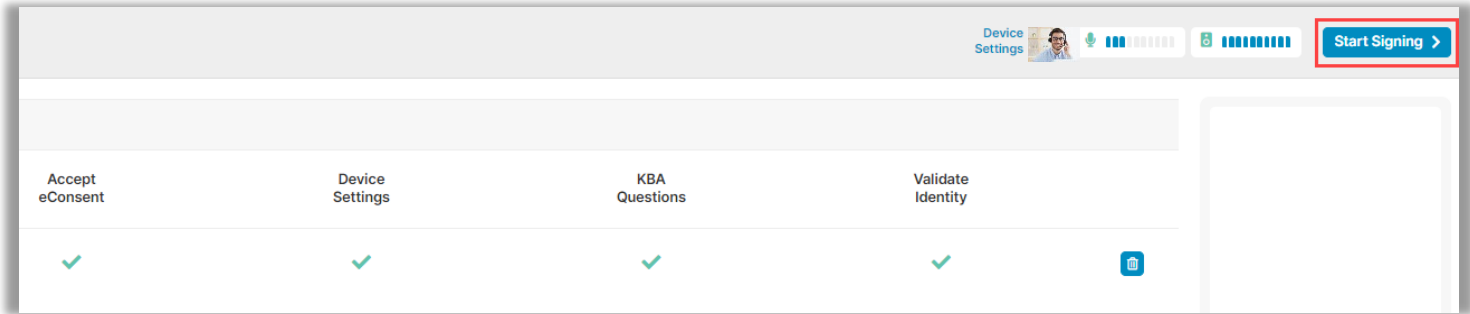


Select your screen or tab and then **Share**.
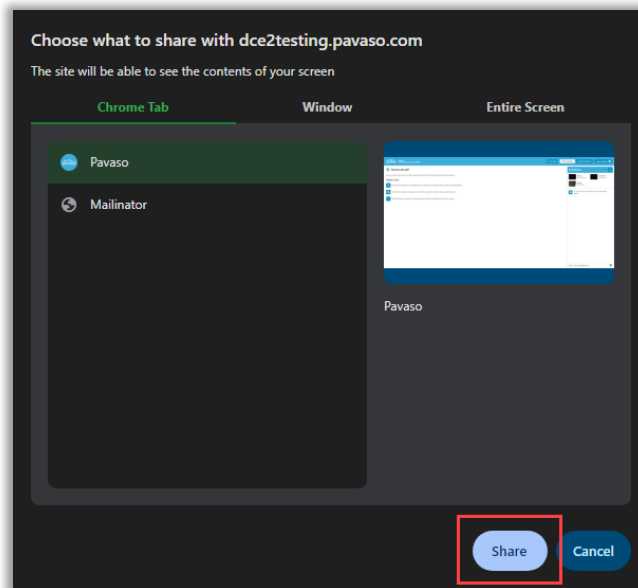


When the notary begins the session, the signer will see the page below.
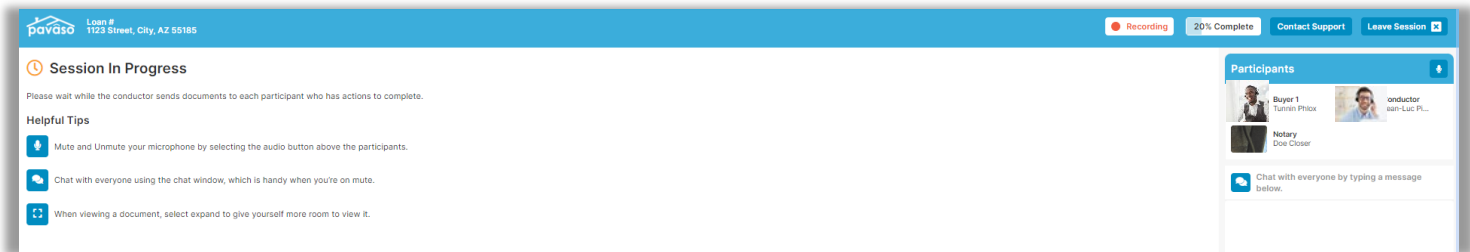
Select the document to review in the **Tasks** section and select the **paper airplane** icon to send to the buyer.
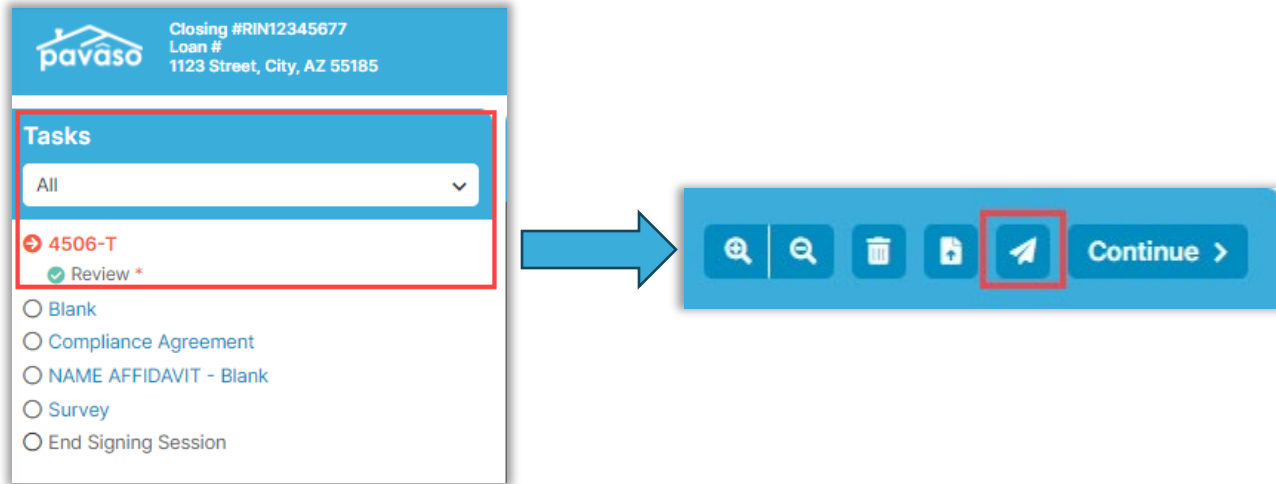


Select whom to send the document to.
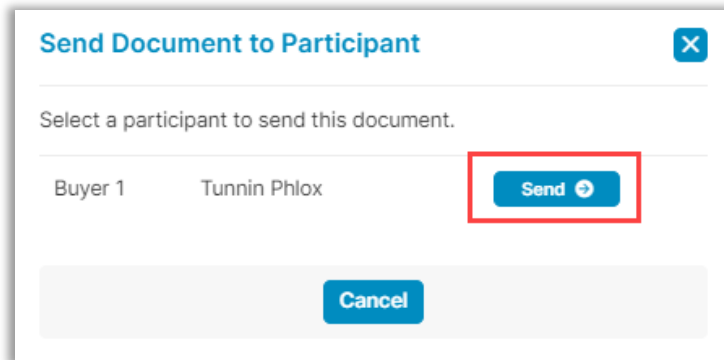
The Signer will need to share their screen. They select the window or tab they want to share.
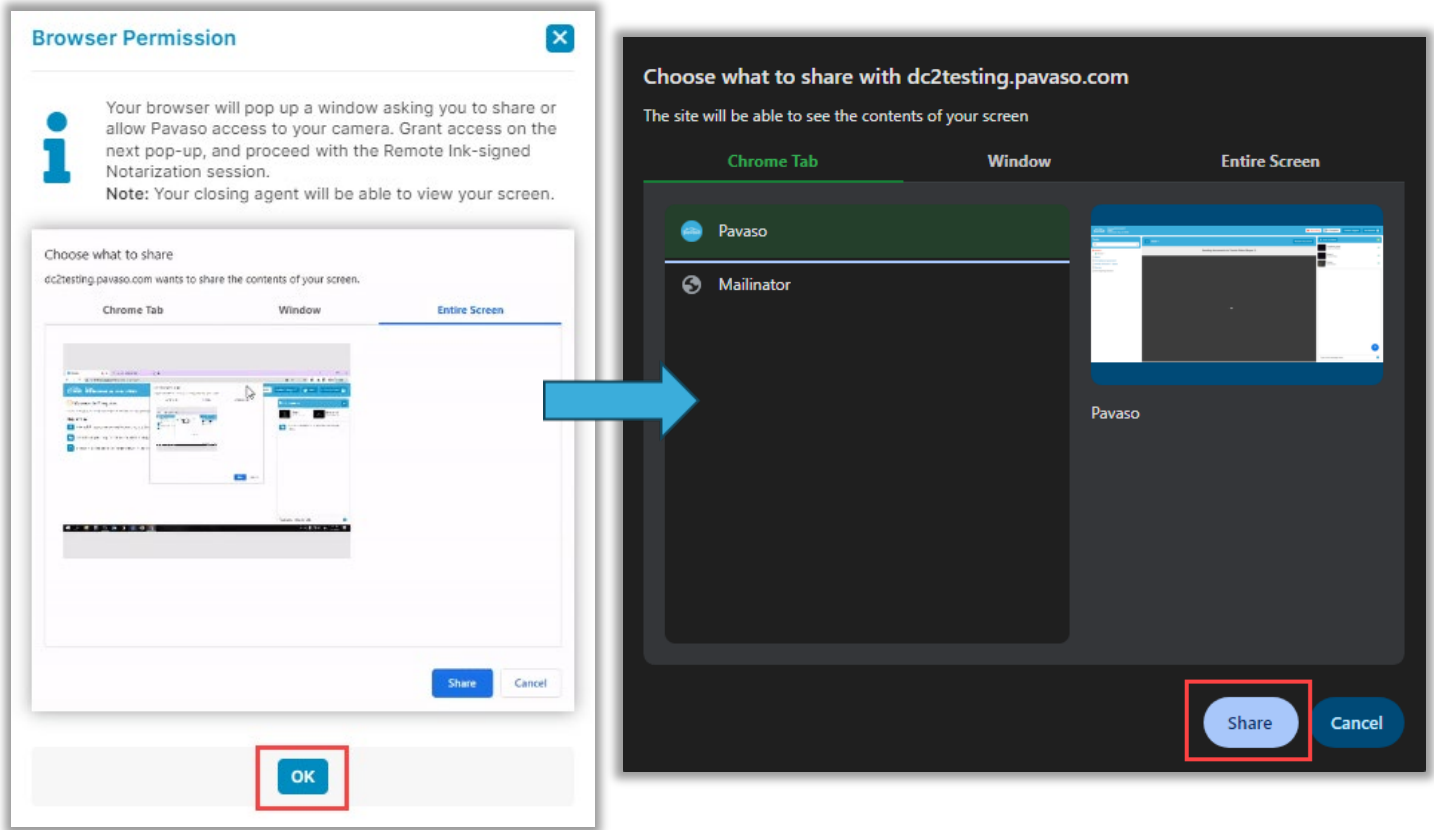


Once this document review is done, the buyer will select **Continue**.
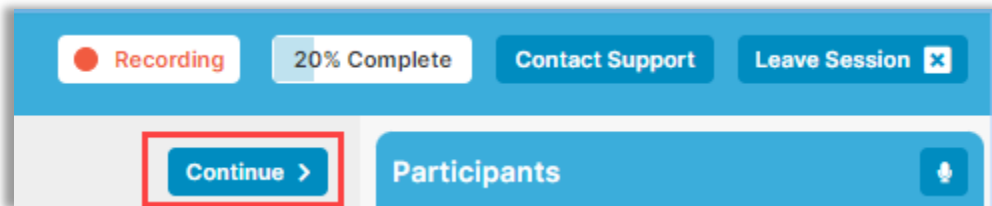


These documents can also be reclaimed by the closer by selecting **Reclaim Document**.
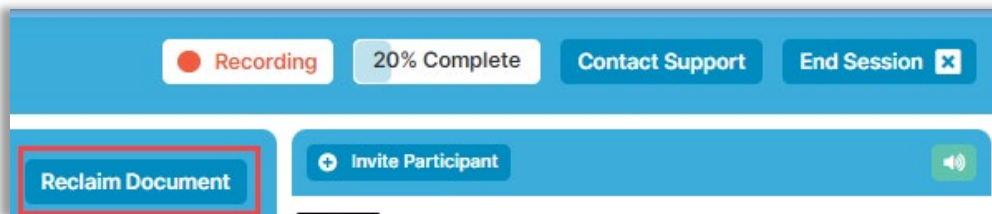


*Note: To skip documents that do not need to be reviewed, select Continue to skip.*

# Session End

Once all documents have been reviewed, select End Session.
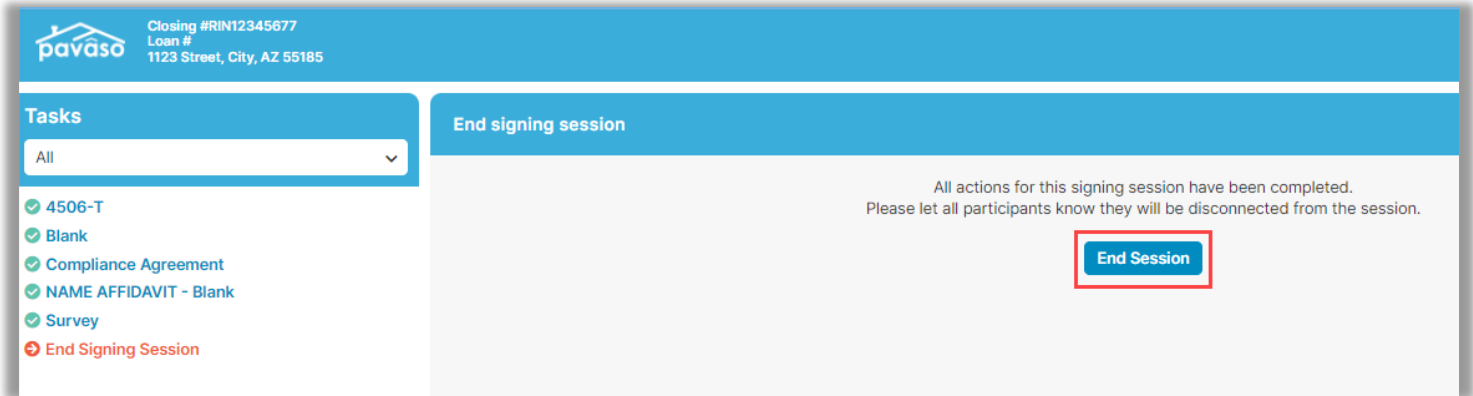


Select **Close Order Now**.
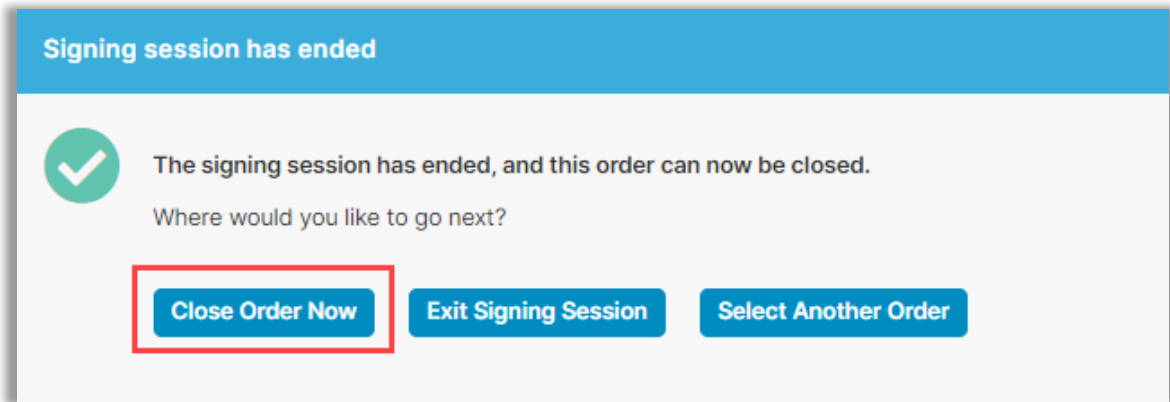


Once closed, the Signer will see the below screen to sign out.
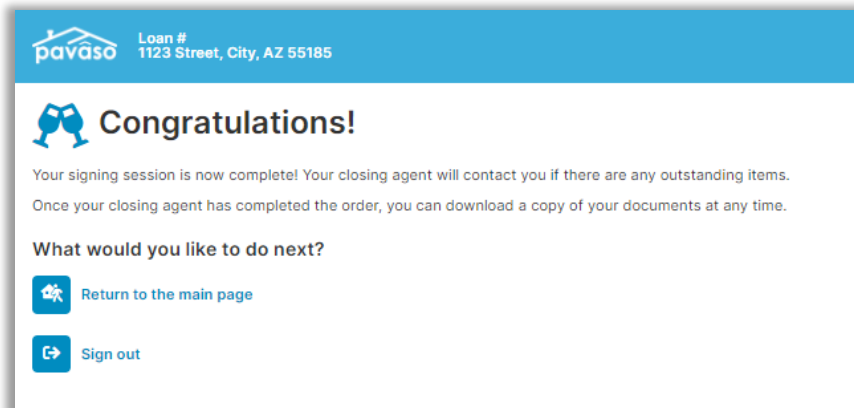
# Post Closing

Once the session has ended, the notary is directed to the **Post-Closing** screen. This screen includes:

- A. **Audit Report:** A report of all actions taken by the participants during the session.
- B. **Remote Closing Session Videos:** Recording of the session. Only individuals listed on the order can view and download the recording.



# Pavaso Support

**Support Hours:** https://pavaso.com/contact/
**Phone/ Closing Hotline:** (866) 288-7051
**Email:** support@pavaso.com
Online Help Library: Sign in to your Pavaso account and select Support Center