



# 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.

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## 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

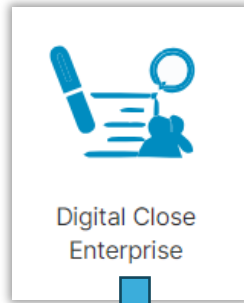
Essential Notary requires a strong, reliable internet connection. A consistent, uninterrupted internet speed of 15 MBPS upload and download speed is required for an ideal experience.

### 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](mailto:implementation@pavaso.com) for assistance.

# Creating an Order


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



The screenshot shows the "Digital Close Enterprise" web application interface. At the top left is the logo and name. At the top right, the current date/time is "03/11/2024 09:59:10 AM". A navigation bar includes "Lobby", "Create Order" (highlighted with a red box), "Notifications", and "Admin". Below this is the "Order Lobby" section with a sub-header "Select an Order below to view the details". There are date pickers for "Display orders from: 12/12/2023" to "3/11/2024" and a "Show deleted orders" checkbox. A search bar has "Search Criteria: Order Number" and a "Search" button. Below the search bar are "Open" and "Closed" tabs. A table header lists columns: ORDER NUMBER, LOAN NUMBER, BORROWER, SELLER, NOTARY, COMPANY, PROPERTY, SCHEDULED CLOSING DATE, ACTUAL CLOSING DATE, and STATUS. The table body is empty, showing "There are no items to display." and "Display 0 of 0 items" at the bottom right.

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.


Current date/time: 03/11/2024 10:07:17 AM

Lobby Create Order Notifications Admin

## Create Order

Add Documents
Submit

Create a new Order by inputting the Order information below. You can also upload the associated document packages by clicking on 'Add Documents.'

**Order Information**

|   |  |  |
|---|--|--|
| <p>Order number (*) <b>A</b></p> <input type="text" value="RIN123456"/>   | <p>State (*) <b>B</b></p> <input type="text" value="Arizona"/>   | <p>Order Template</p> <input type="text" value="(Please select an item)"/>                             |
| <p>Closing Date (*) <b>C</b></p> <input type="text" value="03/11/2024"/>  | <p>Closing Time (*) <b>D</b></p> <input type="text" value="08:05 PM"/> <input type="text" value="UTC-7 MS"/> | <p>Sales Price</p> <input type="text"/>  |
| <p>Closing Type <b>E</b></p> <input type="text" value="Digital Closing"/> | <p>Signing Process for Consumer <b>F</b></p> <input type="text" value="Sign Each"/>                          | <p>Digital Closing Method <b>G</b></p> <input type="text" value="(RIN) Remote Ink-Signed Notarizati"/> |


Underwriter

Test Order       Private Order ?

**Loan Information**      Loan Type  **H**

|  |  |   |
|--|--|---|
| <p>Loan Number</p> <input type="text" value="654981919811"/> | <p>Base Loan Amount</p> <input type="text" value="\$555,555"/> | <p>Note Amount</p> <input type="text"/>                     |
| <p>Loan Term (Year(s))</p> <input type="text" value="30"/>   | <p>Loan Program</p> <input type="text" value="VA"/>            | <p>Monthly Payment</p> <input type="text" value="\$2,500"/> |
| <p>Interest Rate</p> <input type="text" value="5%"/>         | <p>Down Payment</p> <input type="text" value="\$25,000"/>      |   |

**Property**

Street Address (\*) 

1123 Street

City (\*) State (\*) Zip Code (\*)

City Arizona 55185

Property Type Tax ID County

Single Family

Legal Description

## 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 current 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**  Username

Buyer First Name **B**  Buyer Middle Name  Buyer Last Name

Buyer Suffix Name  Cell Phone  Street Address (\*) **C**

City (\*)  State (\*)  Zip Code (\*)

International Phone Number    **D**

**E** [Add another Buyer](#)

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

Email Address **A**  Username

Seller First Name (\*) **B**  Seller Middle Name  Seller Last Name (\*)

Seller Suffix Name  Cell Phone  Street Address (\*) **C**

City (\*)  State (\*)  Zip Code (\*)

International Phone Number    **D**

**E** [Add another Seller](#)



## 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.

### Closer

Company     Other

|                          |                                   |                              |
|--------------------------|-----------------------------------|------------------------------|
| Company <b>A</b>         | Closer Email Address (*) <b>B</b> | Username                     |
| Stargazer Title          | jeanlucpicard@mailinator.com      | jeanlucpicard@mailinator.com |
| Closer Email Address (*) |                                   |                              |
| First Name (*)           | Middle Name                       | Last Name (*)                |
| Jean-Luc                 |                                   | Picard                       |
| Street Address           | City                              | Cell Phone                   |
| 1234 Street              | City                              | (555) 555-5555               |
| Zip Code                 | State                             |                              |
| 85555                    | Texas                             |                              |

Is this Closer the Notary for this Order? **C**

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

**D** [Add another Closer](#)

## 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.

**Lender**

**Company**     **Other**

|  |  |  |
|--|--|--|
| Company <b>A</b>                               | Lender Email Address (*) <b>B</b>                          | Username   |
| <input type="text" value="Discovery Lending"/> | <input type="text" value="michaelburnham@mailinator.com"/> | <input type="text" value="michaelburnham@mailinator.com"/> |
| Lender Email Address <input type="text"/>      |  |  |
| Lender First Name (*)                          | Lender Middle Name   | Lender Last Name (*)                                       |
| <input type="text" value="Discovery"/>         | <input type="text"/>                                       | <input type="text" value="Lending"/>                       |
| Street Address                                 | City   | Cell Phone   |
| <input type="text"/>                           | <input type="text"/>                                       | <input type="text" value="(555) 555-5555"/>                |
| Zip Code                                       | State  |  |
| <input type="text"/>                           | <input type="text" value="(Please select an item)"/>       |  |

## 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.

**Additional Party**

|  |                      |                      |
|--|----------------------|----------------------|
| As Role <b>A</b>                                     | Email Address        | Username             |
| <input type="text" value="(Please select an item)"/> | <input type="text"/> | <input type="text"/> |
| First Name   | Middle Name          | Last Name            |
| <input type="text"/>                                 | <input type="text"/> | <input type="text"/> |

**B**

---

**Uploaded Order Documents**

**C**  **D**

## Adding Documents

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

← Back **Add Documents**

Files **Choose Files**

| Name                      | Description | Document Template | Status | Action |
|---------------------------|-------------|-------------------|--------|--------|
| Drag and drop files here. |             |                   |        |        |

**Save** **Cancel**

- 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.

**Add Documents** ×

**Choose Files** NAME AF...- Blank.pdf

**A** Drag and drop files here.

Audience\* **B** All ▾

Date Due **C** 03/11/2024 10:28 AM 📅

Additional Action Required at Closing:

Wet Signature Required (Hybrid Closing Only):

**D** **Save** **Cancel**

# 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](mailto: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



Digital Close Enterprise

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

[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

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        |
|------------------------|--------------------------|--------------------------|------------|-----------------|
| <b>Title Documents</b> |                          |                          |            |                 |
| NAME AFFIDAVIT - Blank | <input type="checkbox"/> | <input type="checkbox"/> | 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.

**Cancel** **Save**

### Edit Order Details

**Order Information**

|                         |                              |   |
|-------------------------|------------------------------|---|
| Order number (*)        | State (*)                    | Order Template  |
| RIN123456               | Arizona                      |   |
| Order Open Date         | Sales Price                  |   |
| 03/11/2024              | 0.00                         |   |
| Closing Date (*)        | Closing Time (*)             |   |
| 03/11/2024              | 09:24 PM UTC-7 MST           |   |
| Closing Type            | Signing Process for Consumer | Digital Closing Method  |
| Digital Closing         | Sign Each                    | (Please select an item)<br>(Please select an item)<br><b>(RIN) Remote Ink-Signed Notarization</b><br>(MDC) Multi-Device Closing |
| Underwriter             |                              |   |
| (Please select an item) |                              |   |

## Uploading Documents in Existing Order

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

**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** [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        |   |
|------------------------|--------------------------|--------------------------|------------|-----------------|---|
| <b>Title Documents</b> |                          |                          |            |                 |   |
| NAME AFFIDAVIT - Blank | <input type="checkbox"/> | <input type="checkbox"/> | 03/11/2024 | Stargazer Title | <a href="#">Edit</a> <a href="#">Share</a> <a href="#">Delete</a> |
| <b>Loan Documents</b>  |                          |                          |            |                 |   |

Select **Choose Files**.

← Back **Add Documents**

Files **Choose Files**

| Name                      | Description | Document Template | Status | Action |
|---------------------------|-------------|-------------------|--------|--------|
| Drag and drop files here. |             |                   |        |        |

**Save** **Cancel**

- Phase:** Default selection of **ALL** must remain selected.
- 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.
- Save** to save settings.

**Note:** Once save is selected, there will be an option to add templates to documents.

**Add Documents** ✕

**Choose Files** NAME AF...- Blank.pdf

**A** Drag and drop files here.

Audience\* **B** All ▾

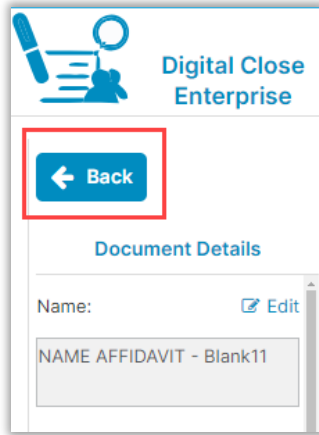
Date Due **C** 03/11/2024 10:28 AM 📅

Additional Action Required at Closing:

Wet Signature Required (Hybrid Closing Only):

**D** **Save** **Cancel**

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.

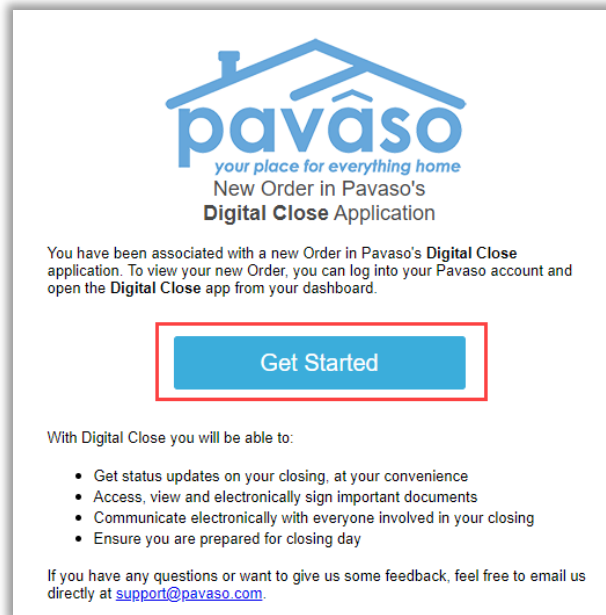
**B.** To invite signers, select **Invite Borrowers to Pre-Closing**. This will also invite sellers if applicable.

**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.

A screenshot of the Pavaso interface. At the top, there are two blue buttons: 'Release Order' with a checkmark icon and a red circle containing the letter 'A', and 'Invite Buyer(s) to Pre-Closing' with a checkmark icon and a red circle containing the letter 'B'. Below these is a section titled 'Pre-Closing' with an 'Edit' link. The text below reads: '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!'. Below this is a section titled 'Documents' with links for 'Deleted Documents', 'Document Review Status', 'Upload', and 'Edit'. The text below reads: 'Review, accept and if necessary, eSign your documents in advance of your closing.'. Below this is a table with columns: Reviewed, Accepted, Date Due, and Added By. The table has two rows under the heading 'Title Documents'. The first row is 'NAME AFFIDAVIT - Blank' with Reviewed and Accepted checkboxes, Date Due '03/11/2024', and Added By 'Stargazer Title'. The second row is 'NAME AFFIDAVIT - Blank11' with Reviewed and Accepted checkboxes, Date Due '03/11/2024', and Added By 'Stargazer Title'. Below the table is a section titled 'Loan Documents'.



**Example invitation email:**

# Creating Account

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

## 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    docphlox@mailinator.com

|                       |   |
|-----------------------|---|
| Username              | <input type="text" value="docphlox@mailinator.com"/> <span>i</span> |
| Confirm Username      | <input type="text" value="docphlox@mailinator.com"/>                |
| Create your password  | <input type="password" value="....."/> <span>i</span>               |
| Confirm your password | <input type="password" value="....."/>                              |

## 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**.

**2-Step Verification**

For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.

Doctor Phlox

XXX-XXX-5555

dxxxxx@mailinator.com

**Send Code**

**Sign in**

Sign in using the security code that was sent to you.

Security Code

[Resend Security Code](#)

**Sign in**

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

**Terms and Privacy Policy**

### Terms of Sale and Terms of Use

- PAYMENT TERMS
- TERMS OF USE

1. PAYMENT TERMS

If you are a person (individual or entity) who has entered into a specific License Agreement with Pavaso, the payment for the use of Pavaso technologies (e.g. platforms, software, portals applications, websites; collectively "Products or Services") in a real estate transaction will be governed by your specific License Agreement.

If you are a buyer, borrower, or seller in a real estate transaction in which Pavaso Products or Services will be utilized by a title agent, title insurer, financial institution, settlement services provider, or similar entity involved with your real estate transaction, any charges for the use of Pavaso

**I agree, please verify my account**

Select **Accept** on the Consent form.

**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

**Decline** **Accept**

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.

**Pre-Closing Review** 0/2 Document(s) Confirmed 0 Day(s) Until My Closing

**Description**

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

Filter: All Search Documents

NAME AFFIDAVIT - ... **Let's Review**

NAME AFFIDAVIT - ... Pending Review

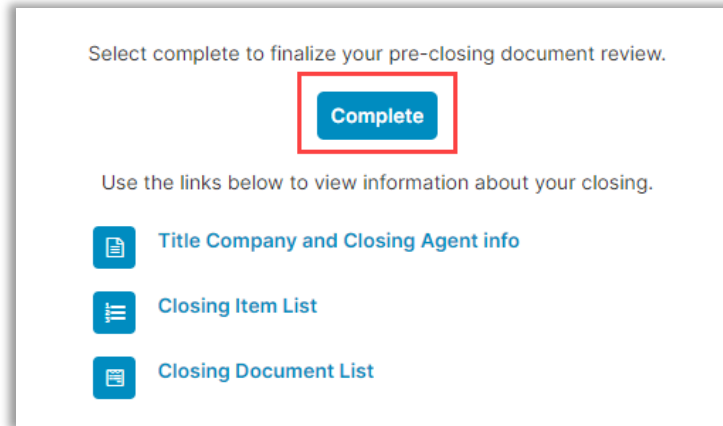
**Notes**

Selecting **Skip Pre-Closing Review** will proceed you to the next screen to select **Complete**. Selecting this option will bypass any documents that have not yet been confirmed and complete your review. Any outstanding documents will require individual digital signatures during closing.

**Skip Pre-Closing Review**

**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.

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

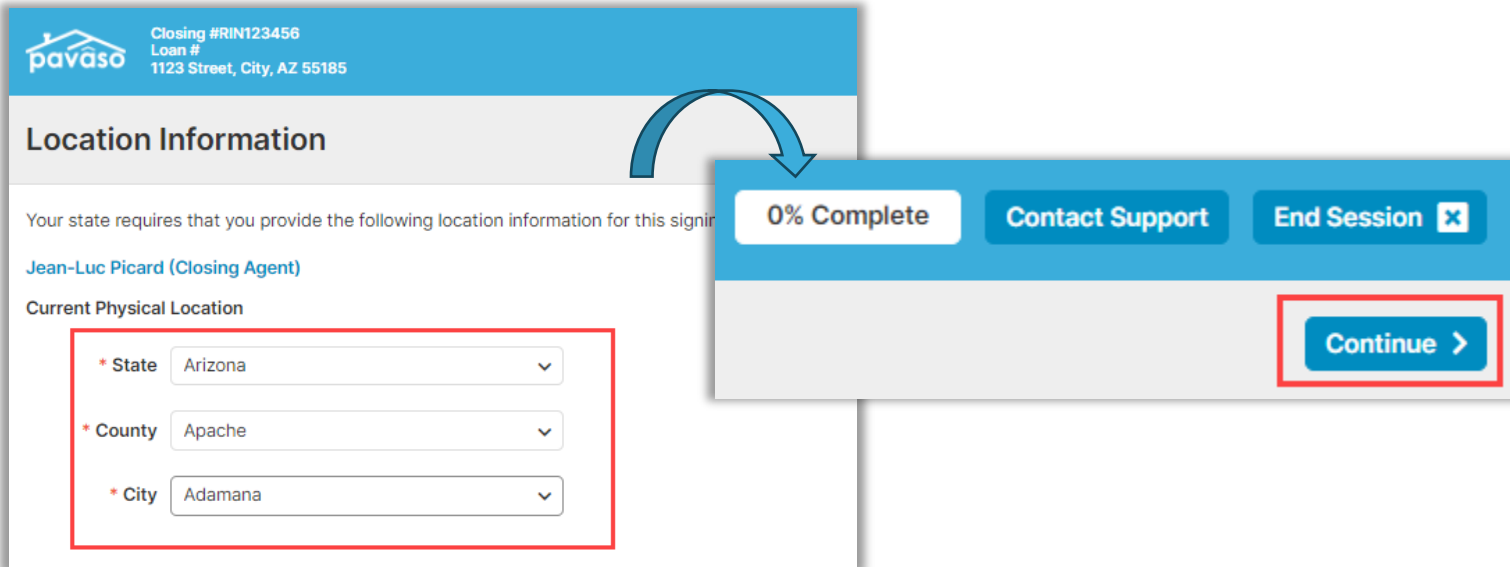
PAPER CLOSING

[Continue →](#) [Override Security Code](#)



## Closing Agent Location

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

| Participant Role & Name | Accept eConsent | Device Settings | KBA Questions | Validate Identity |
|-------------------------|-----------------|-----------------|---------------|-------------------|
| Buyer 1 Will Riker      | ✓               | 🕒               |               |                   |
| Buyer 2 Doctor Phlox    |                 |                 |               |                   |



# 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.

**Check In - Wil Riker**

In order to proceed with your digital closing, please read the following consent, then enter your Security Code and select "Accept" below.

**Consent for use of Electronic Signatures and Audio-Video Records:**

Pavaso is required by law to provide you with certain disclosures regarding documents and information involved in your real estate transaction, which includes the vital documentation necessary to consummate your financing for the transaction (collectively, "Required Information"). With your consent, Pavaso can deliver Required Information to you by displaying or delivering the Required Information electronically; and requesting that you print or download the Required Information and retain it for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records, electronic signatures, identification verification, audio-video recording, and transmitting, sharing, and storing information in connection with your real estate transaction and/or financing application. Please read this notice carefully and print or download a copy for your files.

After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of technology-based identification verification, audio-video recording, electronic records, and/or electronic signatures in connection with your relationship with Pavaso, please click on the "I agree" button where indicated.

**Statement of Electronic Disclosures:**

You may request to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, Pavaso cannot proceed with the electronic portions of your real estate transaction and/or financing application to be facilitated through our technology, for the parties involved in these real estate transactions, which includes you.

If you consent to electronic delivery of Required Information, you may withdraw your consent at any time. However, if you withdraw your consent, we will not be able to continue processing the electronic portions of your real estate transaction and/or financing application we facilitate through our technology.

If you consent to electronic disclosures, that consent applies to all Required Information Pavaso gives you, or receives from you, in connection with your real estate transaction and/or financing application, as well as associated notices, disclosures, and other documents.

Depending upon the type and specifics of your real estate transaction, the Required Information covered by the consent may include, but is not limited to:

- Loan Estimate;
- Good faith estimates of closing costs;
- Closing Disclosure;
- Ownership Affidavit, or similarly named declaration;
- A Promissory Note, or similarly named Note;
- A Deed of Trust, Mortgage, or other likewise named security instrument;
- Transfer Tax, assessment(s), and associated government forms;
- Escrow settlement or closing statement, documents, notices and/or disclosures;

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, please contact Pavaso.

If you wish to withdraw your consent to electronic disclosures, you may do so by selecting the opt-out option in your financing 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:

- Be able to view the disclosures on your monitor and send screen prints to your printer, which can be done with your browser.
- Have access to an Internet service account and use a current version of Internet Explorer, Microsoft Edge, Google Chrome, Firefox, or Safari to receive required information.
- Be able to send and receive e-mail that contains hyperlinks to Websites in order for Pavaso to deliver required information to you.
- Be able to enable your webcam.

If you do not have the required software and/or hardware, or if, for any other reason, you do not wish to use electronic records, electronic signatures, identification verification, audio-video recording, and transmitting, sharing and storing information in connection with your real estate transaction and/or financing application, you can request paper copies of the contract(s) involved in your real estate transaction be sent to you by clicking here.

Your consent does not mean that Pavaso must provide the Required Information electronically. Pavaso may, at its option, deliver Required Information on paper if it chooses to do so. Pavaso may also require that certain communications from you be delivered to Pavaso on paper at a specified address.

\* Enter Security Code [input type="password" value="\*\*\*\*"]  
Send Security Code

Decline Accept

Signers may be asked for their location for check-in. Enter location information and select **Continue**.

**Check In - Wil Riker**

The state of Arizona requires that you provide your current location for this signing session.

Outside of United States

\* State: Arizona

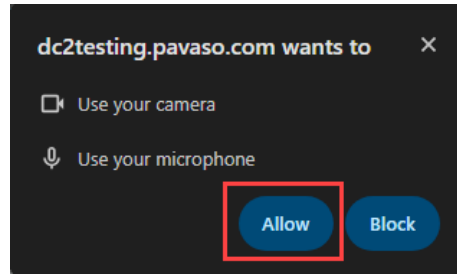
\* County: Apache

\* City: Adamana

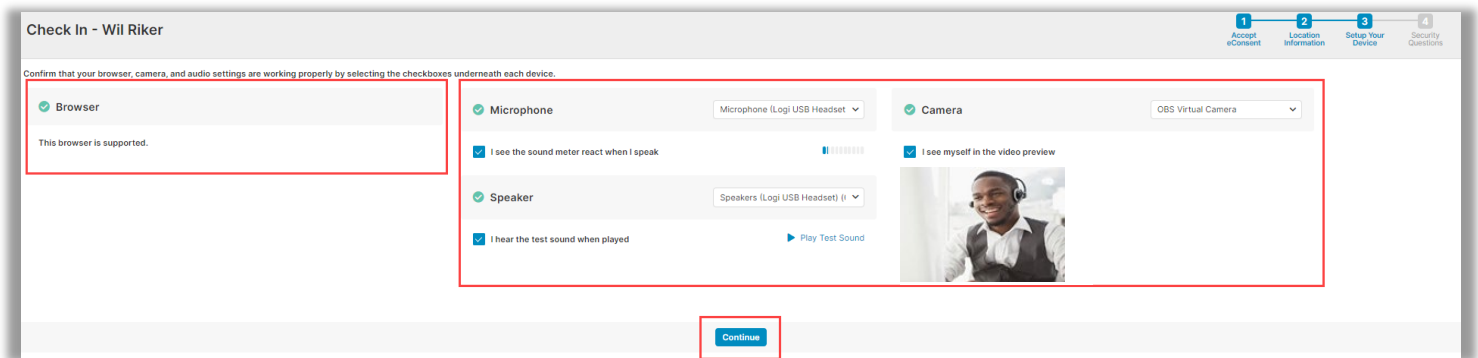
Continue

## 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 security 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  
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

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 Vri
- 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**.

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

Country Code


\* Phone Number

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

[Continue](#)

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 has been texted to +1 (555) 555-5555.

This link is valid for 15 minutes. Please check your messages and select the link to proceed with ID validation.

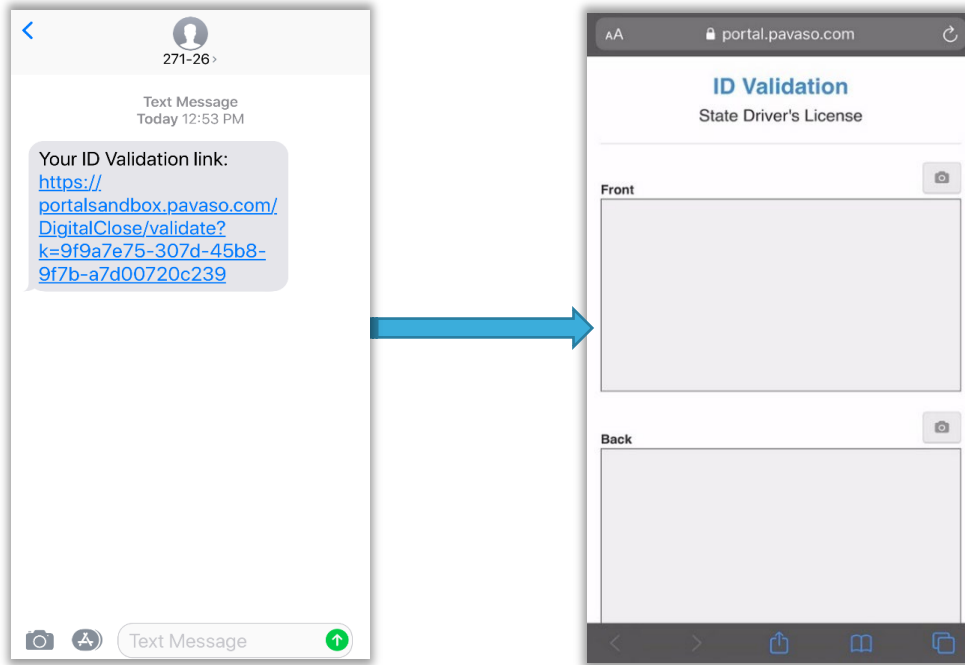
Once validated, you will be automatically directed to the next step.

[→](#) [Cancel Validation](#)

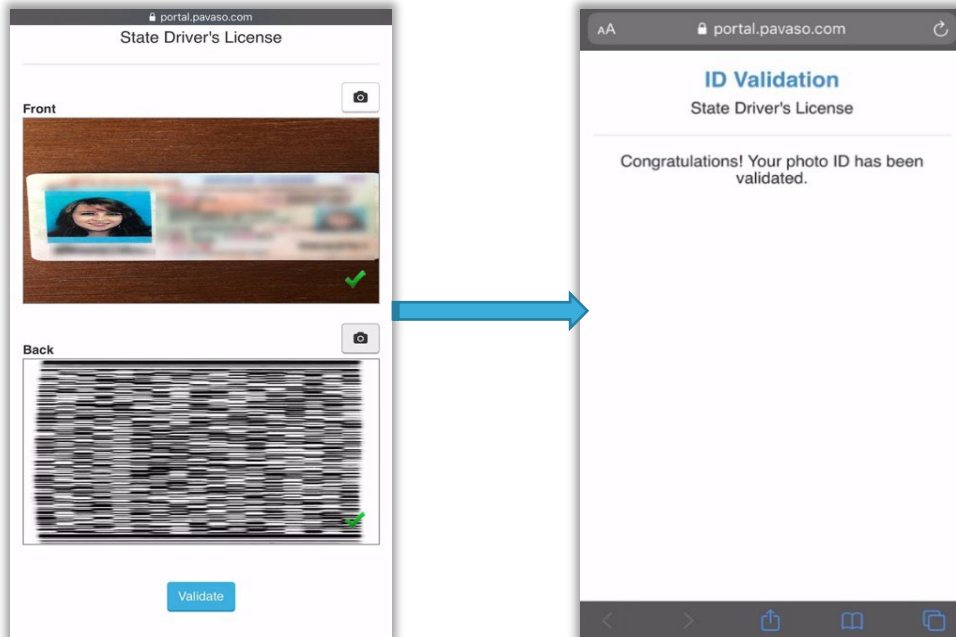
The validation link opens a separate browser window where the front and back of the ID are captured.

**Tips for ID validation:**

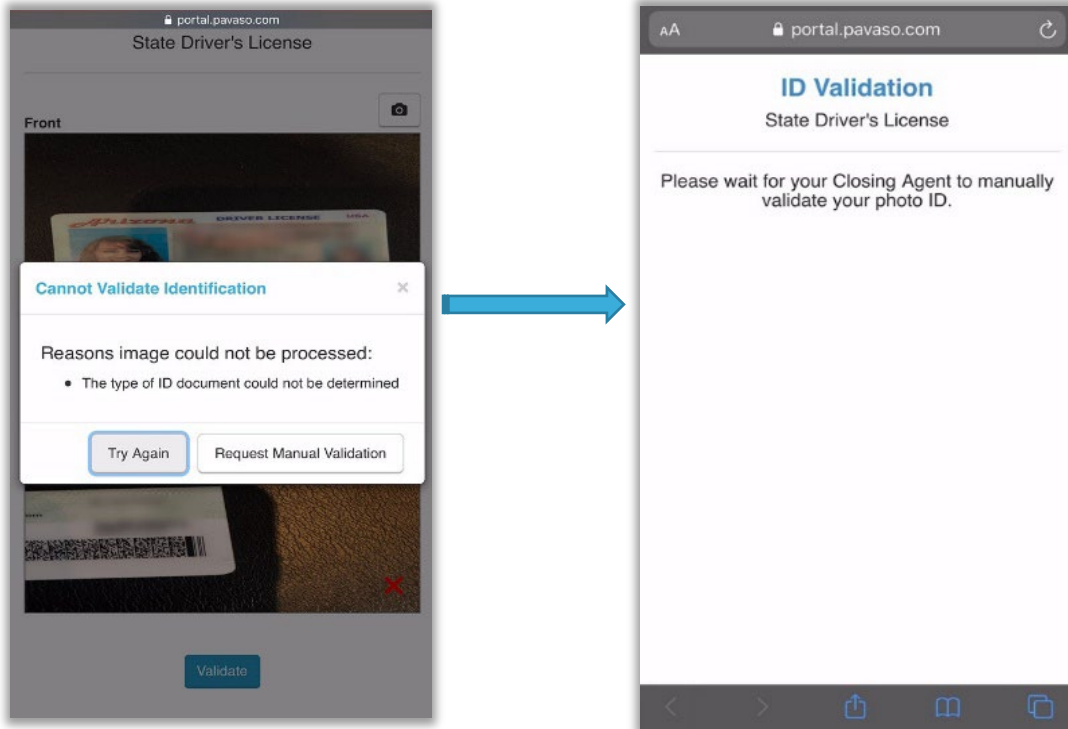
- Capture the ID on a solid, dark background
- Ensure all four corners of the image are inside the camera frame
- Steady hand while capturing the image



If the pictures are clear and can be processed by the third-party software, the signer sees the below message.

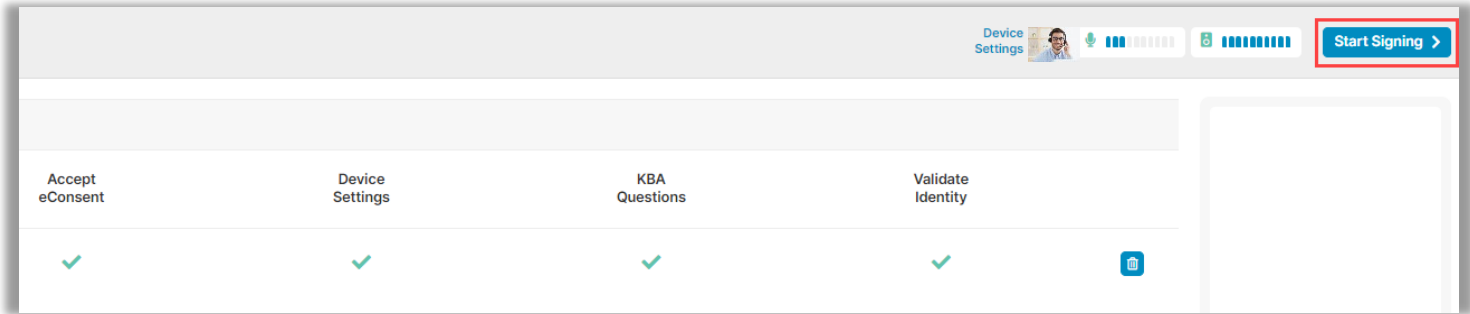


If the images are not clear or there is a problem processing the ID, the user continues to attempt confirming the ID via their smartphone. The ID must be validated via this method to proceed. Some states allow manual ID validation. In these cases, **Request Manual Validation** will appear.

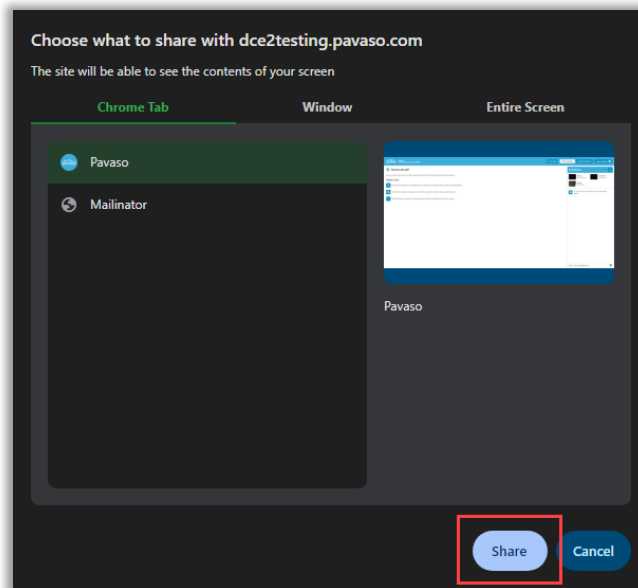


# Essential Notary Signing

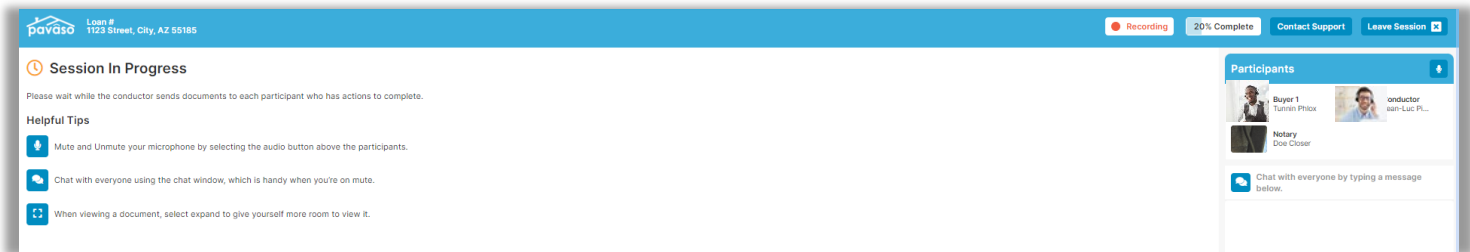
Once the Signer has gone through all their steps, select Start Signing.



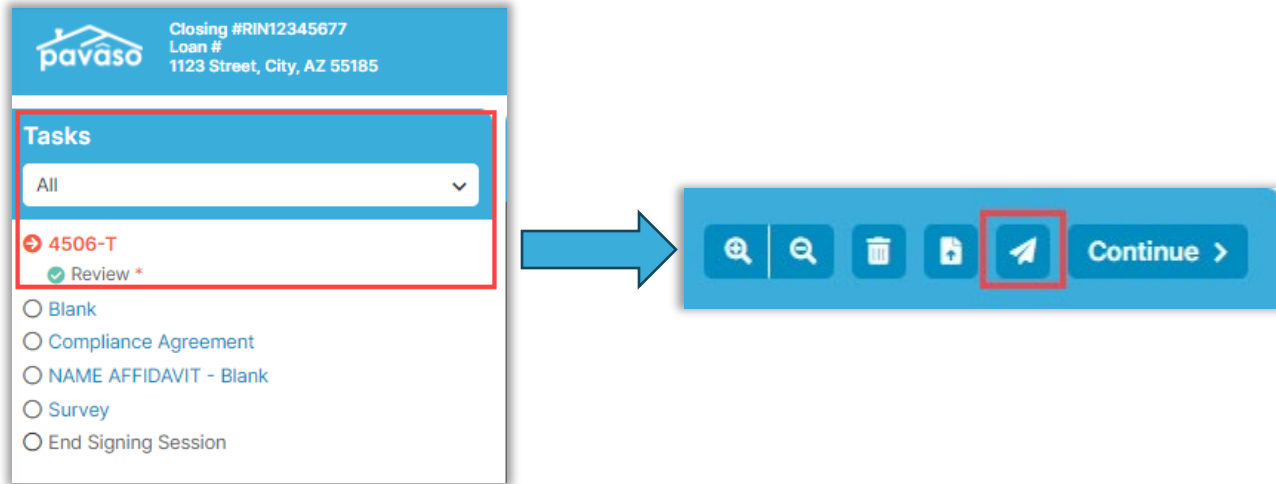
Select your screen or tab and then **Share**.



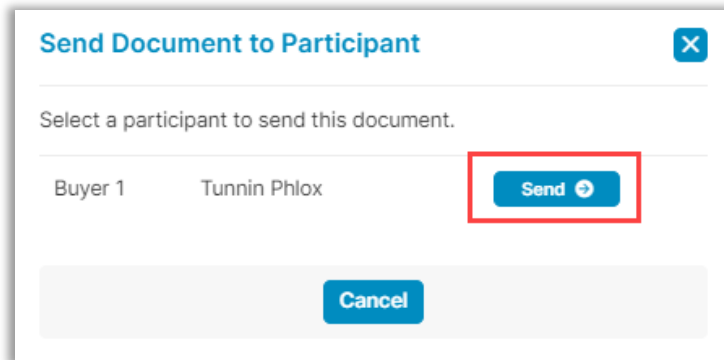
When the notary begins the session, the signer will see the page below.



Select the document to review in the **Tasks** section and select the **paper airplane** icon to send to the buyer.

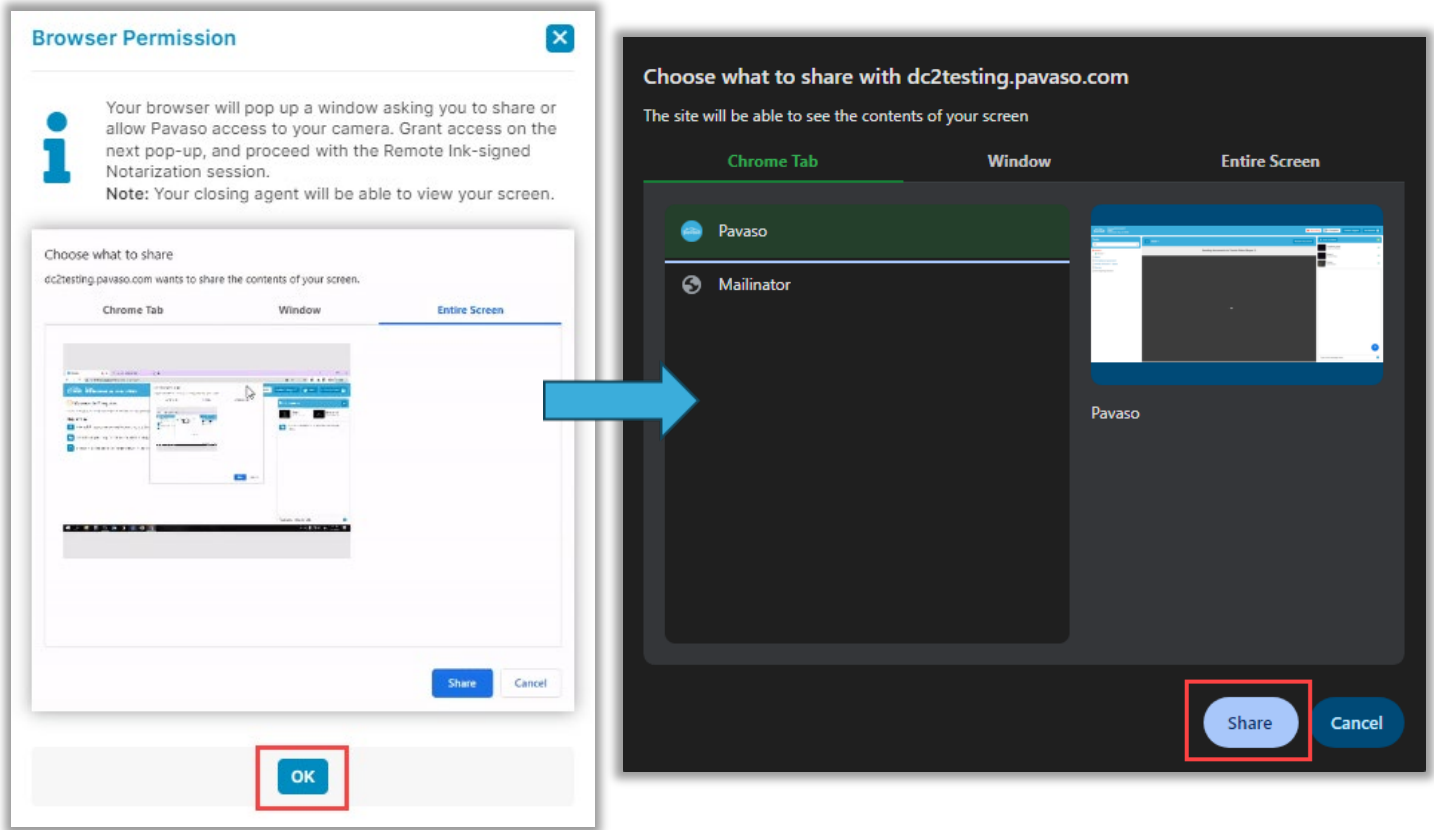


Select whom to send the document to.

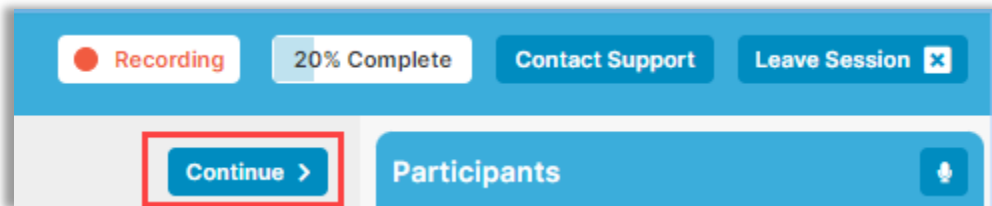




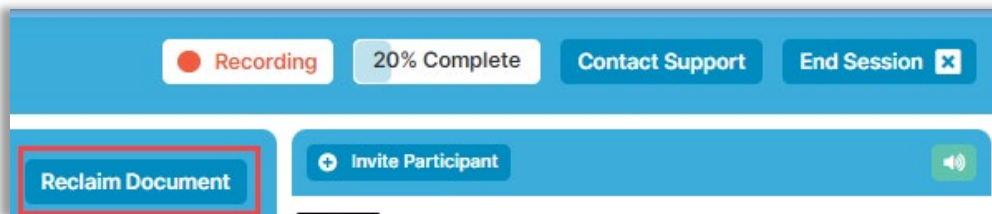
The Signer will need to share their screen. They select the window or tab they want to share.



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



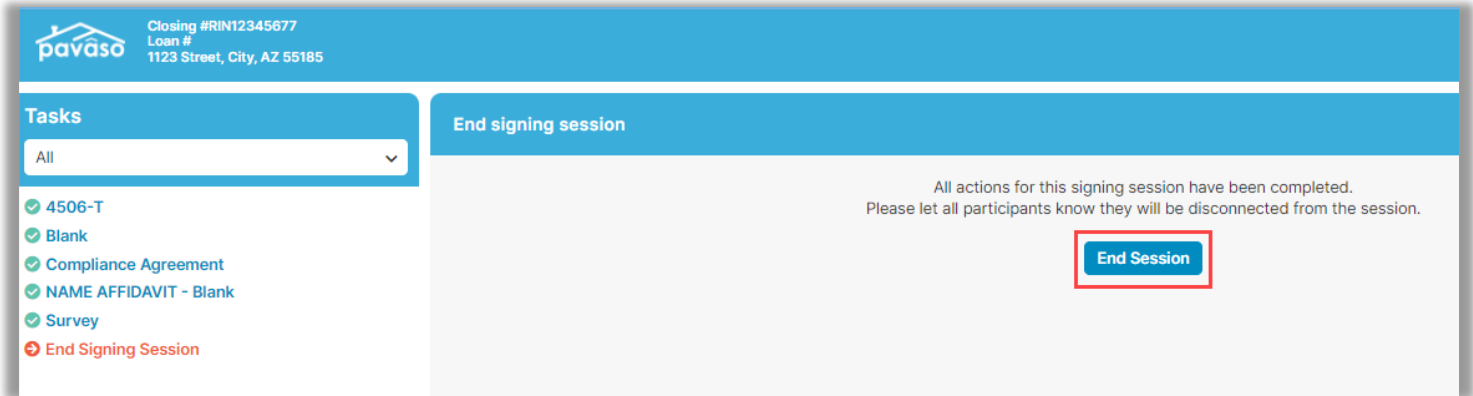
These documents can also be reclaimed by the closer by selecting **Reclaim Document**.



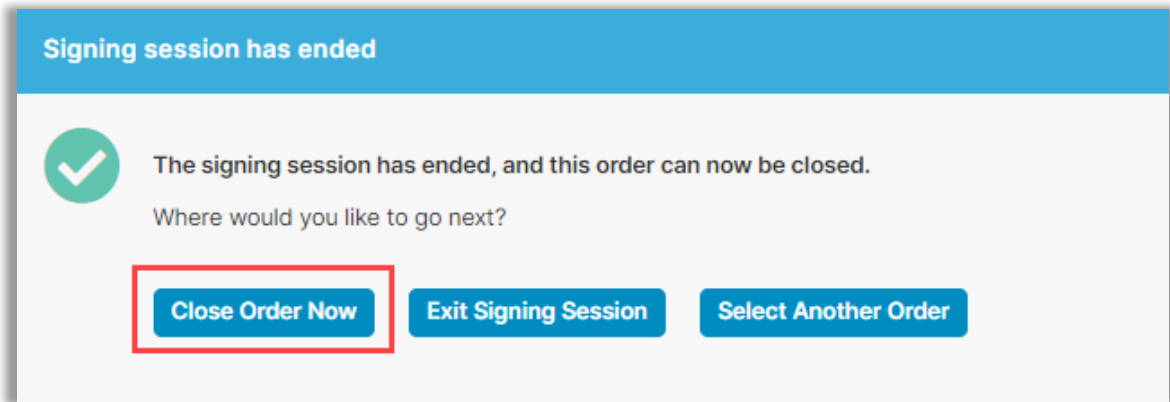
**Note:** To skip documents that do not need to be reviewed, select **Continue** to skip.

## Session End

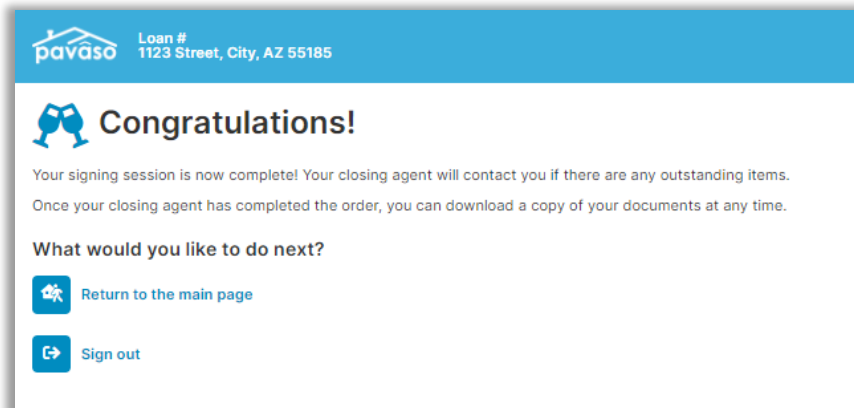
Once all documents have been reviewed, select End Session.



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.



Current date/time: 03/21/2024 12:38:23 PM

[Lobby](#) [Notifications](#)

**1123 Street, City, AZ 55185**

[View](#) [eVault](#) [Archive](#)

ORDER NUMBER:  
RIN12345677

COMPANY:  
Stargazer Title

BUYER:  
Tunnin Phlox

SELLER:

SALES PRICE:  
\$ 0.00

CLOSING DATE:  
03/21/2024 02:40 PM  
Mountain

ACTUAL CLOSING COMPLETED:  
03/21/2024 12:36 PM  
Mountain

SIGNING SESSION:  
RIN — 03/21/2024 12:14 PM  
Mountain - 03/21/2024 12:32 PM  
Mountain

Post Closing

**Documents**

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

|  | Date Completed | Added By        |   |
|--|----------------|-----------------|---|
| <b>Audit Log</b>   |                |                 |   |
| This Audit Log contains all of the activity from this Digital Closing up to the completion of the closing process. |                |                 |   |
| <a href="#">AuditReport</a>  | N/A            | N/A             | <span style="background-color: #ff0000; color: white; border-radius: 50%; padding: 2px 5px; font-weight: bold;">A</span> <span style="margin-left: 10px;"><a href="#">Download</a></span> <span style="margin-left: 10px;"><a href="#">Print</a></span> |
| <b>Complete Package</b>  |                |                 |   |
| <a href="#">Bundle of all Documents</a>  | N/A            | N/A             | <span style="margin-left: 10px;"><a href="#">Download</a></span> <span style="margin-left: 10px;"><a href="#">Print</a></span>  |
| <b>Order Documents</b>   |                |                 |   |
| <a href="#">4506-T</a>   | 03/21/2024     | Stargazer Title | <span style="margin-left: 10px;"><a href="#">Download</a></span> <span style="margin-left: 10px;"><a href="#">Print</a></span>  |
| <a href="#">Blank</a>  | 03/21/2024     | Stargazer Title | <span style="margin-left: 10px;"><a href="#">Download</a></span> <span style="margin-left: 10px;"><a href="#">Print</a></span>  |
| <a href="#">Compliance Agreement</a>   | 03/21/2024     | Stargazer Title | <span style="margin-left: 10px;"><a href="#">Download</a></span> <span style="margin-left: 10px;"><a href="#">Print</a></span>  |
| <a href="#">NAME AFFIDAVIT - Blank</a>   | 03/21/2024     | Stargazer Title | <span style="margin-left: 10px;"><a href="#">Download</a></span> <span style="margin-left: 10px;"><a href="#">Print</a></span>  |
| <a href="#">Survey</a>   | 03/21/2024     | Stargazer Title | <span style="margin-left: 10px;"><a href="#">Download</a></span> <span style="margin-left: 10px;"><a href="#">Print</a></span>  |
| <b>Additional Order Documents</b>  |                |                 | <a href="#">Add Documents</a>   |
| <b>Remote Closing Session Videos</b>   |                |                 |   |
| <a href="#">RIN-Session_2024-03-21_12:12-PM</a>  | 03-21-2024     | N/A             | <span style="background-color: #ff0000; color: white; border-radius: 50%; padding: 2px 5px; font-weight: bold;">B</span> <span style="margin-left: 10px;"><a href="#">Download</a></span>   |

# Pavaso Support

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

**Phone/ Closing Hotline:** (866) 288-7051

**Email:** [support@pavaso.com](mailto:support@pavaso.com)

Online Help Library: Sign in to your Pavaso account and select Support Center