



In Person eNotarization* (IPEN)

Notary Guide

Revised: 4/20/2023

Pavaso, Inc.

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Before You Begin

What is In Person eNotarization?

In Person eNotarization is the act of notarizing documents electronically online, from the same location, in person.

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

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

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every Signer participating in an IPEN session. Pavaso validates identity through these documents.

- Government or State Photo ID
- Passport
- Credible Witness(es)
- Personally Known

Minimum System Requirements

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

System and Order Configuration

Order Settings

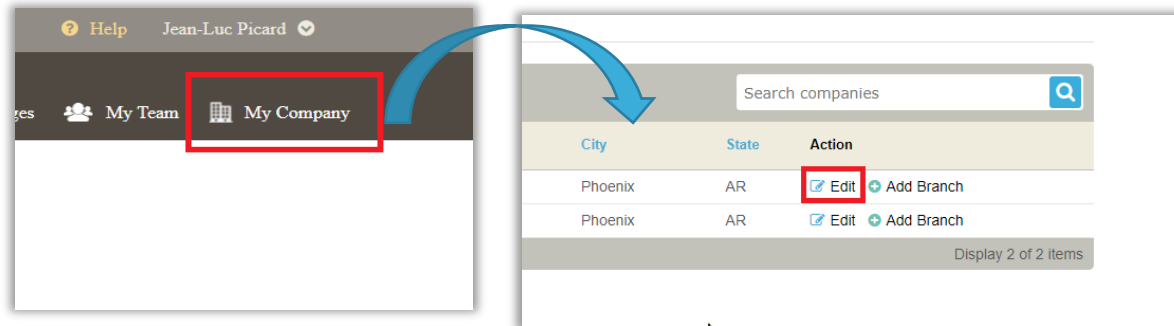
Web Closing 2.0 must be enabled for your company prior to attempting an IPEN transaction. Speak with your Implementation lead to request this feature be turned on. If you are unsure who to contact, email implementation@pavaso.com for assistance.

Enabling IPEN 2.0

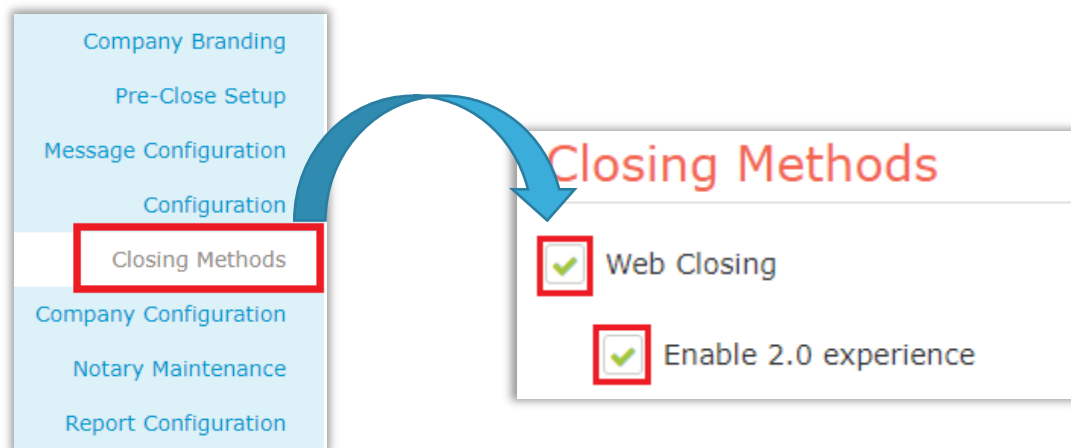
How to Enable IPEN 2.0

Before you can start IPEN 2.0 closings, this option must be enabled. Select **My Company** and **Edit** for the desired company or branch.

Note: This setting is only available to Company and Primary Administrators.



This brings you to the company settings page. Select **Closing Methods** from the left, then select **Enable 2.0 Experience**.

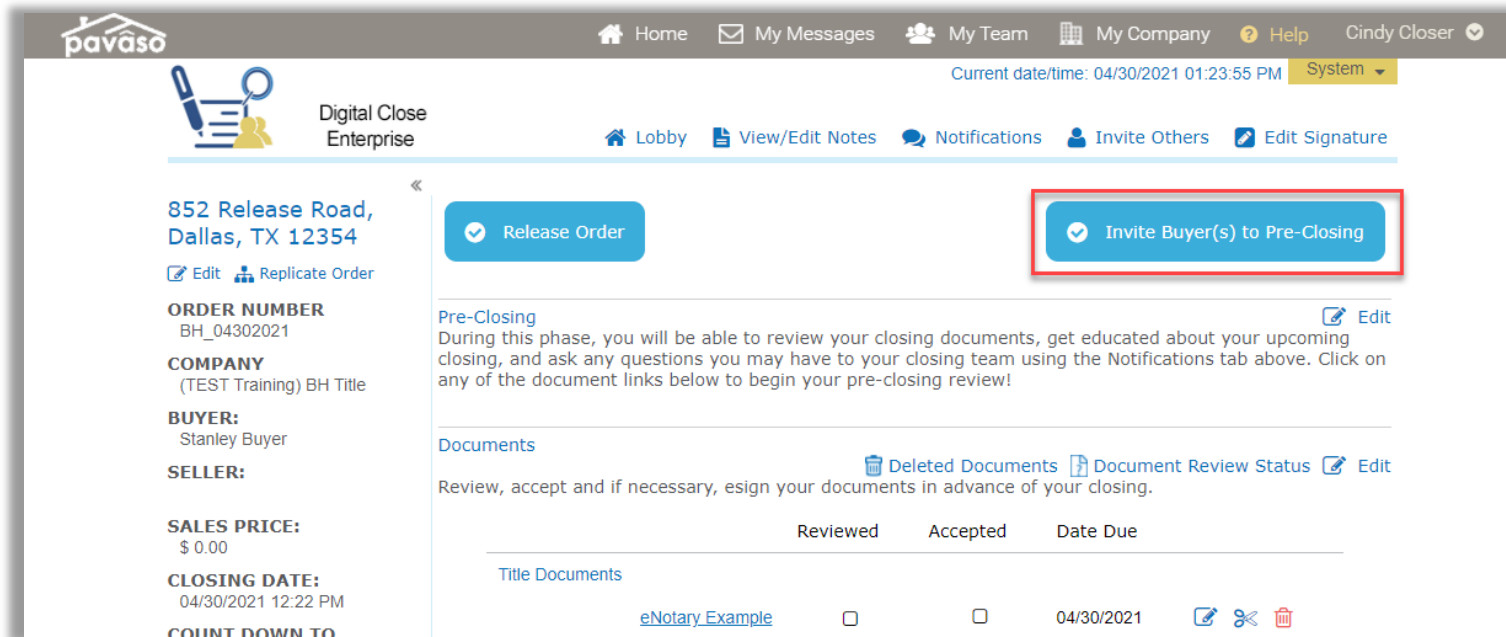


Inviting Signers


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

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

*Note: The **Release Order** button is used to notify Lender(s) and other partners that the order is ready on Pavaso.*



Example Signer invitation email:



Welcome to Pavaso!

We wanted to take this opportunity to personally welcome and introduce you to Pavaso, a new way to manage your home. Pavaso will be your electronic connection to important home closing information through the **Digital Close™** application.

Get Started

Your real estate team will use **Digital Close™** to electronically communicate with you during your home closing process. And, in turn, you will be able to use **Digital Close™** for unprecedented visibility into the status of your home closing at all times.

Here's how to get started:

1. Once you receive your invitation email from Pavaso, click on the link to verify your account.
2. That will take you to the Sign In page on Pavaso.com so you can create a password for your account and accept Pavaso's Terms and Conditions. Be sure to book mark this page as you'll return here to sign in to the site throughout the closing process.
3. Once signed in, open the **Digital Close™** application from your Pavaso Home screen.
4. Create a 6-Digit PIN (numerical only) for the closing application. You will use this PIN throughout your digital closing experience. Be sure to remember the number you create, and **do not share it with anyone**.
5. Open your Order from the Lobby, then click on any document link to open your closing documents. Scroll through the document pages and click on the 'Accept and Save' button when you have fully read the document.
6. Once you have completed reviewing all of your closing documents, click on the 'Complete Pre-Closing' phase in the bottom-left navigation to complete your pre-closing review process.
7. When your closing is ready to take place, you will visit your closing agent's office to digitally sign all of your closing documents using one of Pavaso's Signing platforms.

That's it! If you have any questions during the process, simply click on "My Team" within Pavaso to access contact information for everyone involved in your closing.

Printing Documents for Wet Signature

When accessing the **Closing** phase, select the **Print** button on the blue banner.

Note: The order must be in **Pending Closing** status to access the **Closing** phase.

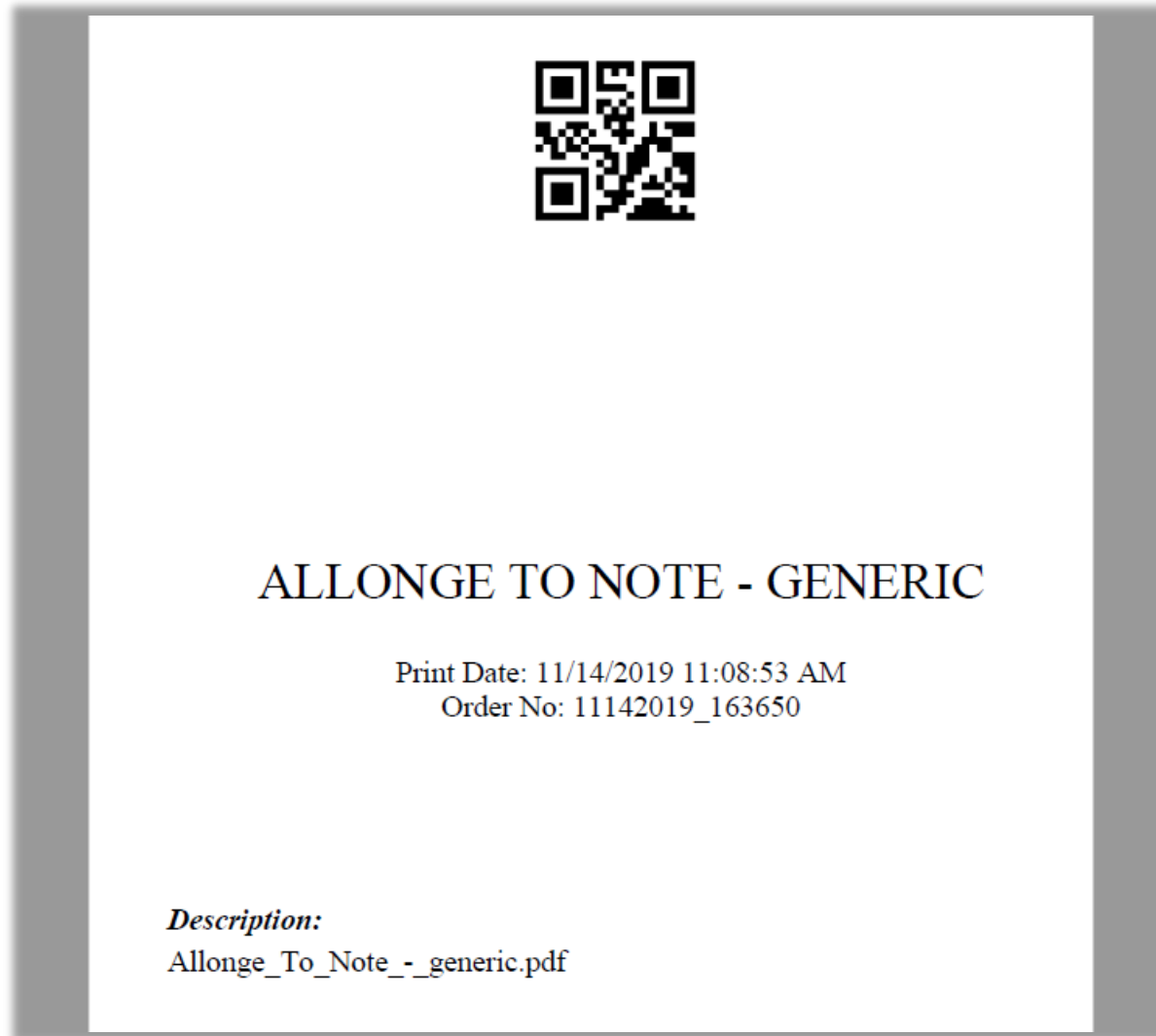
The screenshot displays the 'Digital Close Enterprise' web application interface. At the top right, it shows the current date/time as 12/10/2019 01:28:42 PM and a 'System' dropdown menu. The navigation bar includes 'Lobby', 'View/Edit Notes', 'Notifications', 'Invite Others', and 'Edit Signature'. The left sidebar lists the address '654 Lunch Lane, Plano, TX 12345' and provides options to 'Edit' or 'Replicate Order'. Below this, it shows order details: Order Number 'BH_12102019_3', Buyer 'Stanley Buyer', Seller, Sales Price '\$ 0.00', and Closing Date '12/10/2019 01:00 PM'. A countdown timer for 'Count Down to Closing' is set to 0 days, 0 hours, 0 minutes, and 0 seconds. A vertical menu on the left has four items: 'Take a Tour' (checked), 'Pre-Closing Review' (checked), 'Closing Setup' (checked), and 'Closing' (highlighted with a red box). The main content area is titled 'Select where you want to close:' and offers three options: 'SIGNING TABLE (Windows 8 app)', 'WEB CLOSING (Any web browser)', and 'PAPER CLOSING'. A 'Continue' button is positioned below these options. At the bottom of the main area, a blue banner states 'There are 2 documents requiring wet signatures.' with a 'Print' button highlighted by a red box.

Select **Print All** to print all documents marked for wet signature.

Note: Documents printed for wet signature cannot be converted back to digital signatures.



This generates a PDF of all documents requiring wet signature. Each document is accompanied by a QR code coversheet. These coversheets must be scanned before the corresponding wet-signed documents.



Pre-Close Tags

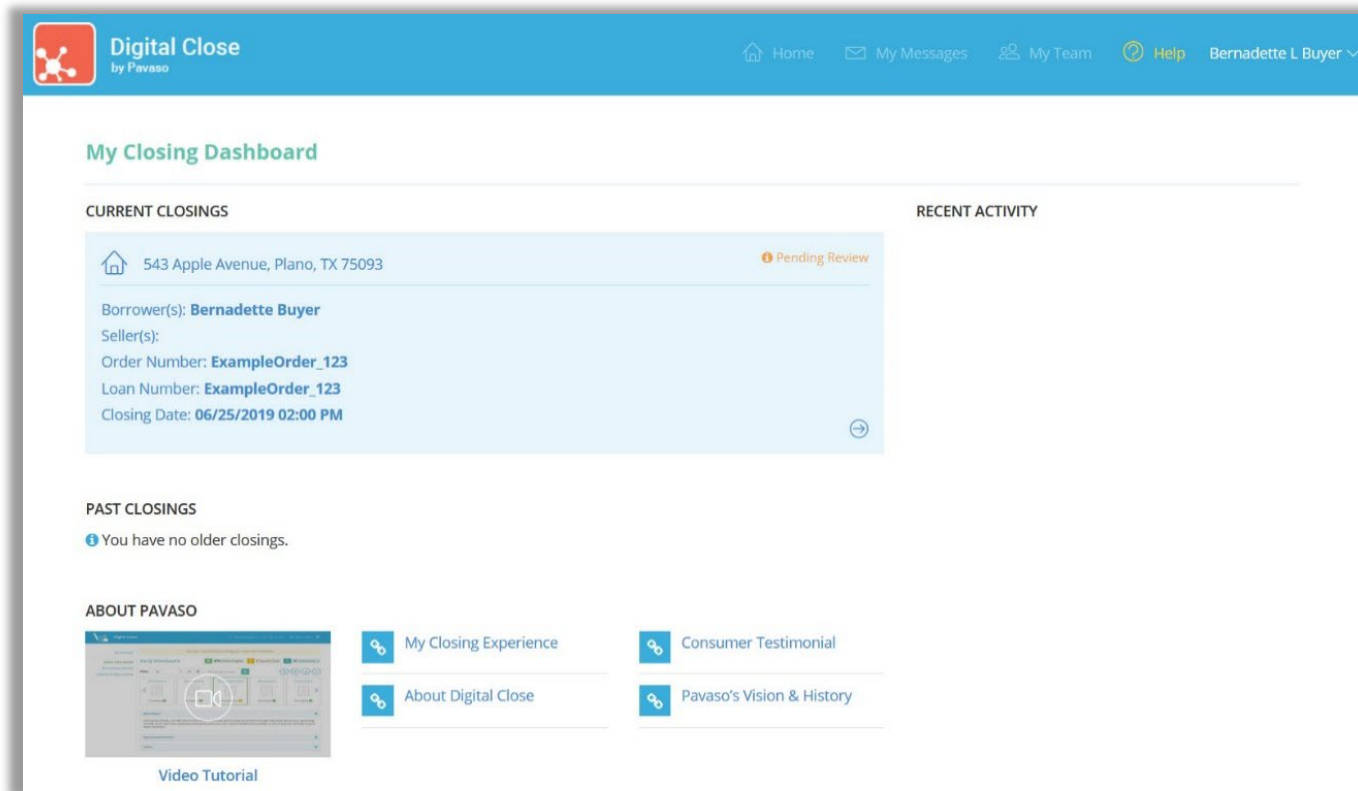
If tags can be signed prior to the closing, the **Pre-Closing** setting can be used. These tags must be completed by the Signer during the [Pre-Close Review](#).

The screenshot displays a notary software interface with the following elements:

- Left Panel:**
 - Audience:** All (dropdown)
 - Date Due:** 10/31/2019
 - Additional Action Required at Closing
 - Wet Signature Required
 - Document Templates:** FHA (dropdown)
 - Buttons: + Tag for Signature, + Tag for Initials, + Tag for Education, + Tag for Notary, + Tag for Text
- Main Content Area:**
 - RE: Loan Number:** 13600307
 - Property Address:** 645 South Street, Dallas, TX 12345
 - Text: Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to me/us regarding my/our loan with you to the following address.
 - (PLEASE CHECK AND COMPLETE ONE ONLY!!)**
 - The property address shown above. If the property shown above consists of more than one unit, the specific address is:
 - Three yellow text input fields with blue arrows.
 - OTHER THAN PROPERTY ADDRESS
 - Three yellow text input fields with blue arrows.
 - Text: I/We will notify the Lender in writing should the above mailing address be changed at any time.
 - Signature area for Susie Stevens with a tag configuration popup.
- Tag Configuration Pops:**
 - Top popup: **Details**, Format: Text, Required?: , Signer: Stanley Buye (dropdown), Pre-closing, Closing.
 - Bottom popup: **Details**, Signer: Stanley Buye (dropdown), Pre-closing, Closing.
- Footer:** MAILING ADDRESS CERTIFICATION, MACLSR 08/19/13

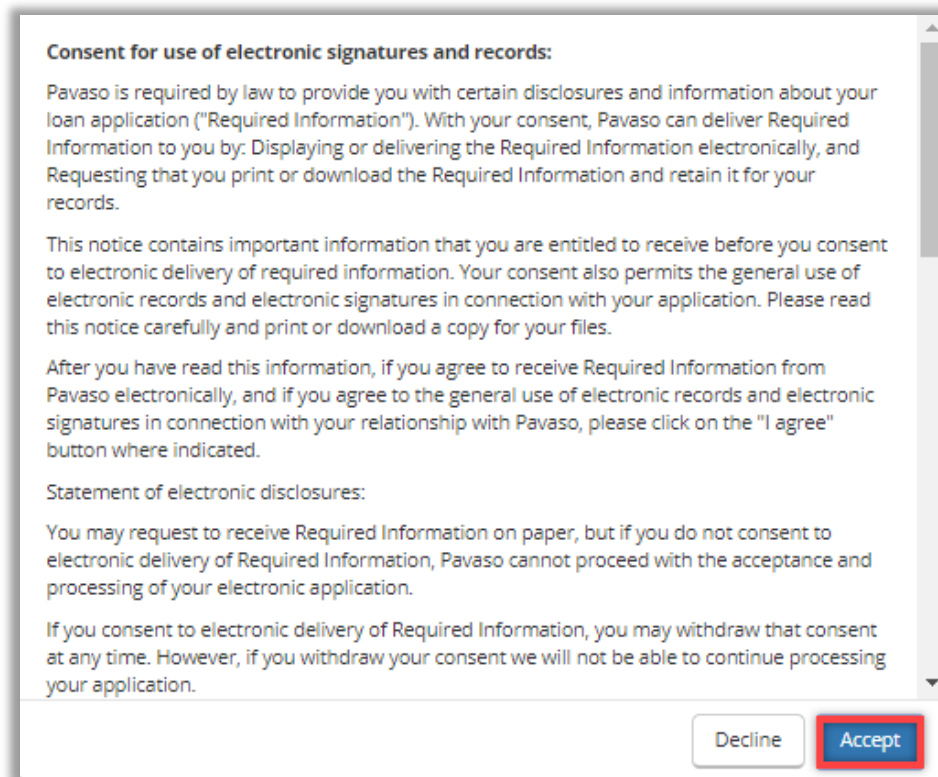
Signer Pre-Closing Document Review

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

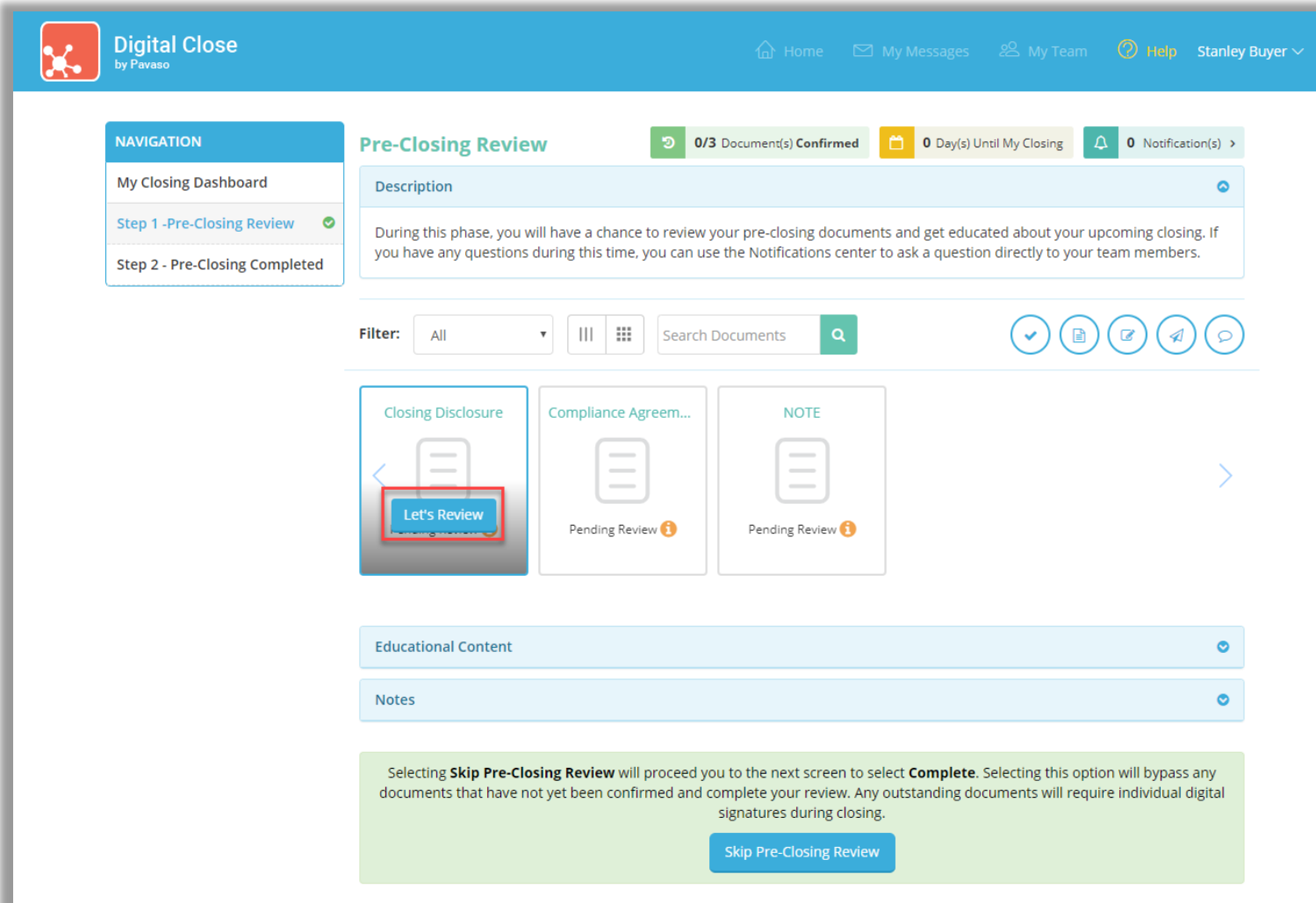


Selecting the order from the dashboard opens the order to begin document review. Signers are required to agree to the eConsent by choosing **Accept**

Should the Signer decline the eConsent unintentionally, contact [Pavaso Support](#) to reset the eConsent. The Signer will have the ability to Accept the eConsent after the reset. If they decline the eConsent, they will not be able to participate in the session digitally.



The Signer selects a document to review from the list.



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

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

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

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	PS1461	PT1234
Email	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321


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

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

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

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

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

 _____
Rodrigo Buyer Date

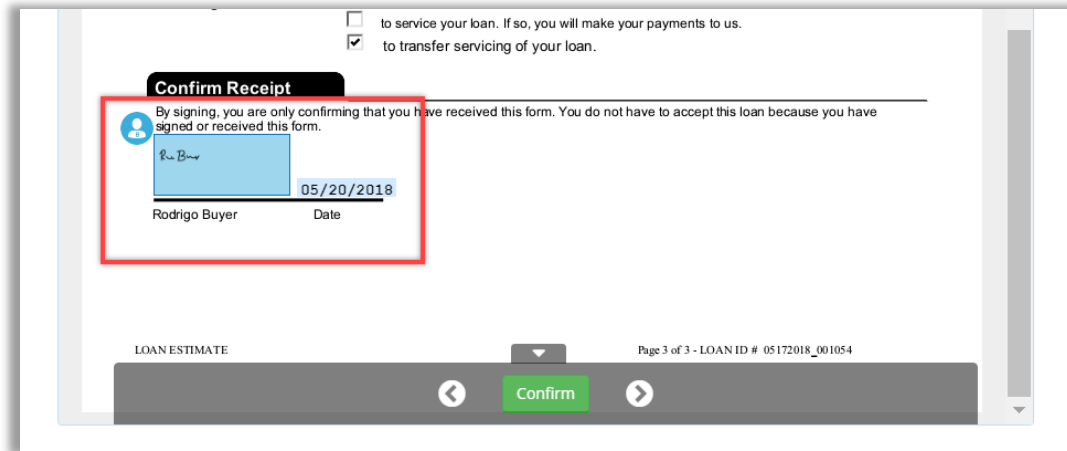
LOAN ESTIMATE Page 3 of 3 - LOAN ID # 05172018_001054

← **Confirm** →

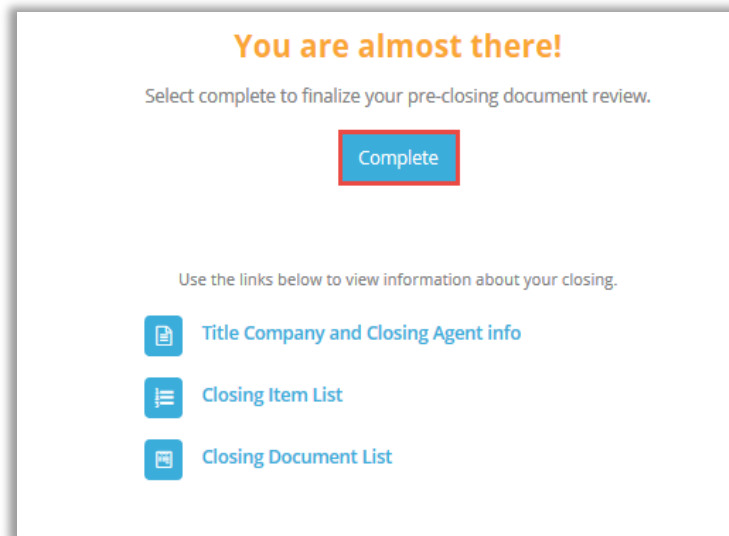
A mouse or touchscreen can be used to capture the signature. Selecting **Adopt** will apply the signature or initial.

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

Confirm must be selected to save the changes.



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



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

Congratulations on Completing Your Pre-Closing Document Review!

Use the links below to view information about your closing.



[Title Company and Closing Agent info](#)



[Closing Item List](#)



[Closing Document List](#)

Performing an IPEN Closing

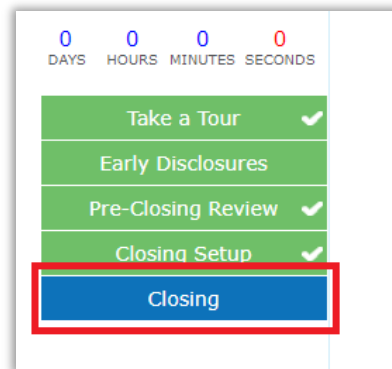
Confirm Order Status

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

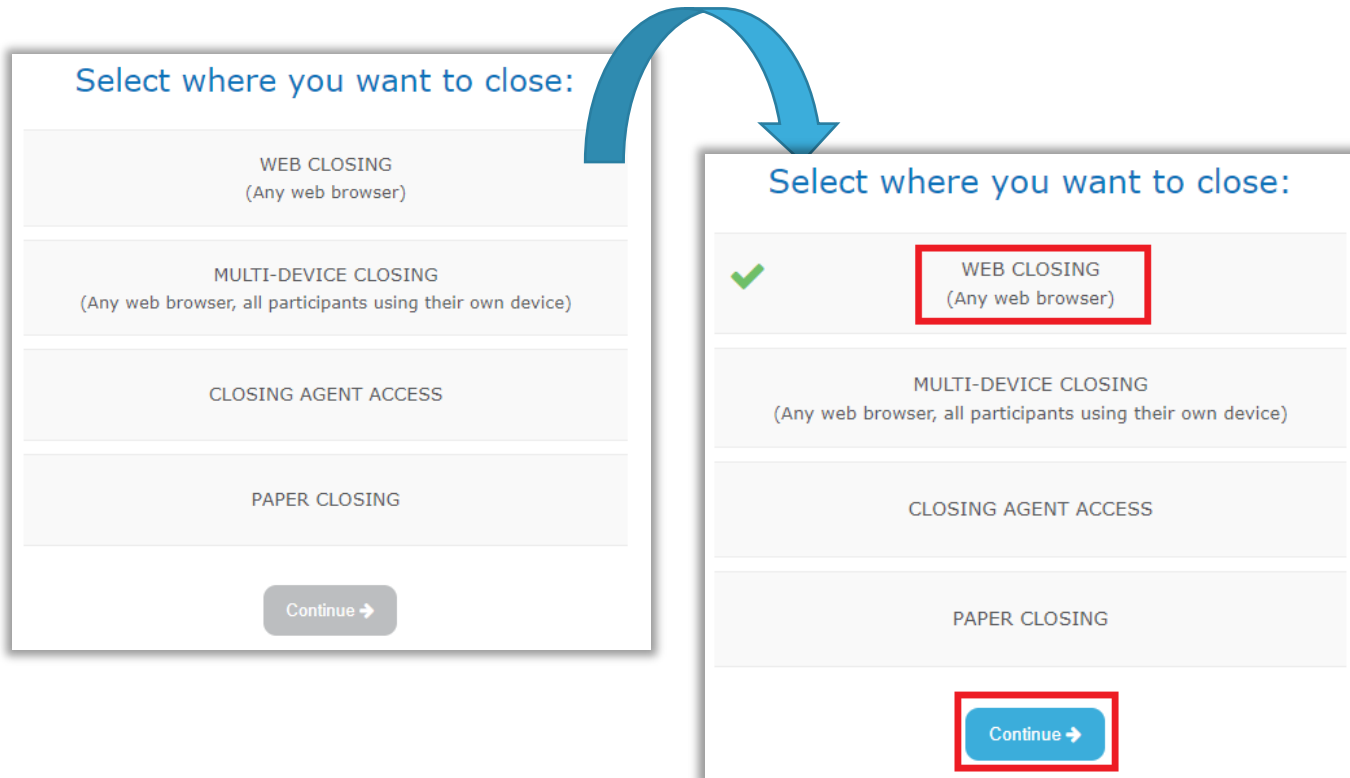
The screenshot displays the Pavaso Digital Close Enterprise interface. At the top, there is a navigation bar with links for Home, My Messages, My Team, My Company, Help, and a user profile for Cindy Closer. The current date and time are shown as 04/30/2021 01:36:21 PM. Below the navigation bar, there are tabs for Lobby, Create Order, Notifications, and Admin. The main section is titled "Order Lobby" and includes a date range filter (1/30/2021 to 4/30/2021) and a search bar with "Loan Number" as the search criteria. A table of orders is displayed with the following columns: ORDER NUMBER, LOAN NUMBER, BORROWER, SELLER, NOTARY, COMPANY, PROPERTY, SCHEDULED CLOSING DATE, ACTUAL CLOSING DATE, and STATUS. A red arrow points to the first row in the table, which has a status of "Pending Closing". Other rows in the table show "Pending Closing" and "Pending Review" statuses. At the bottom of the table, it says "Display 10 of 10 items" and there is a link for "View Archived Orders".

ORDER NUMBER	LOAN NUMBER	BORROWER	SELLER	NOTARY	COMPANY	PROPERTY	SCHEDULED CLOSING DATE	ACTUAL CLOSING DATE	STATUS
									Pending Closing
									Pending Closing
									Pending Review
									Pending Closing

Once your order is opened, select **Closing**.

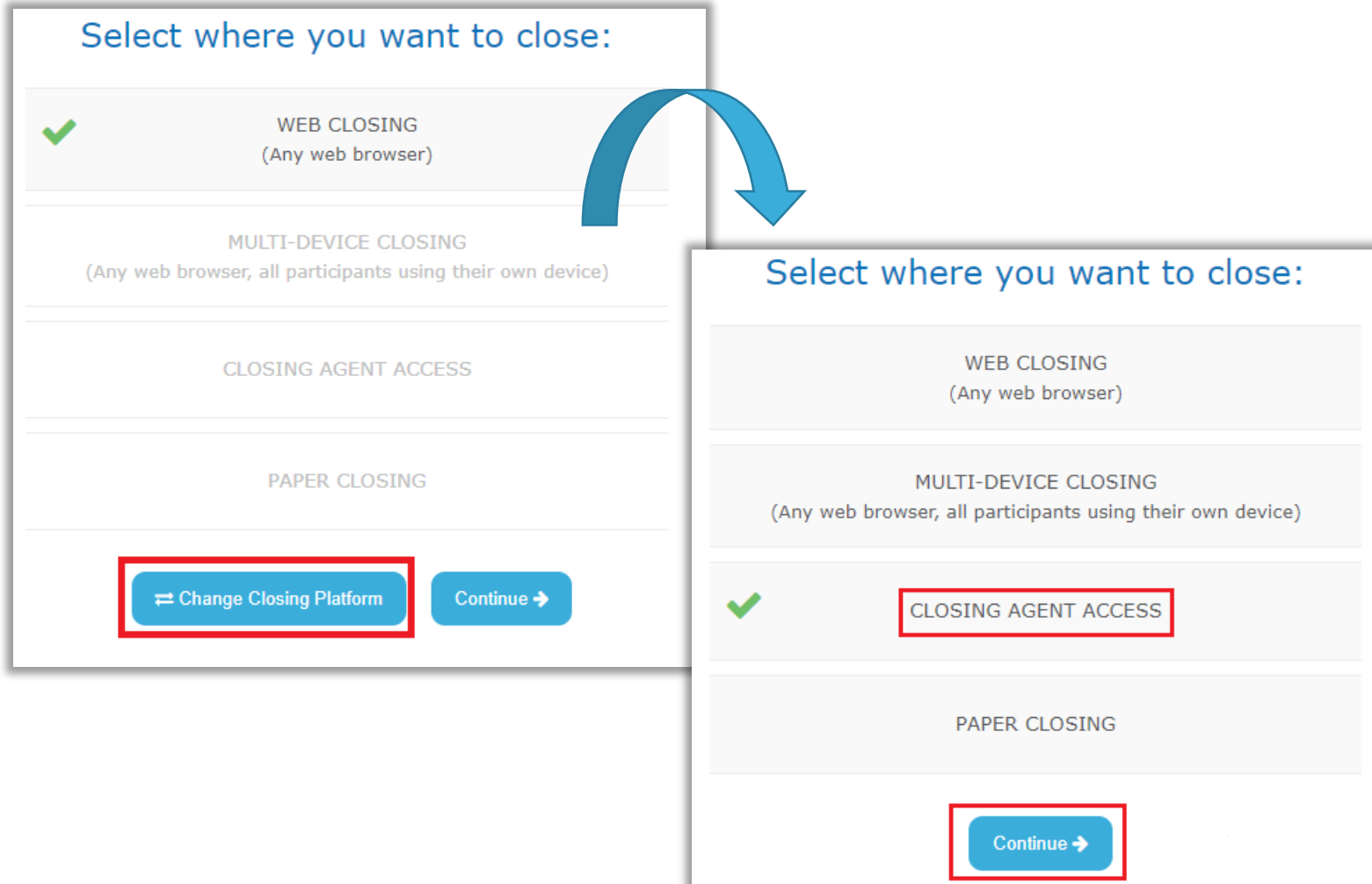


Once you are in the closing state, select the platform you are using for the signing, then select **Continue**.



Closing Agent Access

If you are returning to this stage with changes to be made, select **Change Closing Platform, Closing Agent Access** and then **Continue**.

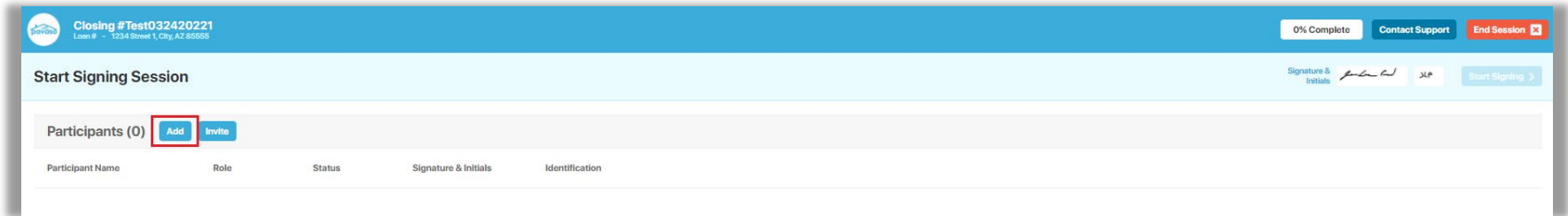


Closing Agent tasks can be completed here, if needed, except eNotarization. All eNotarization must occur within the session with the Signers.

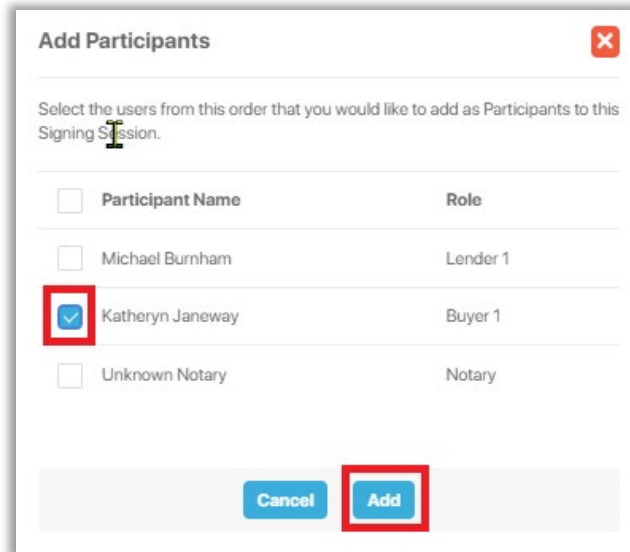
The screenshot displays the Digital Close Enterprise web application interface. At the top, the current date and time are shown as 03/23/2022 08:10:41 AM, along with a 'System' dropdown menu. The main navigation bar includes 'Lobby', 'View/Edit Notes', 'Notifications', 'Invite Others', and 'Edit Signature'. Below this, a toolbar contains buttons for 'Close Order', 'Task List', 'Undo', 'Print', 'Import', 'Save', and 'Add Tags and Markup'. The central workspace is titled 'NAME AFFIDAVIT - Riker' and features a large 'TEST ORDER' watermark. The document content includes the title 'NAME AFFIDAVIT', the loan number '4567812387', the date '5/28/2022', and the name 'Wil Riker'. A certification statement reads: 'This is to certify that: Wil Riker, William Riker, Number 1, Thomas Riker'. A sidebar on the left shows a 'List of Docs' with a filter set to 'All' and a thumbnail of the document.

Adding Participants

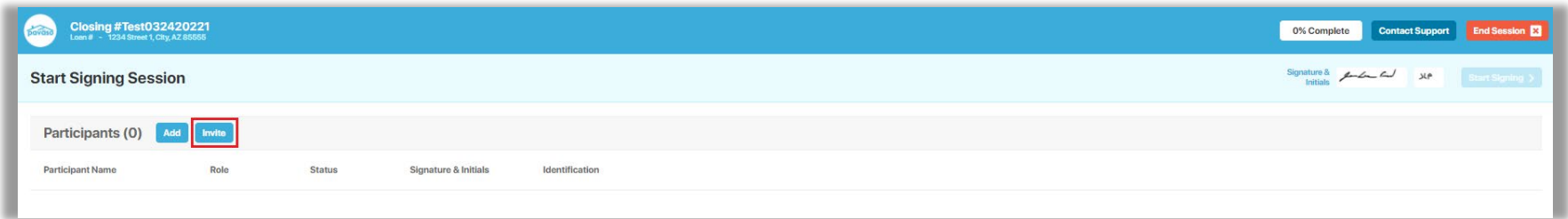
To add Participants to the signing, select the **Add** button.



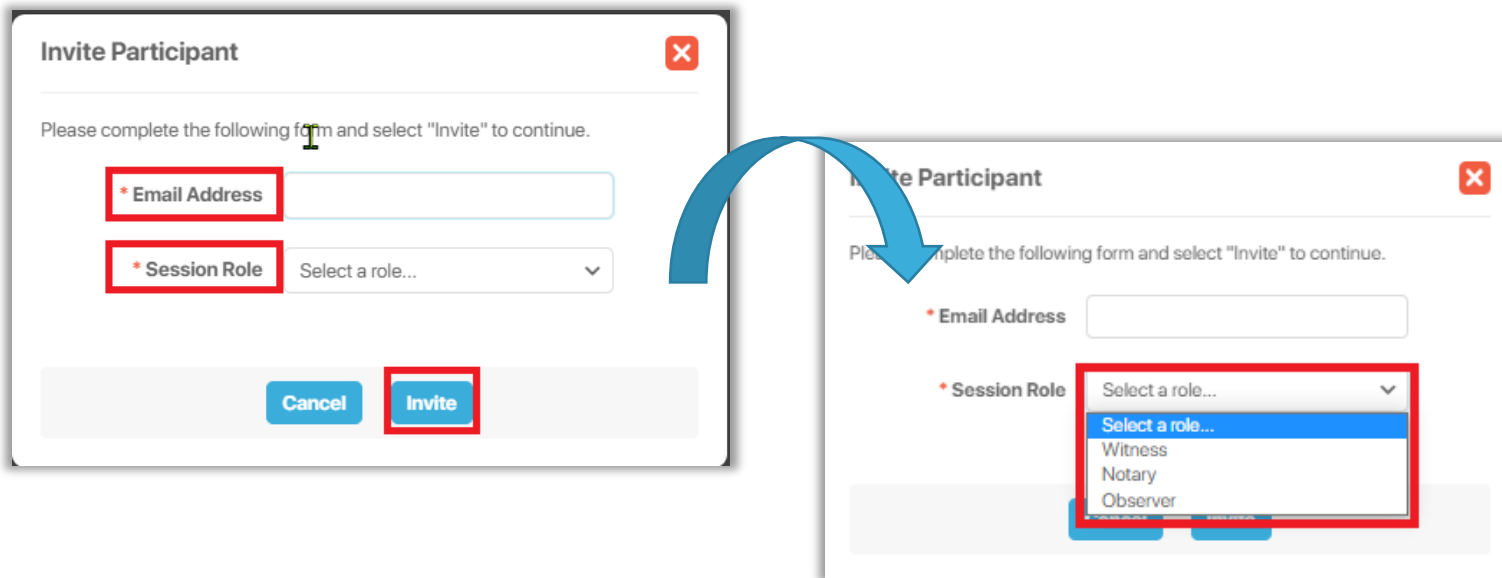
Choose the Participants you would like to add to the session, then select **Add**.



To add a Witnesses, other Notaries, or Observers who were not originally listed on the order, select **Invite**.



Enter an email address and choose the appropriate **Session Role** for the Participant (see definitions below), then select **Invite**.



- Witness:** Participant that is in a separate location from other Participants and will act as a Witness.
- Notary:** A change in Notary assignment.
- Observer:** Participant who is only able to view the session. Observers cannot communicate or sign.

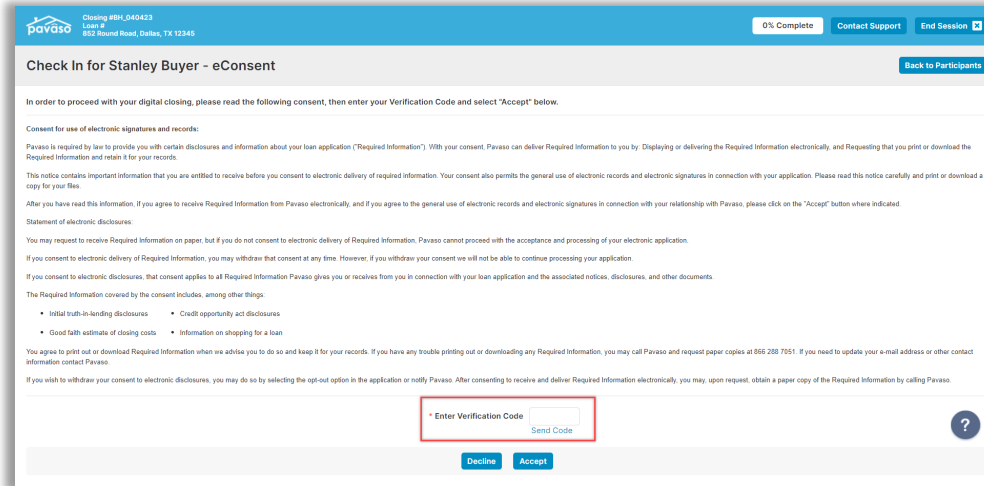
Check In

Once all Participants have been added, you will be sent back to the dashboard where the Participant check-in process begins. Select **Check In**.

Note: This will prompt an eConsent for the Participant to read and check in using their Pavaso PIN.

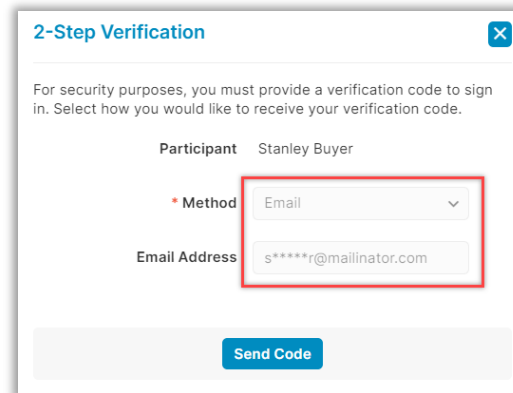
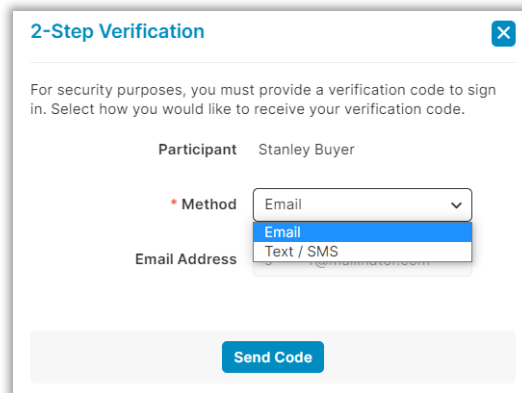
Start Signing Session				
Participants (1) Add Invite				
Participant Name	Role	Status	Signature & Initials	Identification
Katheryn Janeway	Buyer 1	Check In		

After Check In is complete, the Signer is shown the eConsent. The Signer selects **Send Code** to be sent a verification code. If there are multiple Signers on the order, they will each need to send a verification code via their selected method.



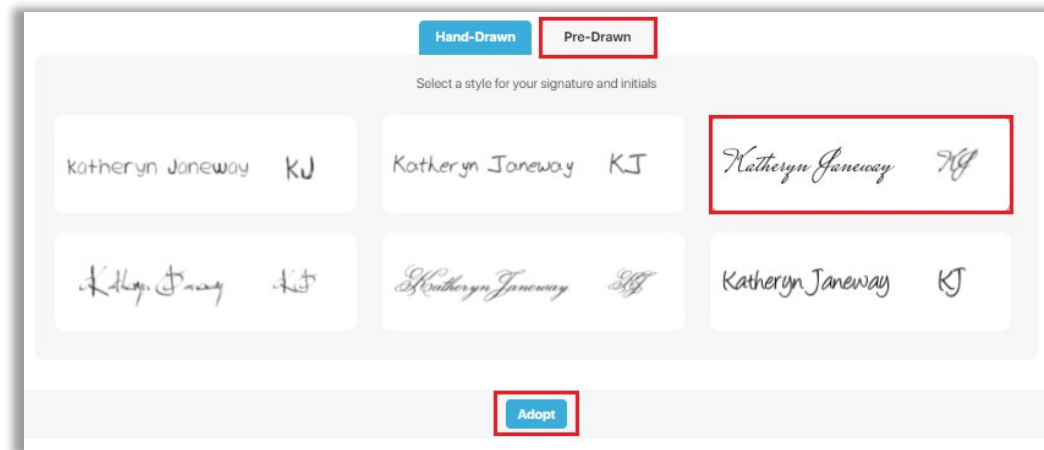
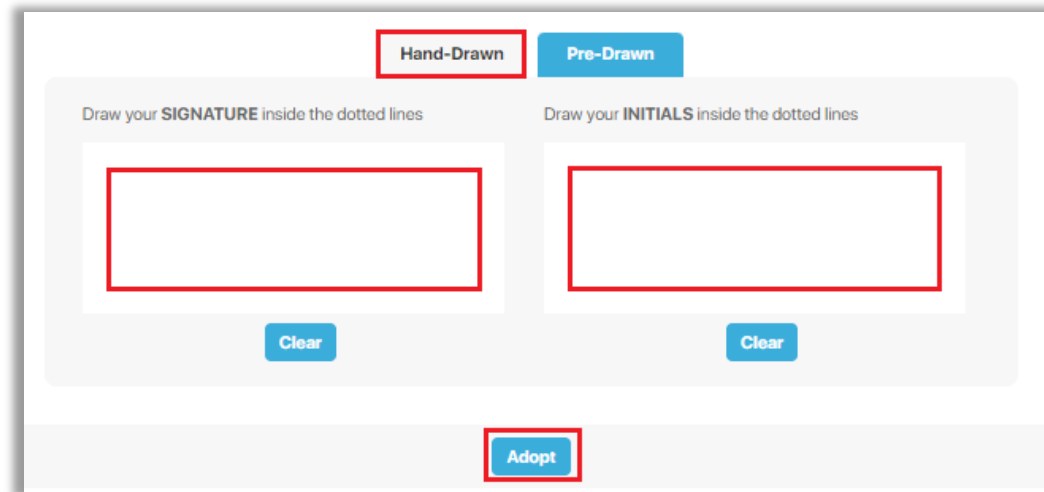
The user selects either **Email** or **Text/SMS** to receive the code. If the dropdown is grayed out, this means the user does not have a cell phone number associated with their Pavaso profile and the code must be sent via email. The code is valid for 15 minutes.

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





Signatures

Signers will be prompted to create an electronic signature and initials. They can select **Hand-Drawn** to use a touch screen device or a mouse to draw your electronic signature (see first image below). If their title company or lender provides the option to generate an electronic signature for them (see second image below), they may select **Pre-Drawn** to choose a signature style. Select **Adopt** to proceed.



ID Validation

If desired, the Signer's ID information can be captured before the signing begins. The information captured here will be retained and entered in the eNotary journal. To validate the Signer's ID, select **Validate**.

Status	Signature & Initials	Identification
✓ Ready	 	Validate

Select the type of ID, then **Continue**.

Enter ID Information for Notary Journal Entry [X]

You can enter this participant's ID information to expedite your journal entry at the end session.

Katheryn Janeway
7894 street, city, AZ 85555

* Type of ID Select type of ID... ▾

Cancel eValidate Instead Continue

Enter ID Information for Notary Journal Entry [X]

You can enter this participant's ID information to expedite your journal entry at the end session.

Katheryn Janeway
7894 street, city, AZ 85555

* Type of ID Select type of ID... ▾

- Select type of ID...
- Driver's License
- Identification Card
- Passport
- Credible Witness(es)
- Personally known

Cancel e

Complete the desired fields and select **Continue**. To electronically validate the ID through our third-party verification partner, select **eValidate Instead**. The Signer must have a smartphone with camera and text capability that can receive text messages from a U.S.-based phone number. This is the same process used to complete ID validation during a RON session.

Enter ID Information for Notary Journal Entry ✕

You can enter this participant's ID information to expedite your journal entry at the end session.

Katheryn Janeway
7894 street, city, AZ 85555

* Type of ID

License Number

Address

Expiration Date

State

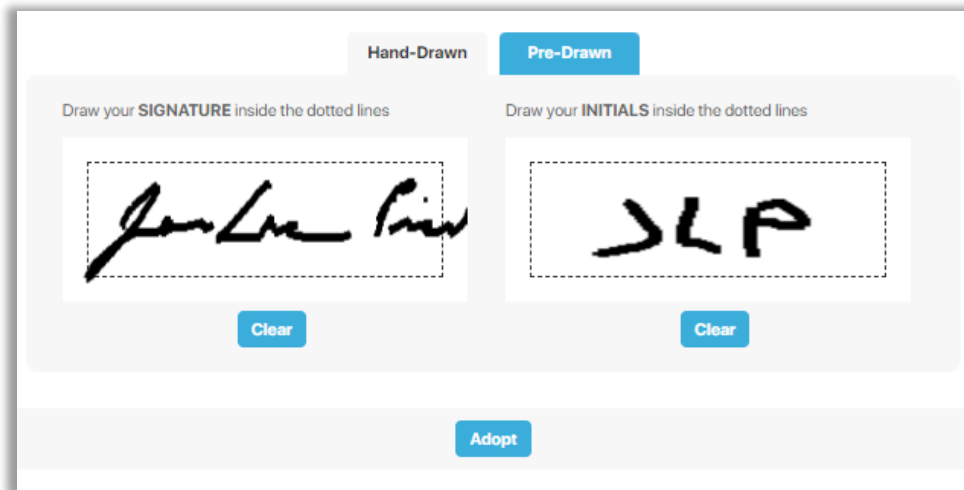
Signing

Once all Participants are checked in, select **Start Signing**.

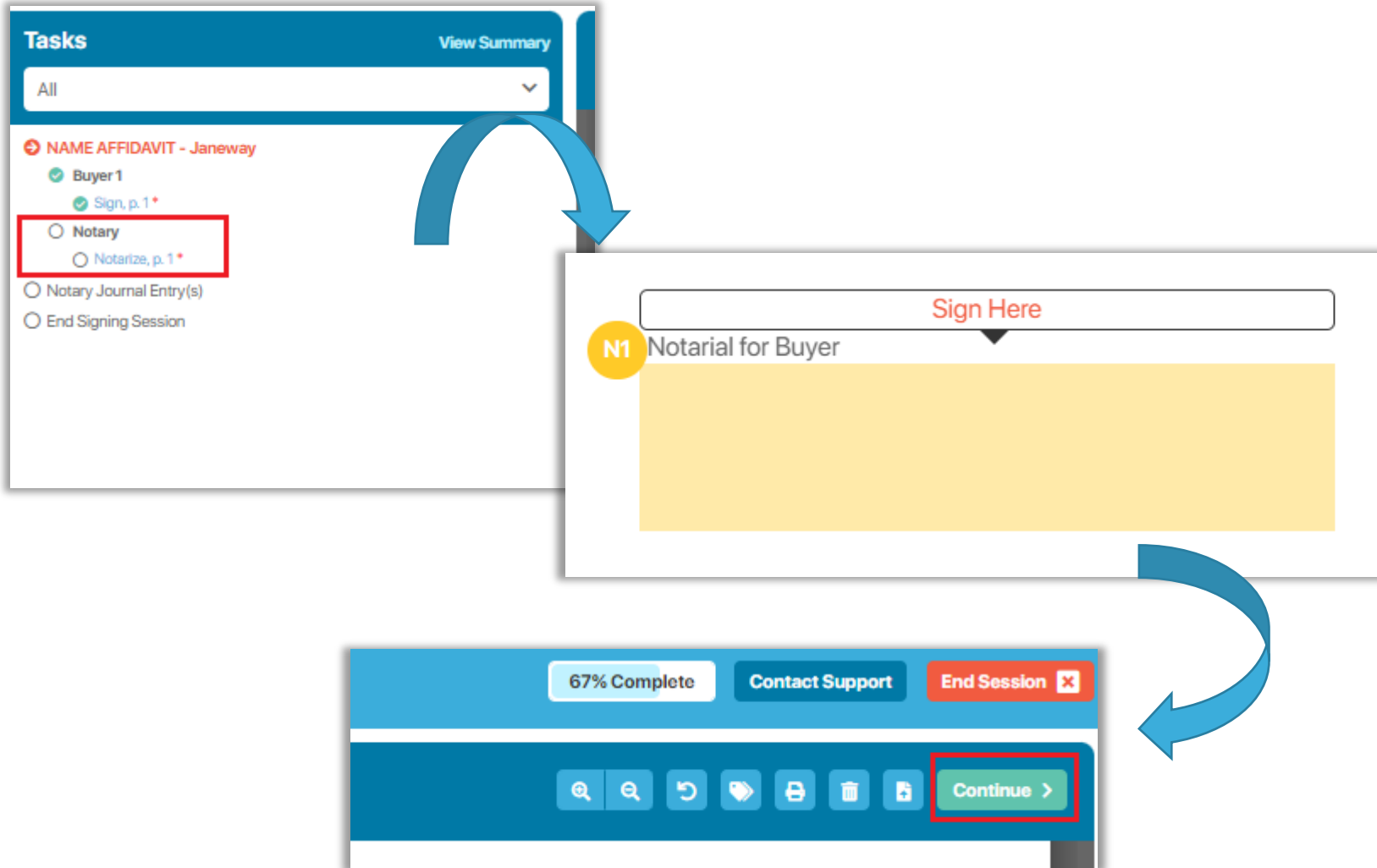


As the Notary, your signature will be saved to your profile for future signings. If you haven't completed your hand-drawn signature or pre-drawn signature, you will be prompted to do so now.

Note: You can change your hand-written signature by selecting **Clear**.



Once Adopt is selected, the signing begins. The left menu indicates which tasks have been completed (with a green check mark) and which have yet to be completed by Signers or other Participants (empty circle). Select the document or individual task to complete. Once all tasks are complete for a document, select **Continue**.



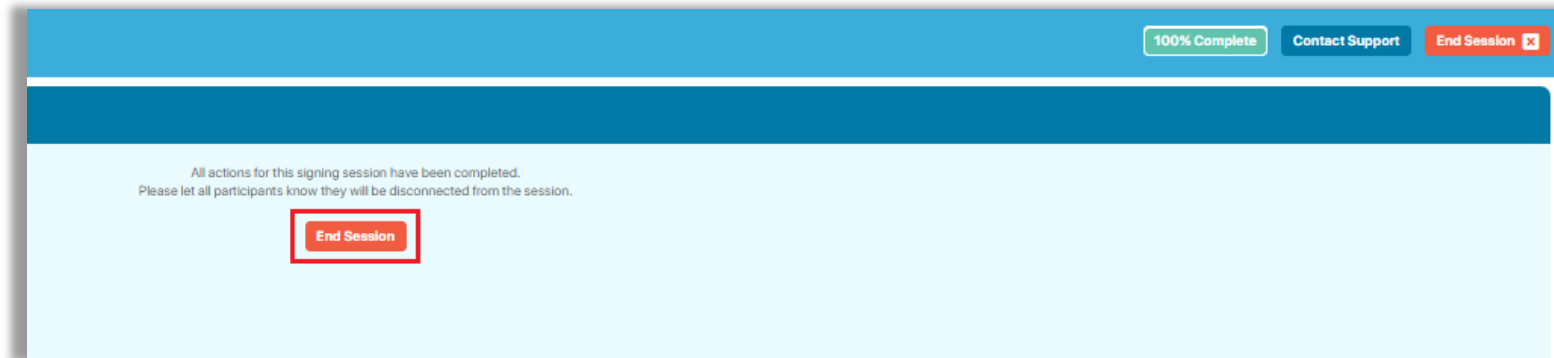
Notary Journal

If eNotarization occurred during the session, the eNotary journal appears. Each Signer will have a separate entry to complete. Select **Continue** when finished.

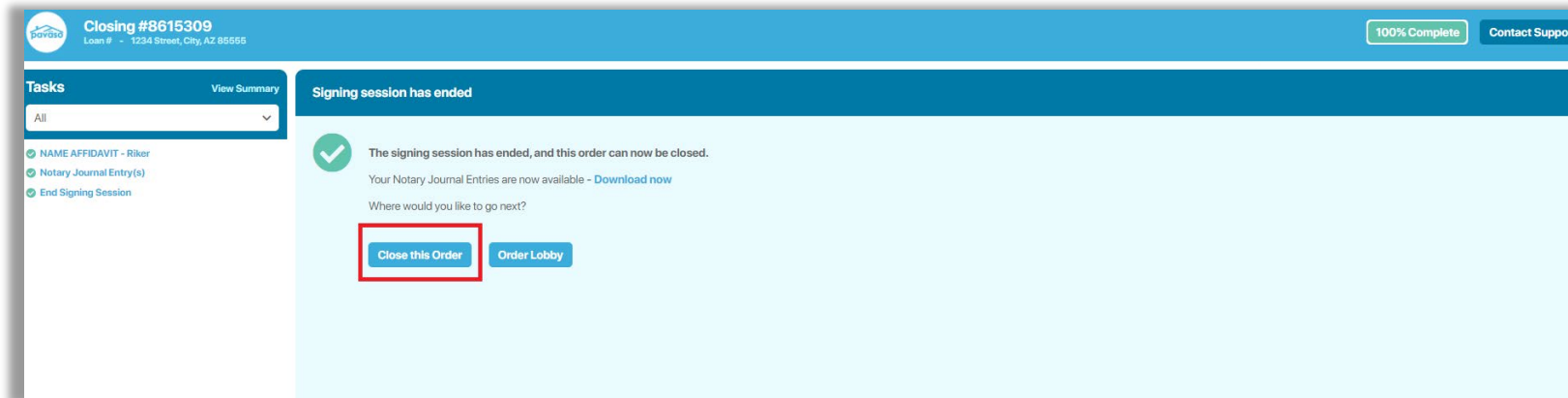
The screenshot shows a digital notary journal entry for a buyer named Kathryn Janeway. The form is titled "Entry 1 (Buyer 1)" and includes the following fields and information:

- Date of Notarization:** March 24, 2022
- Description/title of document(s):** Mortgage Documents
- Document Date:** 03/24/2022
- Type of notarial act:** Acknowledgement (selected from a dropdown menu)
- Name of Signer:** Kathryn Janeway
- Address of Signer:** 7894 street, city, AZ, 85655
- Signature of Signer:** A digital signature of Kathryn Janeway is displayed in a box.
- Name of witness:** An empty text input field.
- Signature of witness:** An empty box for a digital signature, with a "Delete" button below it.
- Address of witness:** An empty text input field.
- Type of ID Used to verify:** Driver's License (selected from a dropdown menu)
- License Number:** An empty text input field.
- Address:** An empty text input field.
- Expiration Date:** 05/25/2025
- State:** Arizona (selected from a dropdown menu)
- County location of property:** An empty text input field.
- Fee charged:** An empty text input field.
- Place where notarial act was performed:** An empty text input field.
- Comments (optional):** A large empty text area for additional notes.

End the session by selecting **End Session**.



You can now either **Close this Order** or return to the **Order Lobby**. If there are outstanding tasks for the Closing Agent on the order, these will be completed in Closing Agent Access. You can also download the journal from this window.



Once an order is closed, you can review it and download documents.

The screenshot displays the Pavaso Digital Close Enterprise web application. The top navigation bar includes links for Home, My Messages, My Team, My Company, Help, and the user profile for Jean-Luc Picard. The current date and time are shown as 03/04/2022 02:15:29 PM. The interface is divided into a left sidebar and a main content area.

Left Sidebar:

- Address: 1234 Street, City, AZ 85555
- Actions: View, Delete, eVault, Archive
- ORDER NUMBER:** 8615309
- COMPANY:** Test-Discovery Lending
- BUYER:** Wil Riker
- SELLER:**
- SALES PRICE:** \$ 0.00
- CLOSING DATE:** 03/29/2022 12:53 PM
- ACTUAL CLOSING COMPLETED:** 03/04/2022 02:14 PM
- Buttons: Early Disclosures (green), Post Closing (blue)

Main Content Area:

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

	Date Completed	
Audit Log This Audit Log contains all of the activity from this Digital Closing up to the completion of the closing process.		
AuditReport	N/A	Download Print
Complete Package		
Bundle of all Documents	N/A	Download Print
Order Documents		
NAME AFFIDAVIT - Riker	03/04/2022	Download Print
Additional Order Documents Add Documents		
Journal Entries		
Journal Entries	03/04/2022	Download
Remote Closing Session Videos		

Pavaso Support

Website: <https://pavaso.com/contact/>

Phone/ Closing Hotline: (866) 288-7051

Email: support@pavaso.com

[View Our 24/7 Online Help Library](#)