

In Person eNotarization* (IPEN) Signer 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, as the Notary.

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

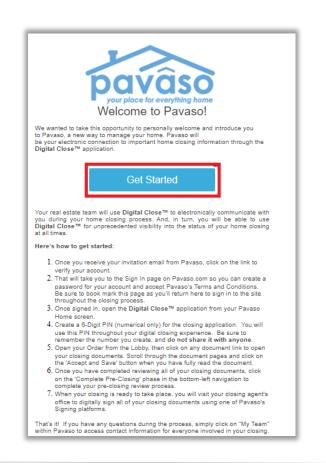
Please refer to <u>https://pavaso.com/system-requirements/</u> for the most up-to-date requirements.

Creating Your Pavaso Account

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

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

Select Get Started.



After selecting the **Get Started** link, you will be directed to Pavaso to create a password. Once your password is created, select **Create Account**. Terms of Sale and Terms of Use will pop up. Once read, select **I agree, please verify my account**.

Create your acco	unt 🗵	Terms and Privacy Policy	×
	and password for your account. Please click on "i" icon eating username and password. katheryn.janeway@mailinator.com	Terms of Sale and Terms of Use	*
Username	katheryn.janeway@mailinator.com	2. <u>TERMS OF USE</u>	
Confirm Username	katheryn.janeway@mailinator.com	1. PAYMENT TERMS	
Create your password Confirm your password		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.	
	Create account	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 ontitle involved with your real estate transaction, any charges	•
		I agree, please verify my account	

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

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

How do I update my email or cell phone number?

2-Step Verification	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.	For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.
Cindy Closer	Cindy Closer
● XXX-XXX-9071 ○ cxxxxxr@mailinator.com	● cxxxxxr@mailinator.com
Send Code	Send Code

The code will be sent via text or email.

Pavaso your place for everything home	11:27 (1 +1 (302) 405-4438>	::!! 중 ■)
Verification Code To securely sign in Pavaso, enter the code provided below. Verification code: 171591 Sincerely, The Pavaso Team	Today 11:26 AM Your verification code: <u>557947</u>	
Pavaso 5901 Tennyson Pkwy, Suite 500 Plano, TX 75024 Pavaso.com 800.542.5503 Do not reply to this message. This email has been sent automatically and will not be monitored for response. If you wish to contact a Pavaso representative email support@pavaso.com.	Text Message	Ŷ

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

What if I don't receive a code?

2-Step Verification	on	×
Please enter your verificatio	n code to continue.	
Verification Code	•••••	Resend Code
	Continue	

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

2-Step Verificat	ion	×
Please enter your verificati	ion code to continue.	
Verification Code	•••••	Resend Code
	Verification code is invalid.	
	Continue	

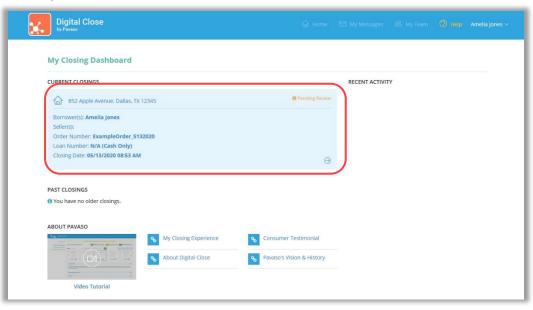
When the correct code is entered, the user can access Pavaso.

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

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

A			cam 🔘 Hilip
Welcome to your digital closing experience! This tutorial will walk you through how to use this application.		My Closing Dashboard custert closites RECENT ACTIVITY	
 Review your closing documents Access educational resources View closing information 	ĸ	terr Yale Ave, Salt Lake City, UT 84108 Orienteetics: Sease Meditement Service Sease Meditement Service Sease Meditement Orienter PMA 222018, 11709 Lone Invester: PMA02144 Uteran Date: 01/0712618 1120 AM	
 Confirm you are ready for closing Let's get started! 		EDUCATIONAL RESOURCES	6
Skip		Course Create	

Select your order from the Closing Dashboard.



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

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 transactions, which includes you. 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 the electronic portions of your real estate transaction and/or financing application we facilitate Decline

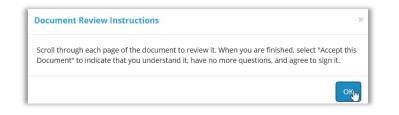
Reviewing Your Documents

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

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

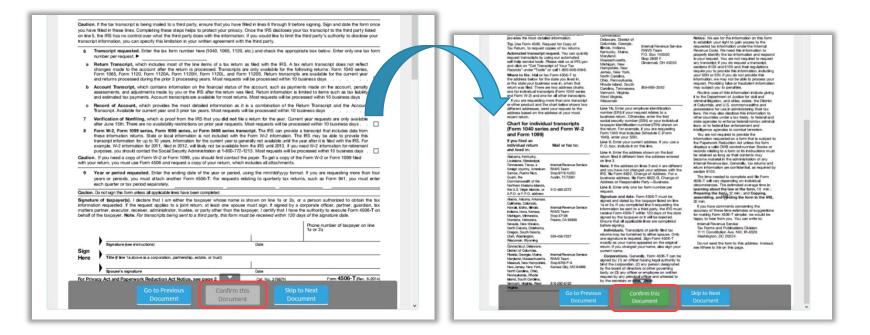
Digital Close	🔐 Home 🛛 My M	essages 🖄 My Team 🕜 Help Ameli
NAVIGATION	Pre-Closing Review 0/6 Document(s) Confirmed	Day(s) Until My Closing
My Closing Dashboard	Description	0
Step 1 -Pre-Closing Review Image: Closing Completed Step 2 - Pre-Closing Completed Image: Closing Completed	During this phase, you will be able to review your closing documents, get educated questions you may have to your closing team using the Notifications tab above. Clic your pre-closing review!	
	Filter: A V III III Search Documents Q	
	NAME AFFIDAVIT - B1	4506-T 1 4506-T 2 A Store T 2 Pending Review 1 Pending Review 1
	Educational Content	٥
	Notes	0
	Selecting Skip Pre-Closing Review will proceed you to the next screen to select C documents that have not yet been confirmed and complete your review. Any outst signatures during closing.	

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



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

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



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

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

Digital Close	🔓 Home 🖂 My Messages 2월 My Team 🛛 🔞 H elp Amelia Jones ~
	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!!)
	VWe will notify the Lender in writing should the above mailing address be changed at any time in the future. Sign here Borrower Date Borrower Date
	Borrower Date Borrower Date Borrower Date Borrower Date
	MULING ADDRESS CERTIFICATION MACLSR 08/19/13 Go to Previous Document Confirm this Document Skip Pre-Closing Review

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

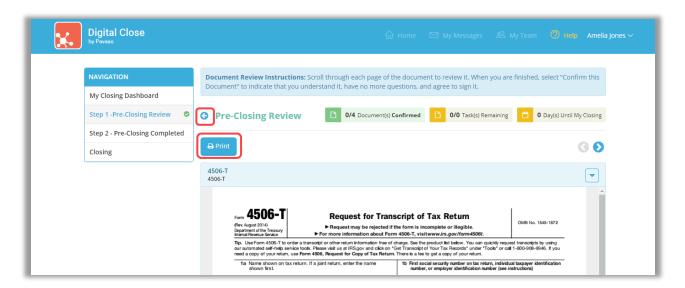
our Full Name	Your Initials
Amelia Jones	AJ
Draw Select Pre-Drawn Styl	
	this signature and initials being used as the electronic e and initials on all closing documents.
Draw yo	Ø Delete
$\Omega \cap \Omega$	
andia B	when the second s
Onlie B. Draw your initials	o Delete

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

Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to motions regarding my/our hoat with you to the following address. CPLESE CHECK ONELTE ONE ONLP: Image: Ima	Digital Close	🕼 Home 🖾 My Messages 28 My Team 🕘 Help Amelia Jones 🗸
OTHER THAN PROPERTY ADDRESS 129-Easy Street Balaay:TX 12945here		correspondence to me/us regarding my/our lean with you to the following address. (PLEASE CHECK AND COMPLETE ONE ONLV!!) The property address shown above. If the property shown above consists of more than one unit, the specific address is: Type here Type here
		OTHER THAN PROPERTY ADDRESS 123-Easy-Street Pallasy:TX 12345/jern WW-wilk-mitric-due-location in writing alreaded the above mailing address be changed at any time in the future.
Borrower Date Borrower Date		Borrower Date
Borrower Date Borrower Date		Borrower Date Borrower Date
MULING ADDRESS CERTIFICATION MACLER 66/19/13 Go to Previous Confirm this Skip Pre-Closing G		

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

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



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

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

	🔓 Home 🖾 My Messages 🦉 My Team 🛞 Help Amelia Jones 🗸
NAVIGATION	Pre-Closing Review 2 5/6 Document(s) Confirmed 0 Day(s) Until My Closing 4 0 Notification(s) >
My Closing Dashboard	Description
Step 1 -Pre-Closing Review Step 2 - Pre-Closing Completed	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 v III III Search Documents Q
	NAME AFFIDAVIT - B1 NAME AFFIDAVIT - B2 NOTE 4506-T 1 4506-T 2 Image: State S
	Confirmed Confirmed Confirmed Pending Review 1
	Educational Content
	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 being three and complete your review. Any outstanding documents will require individual digital signatures during closing Skip Pre-Closing Review

Completing Your Document Review

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

Digital Close	슈 Home 🖂 My Messages 윤 My Team 🧔 Help Amelia Jones
NAVIGATION	Document Review Instructions: Scroll through each page of the document to review it. When you are finished, select "Confirm this Document" to indicate that you understand it, have no more questions, and agree to sign it.
My Closing Dashboard Step 1 - Pre-Closing Review	Pre-Closing Review 1/2 Document(s) Confirmed 0/0 Task(s) Remaining 0 Day(s) Until My Closing
Step 2 - Pre-Closing Completed	E Print
	4506-T 4506-T
	Form 4506-T Request for Transcript of Tax Return Peopurent of the Tessary html Revues Sence For more information about Form 4506-T, visitwww.irs.gov/form4506t. OMB No. 1545-1872
	Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on 'Get Transcript of Your Tax Records' under "Tools' or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

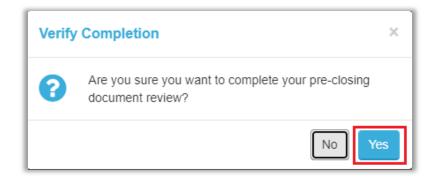
NAVIGATION	Pre-Closing Review	Document(s) Confirmed	Day(s) Until My Closing	0 Notification(s)
My Closing Dashboard	Description			
Step 1 -Pre-Closing Review Step 2 - Pre-Closing Completed	questions you may have to your close	preview your closing documents, get educe ing team using the Notifications tab above		
	Filter: All	Search Documents Q		
	< 🗐 [FIDAVIT - B2 NOTE	4506-T 1	4506-T 2
	Educational Content			
	Notes			
		will proceed you to the next screen to sel confirmed and complete your review. Any signatures during closing.		

When you're ready to proceed, select **Step 2 – Pre-Closing Completed**.

You will be directed to the Pre-Closing completion page. Select Complete to finish pre-closing.

You are almost there!				
Select complete to finalize your pre-closing document review.				
Complete				
Use the links below to view information about your closing.				
Title Company and Closing Agent info				
Closing Item List				
Closing Document List				

A pop up will prompt you to verify you are finished. Select **Yes**.



ratulations 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

Check In

The Notary will begin the check-in process by adding any applicable Signers to the session.

Closing #Test032 Loan # - 1234 Street 1, Cit	4 20221 y, AZ 85555			
Start Signing Sessi	on			
Participants (1)	.dd 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.

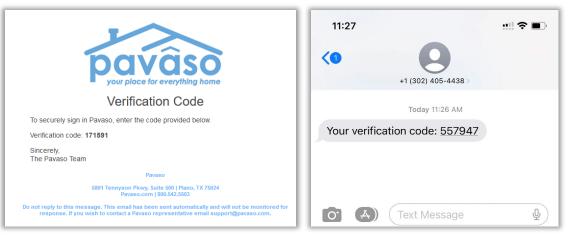
Contract Support End Session 20% Complete Contact Support End Session 2
Check In for Stanley Buyer - eConsent Back to Participants
In order to proceed with your digital closing, please read the following consent, then enter your Verification Code and select "Accept" below.
Consent for use of electronic signatures and records:
Paraso is required by law to provide you with certain disclosures and information about your loan application ("Required Information"). With your consent, Paraso 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 entitied to receive before you consent to electronic delivery of required information. Your consent also permits the general use of electronic necords and electronic signatures in connection with your application. Please read this notice carefully and pint 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 proceeding 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 Paraso 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-tending disclosures Credit opportunity act disclosures
Good faith estimate of closing costs Information on shopping for a loan
You agree to print out or download Required Information when we advise you to do so and keep It for you records. If you have any trouble printing out or downloading any Required Information, you may call Paraso and request paper copies at 866 288 7051. If you need to update your e-mail address or other contact Information contact Paraso.
If you with to vibidary your consent to electronic disclosures, you may do so by selecting the opt-out option in the application or notify Paresas. After consenting to receive and deliver Required Information electronically, you may, upon request, obtain a paper copy of the Required Information by calling Paresas.
* Enter Verification Code Send Code
Decline Accept

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?

2-Step Verification	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.	For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.
Participant Stanley Buyer	Participant Stanley Buyer
• Method Email ~	* Method Email 🗸
Email Address	Email Address s*****r@mailinator.com
Send Code	Send Code

The code will be sent via text or email depending on which option is selected. The code is valid for 15 minutes.



Enter the code and select Accept.

* Enter Verification Code	Send Code
Decline	ccept

Signatures

To sign on Pavaso, you need an electronic signature and initials. Select **Hand-Drawn** to use a touch screen device or a mouse to draw your electronic signature (see first image below). If your title company or lender provides the option to generate an electronic signature for you (see second image below), you may select **Pre-Drawn** to choose a signature style. Select **Adopt** to proceed.

Hand-Drawn	Pre-Drawn
Draw your SIGNATURE inside the dotted lines	Draw your INITIALS inside the dotted lines
Ciear	Clear
	Adopt

Hand-Drawn Pre-Drawn Select a style for your signature and initials				
katheryn Janeway	КJ	Katheryn Janeway KJ	Katheryn Janeway KJ	
Killey, Francy	1.t	Katheryn Janeway IJ.	Katheryn Janeway KJ	
		Adopt		

ID Validation

Your Notary will verify your ID. This may be done manually or electronically via a third-party verification partner. If electronic validation is requested, you will need a smartphone with text and camera capability, as well as able to receive a text message from a US-based phone number.

Signing

Once your Closing Agent has verified your ID, the signing process begins. Documents requiring your signature or other digital tasks will display for you to complete.

My Signing Session Loan # - 1234 Street, City, AZ 85555		O Record
🕄 💿 NAME AFFIDAVIT - Janeway \vee 🔍	٩	Continue >
This is to certify th	hat:	
	Latheryn Janeway, Kate Janeway	_
L		-
I —		-
		-
-		-
are one and the sar	ne person.	-
	CERTIFY THAT MY LEGAL SIGNATURE IS WRITTEN AND TYPED BELO	N
	Beigees-Kat/KelyewJakewaay on March 7, 2022 at 01:02 PM CST	
Katheryn Janewa		_
Print or Type Nam	03/07/2022	
State/Commonwea	Maricona	

Once all tasks are complete, the Notary can complete the session. There may be physical documents requiring your signature. You will receive an email once all documents are finalized. You can access these documents via your Pavaso account.

Pavaso Support

Support Hours: <u>https://pavaso.com/contact/</u> Phone/ Closing Hotline: (866) 288-7051 Email: <u>support@pavaso.com</u> View Our 24/7 Online Help Library