



In Person eNotarization* (IPEN)

Signer Guide

Revised: 4/20/2023

Pavaso, Inc.

Table of Contents

Before You Begin.....	2
What is In Person eNotarization?	2
Signer Identity Validation	2
Minimum System Requirements	2
Creating Your Pavaso Account	3
Reviewing Your Documents	9
Completing Your Document Review	16
Check In	20
Signatures	23
ID Validation	24
Signing.....	25
Pavaso Support	26

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

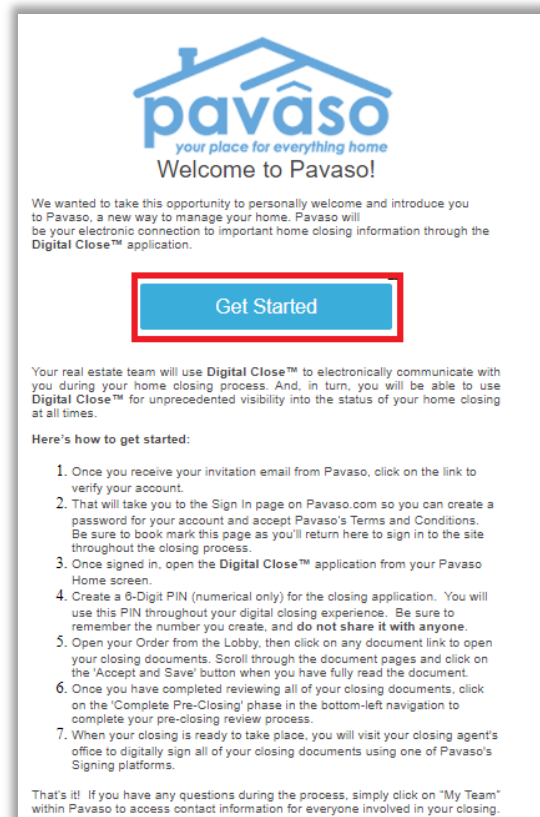
Please refer to <https://pavaso.com/system-requirements/> for the most up-to-date requirements.

Creating Your Pavaso Account

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

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

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 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 katheryn.janeway@mailinator.com

Username ⓘ

Confirm Username

Create your password

Confirm your password

Create account

Terms and Privacy Policy

Terms of Sale and Terms of Use

1. **PAYMENT TERMS**

2. **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.

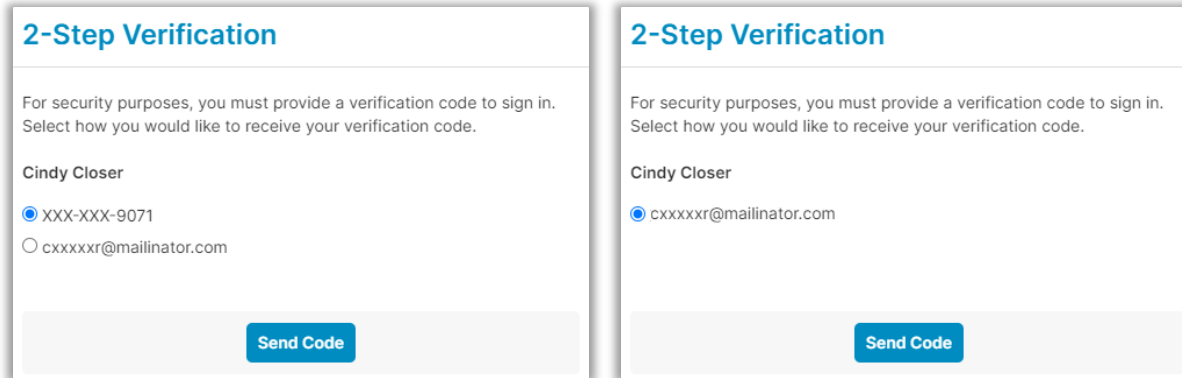
If you are a buyer, borrower, or seller in a real estate transaction in which Pavaso Products or Services will be utilized by a title agent, title insurer, financial institution, settlement services provider, or similar entity involved with your real estate transaction, any charges

I agree, please verify my account

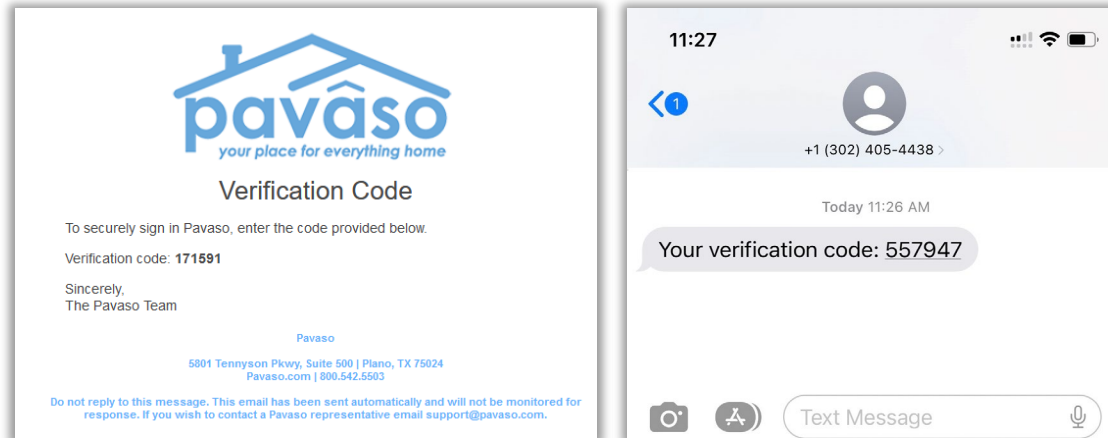
You will be prompted to enter a verification code. After selecting how the code should be sent, select **Send Code**. If you do not see an option to send the code via text, there is not a cell phone number associated with your Pavaso account.

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

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

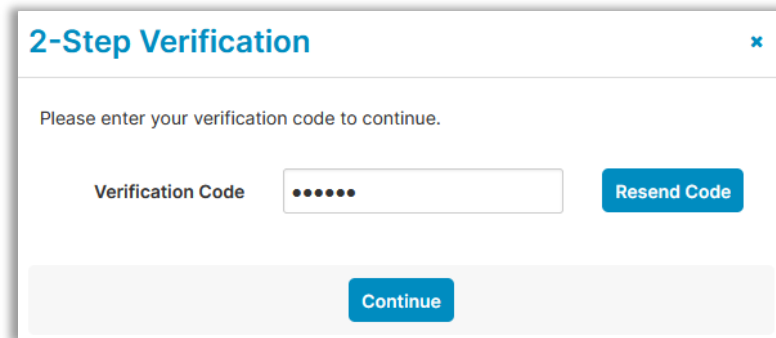


The code will be sent via text or email.



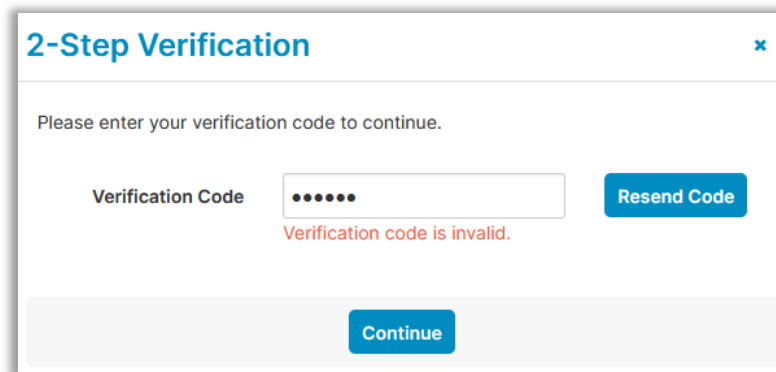
When the code is received, enter it in the **Verification Code** field. If the code needs to be resent, select **Resend Code**. Once the code is entered, select **Continue**.

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



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

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

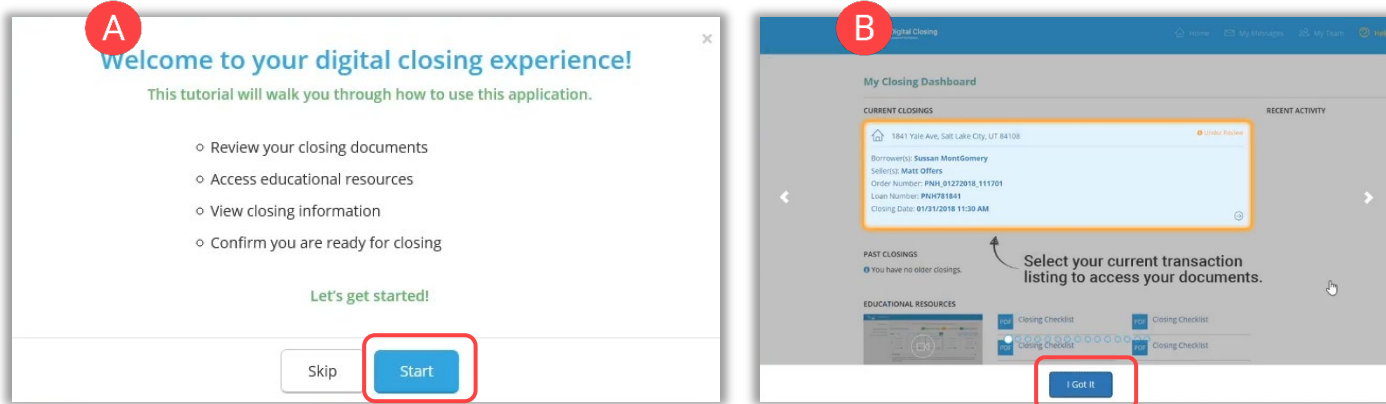


The screenshot shows the same "2-Step Verification" modal window as above. The text "Please enter your verification code to continue." is present. The "Verification Code" input field contains six dots. Below the input field, the error message "Verification code is invalid." is displayed in red text. The "Resend Code" and "Continue" buttons are also visible.

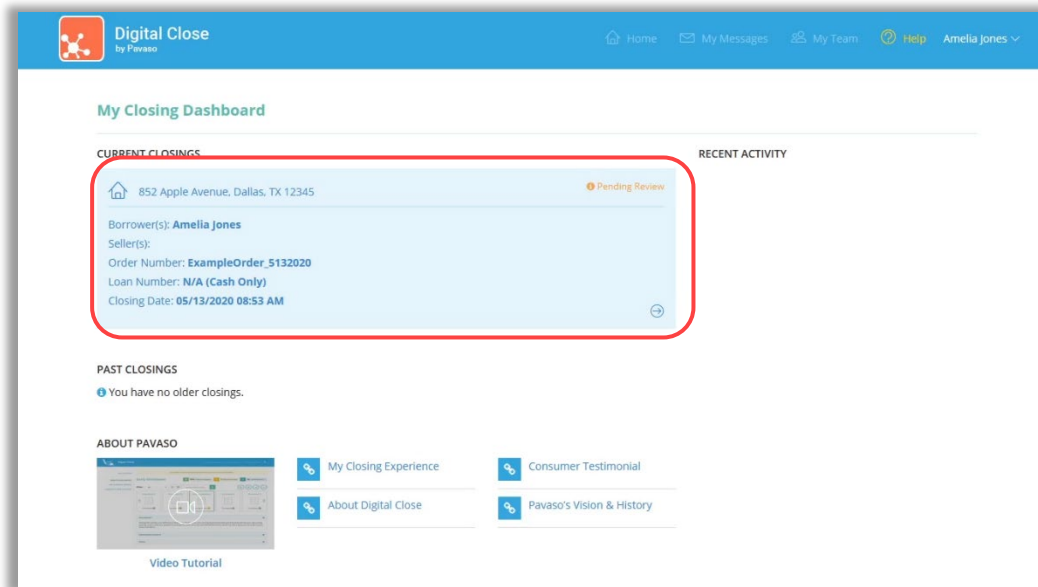
When the correct code is entered, the user can access Pavaso.

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

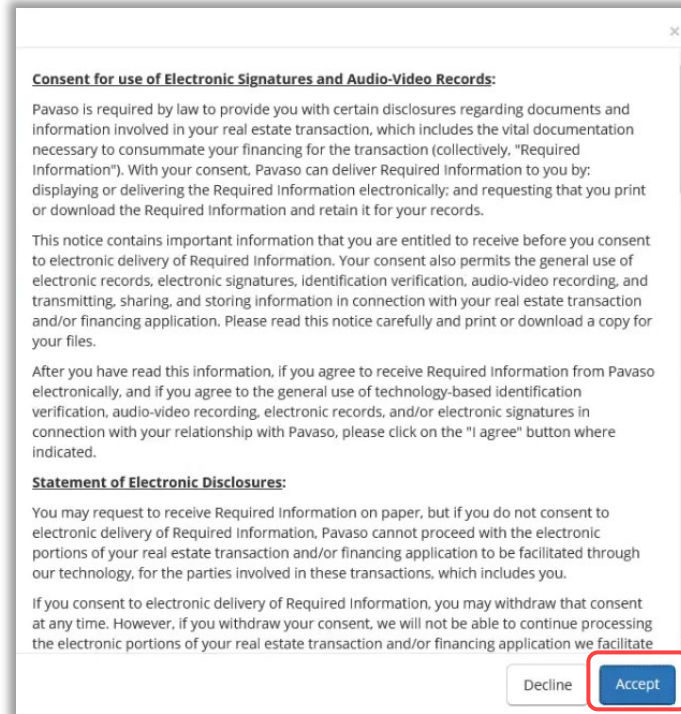
- A. The first time you log in, a prompt will appear to begin a tutorial. Select **Skip** to bypass or **Start** to view.
- B. In the tutorial, click through the pop-up, or select **I Got It** to close the tutorial window.



Select your order from the Closing Dashboard.



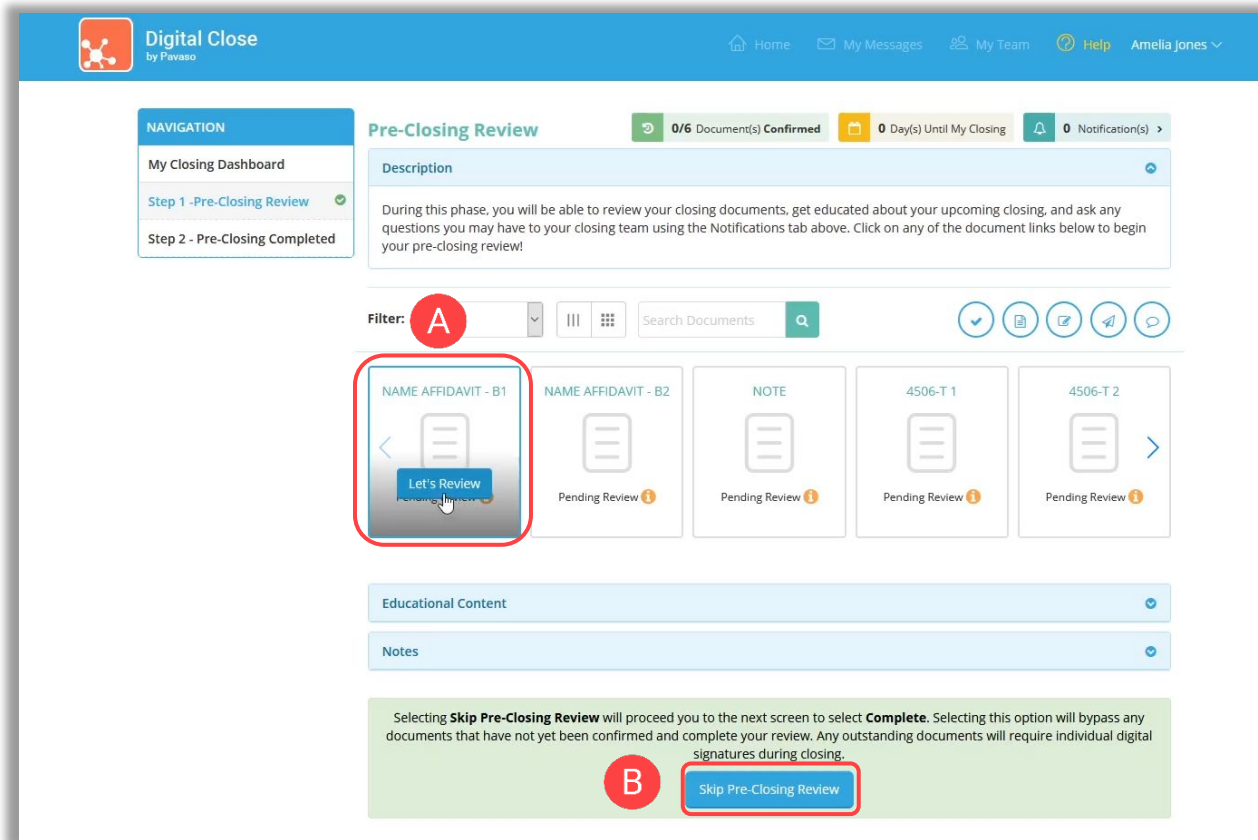
An eConsent appears. Select **Accept** to proceed. If the eConsent is declined accidentally, contact your Lender or Title company for assistance. If you choose to decline the eConsent, you will not be able to sign electronically.



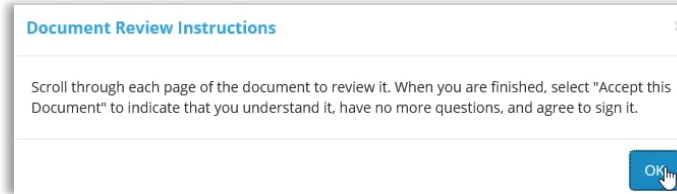
Reviewing Your Documents

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

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

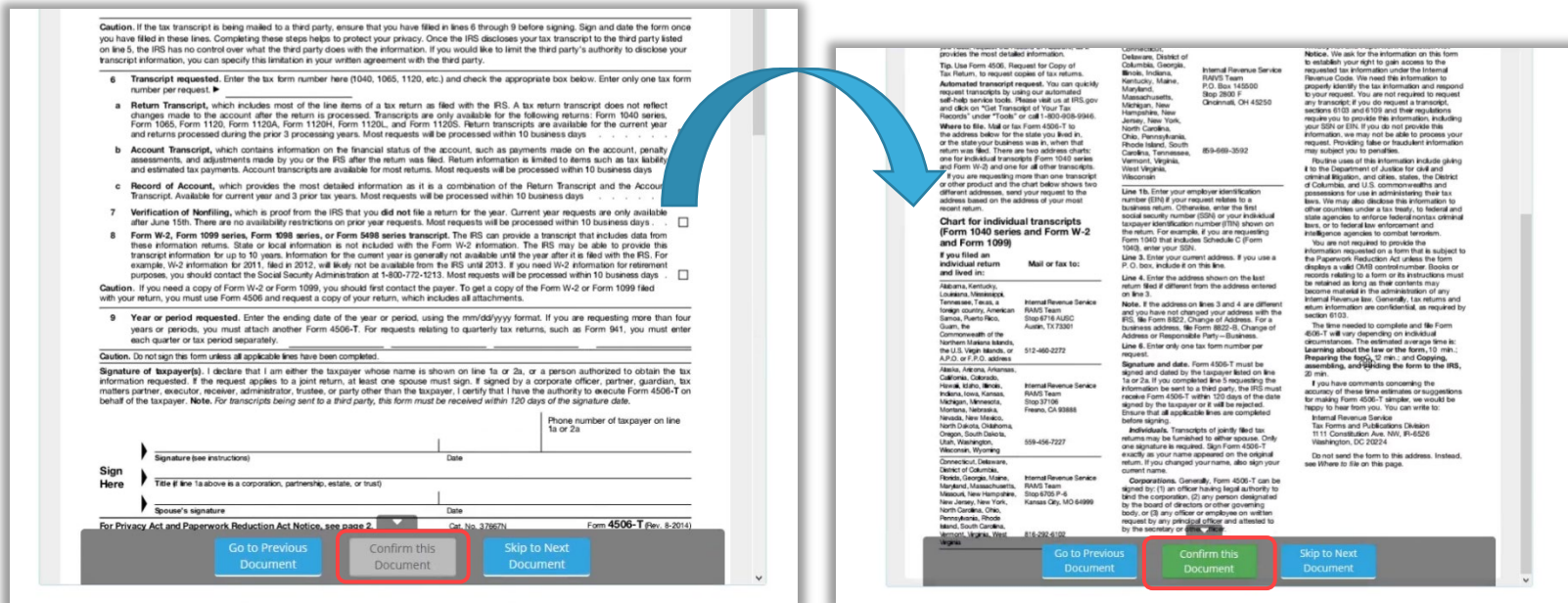


When opening the document list for the first time, instructions appear explaining how to review a document.



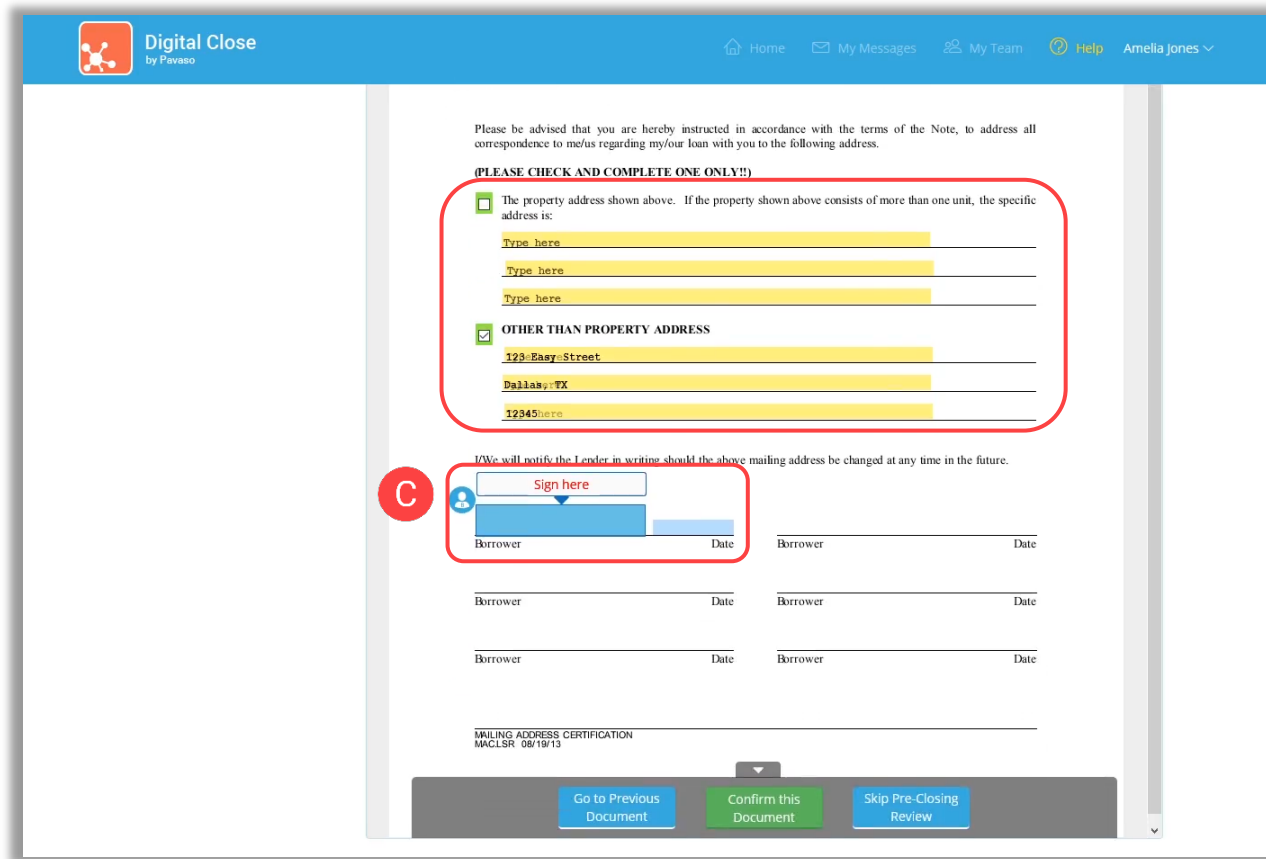
All pages must be reviewed before the **Confirm This Document** button enables.

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



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

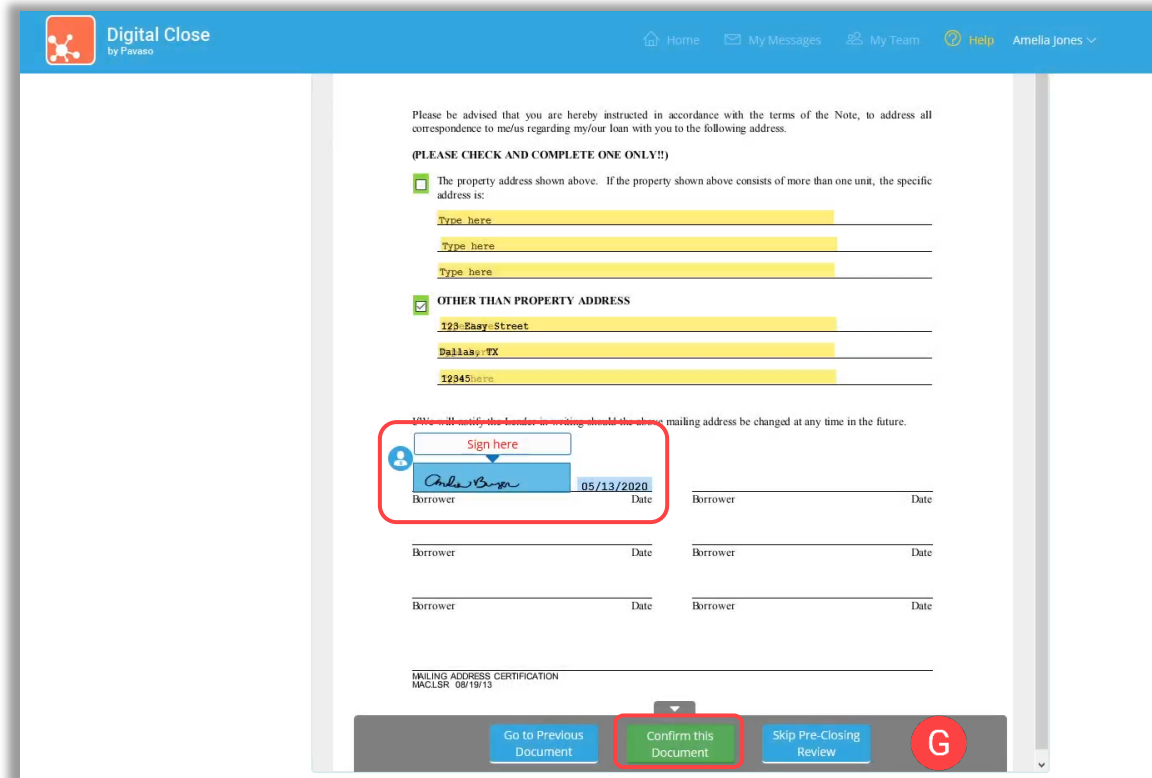
C. Click inside the **Sign here** signature box to generate a digital signature.



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

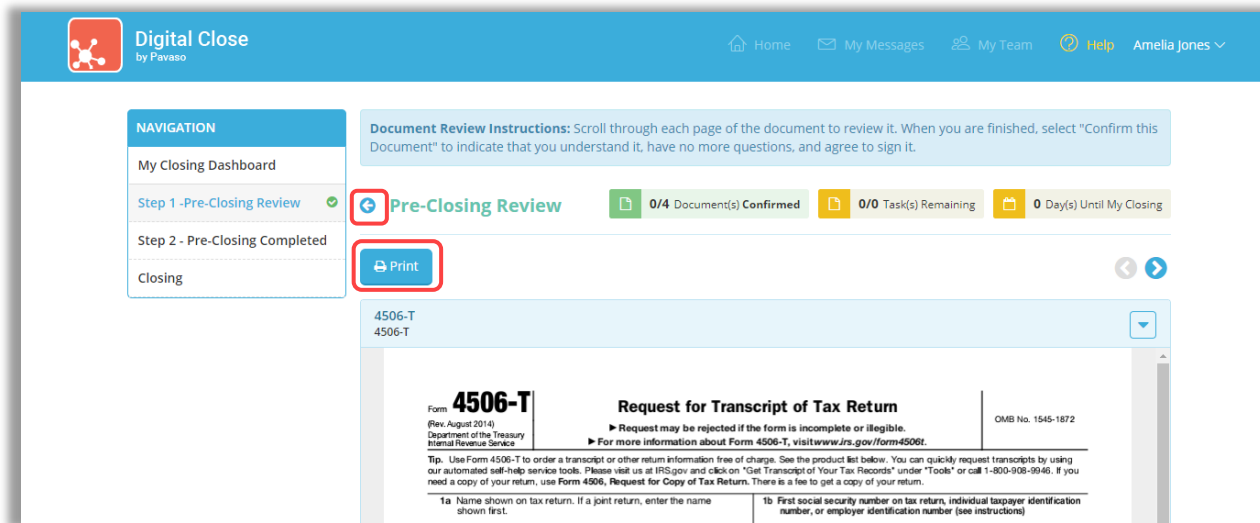


G. Select **Confirm this Document** to finalize the application of your signature onto the document.



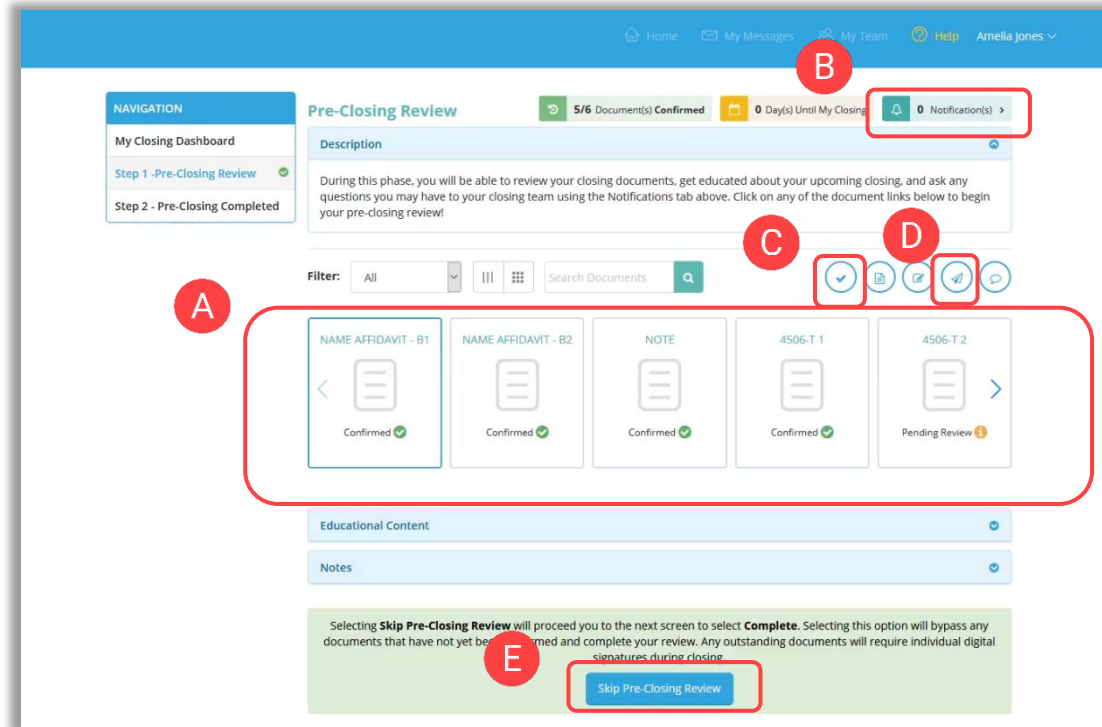
Continue the confirmation of documents until you reach the last document in the list. Once you complete the last document, you will be directed back to the document list.

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



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

- A. All documents you confirmed now display with a Confirmed message. You can view the documents in this list again at any time.
- B. **Notifications** directs you to your Pavaso inbox. Here, you can message your Lender or Closing Agent with questions.
- C. Select the checkmark to bypass the **Pre-Closing Review**. Note that selecting this option may require you to click individually to sign each document, as opposed to having your signature auto-filled. This is the same function as option E.
- D. **Invite 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.

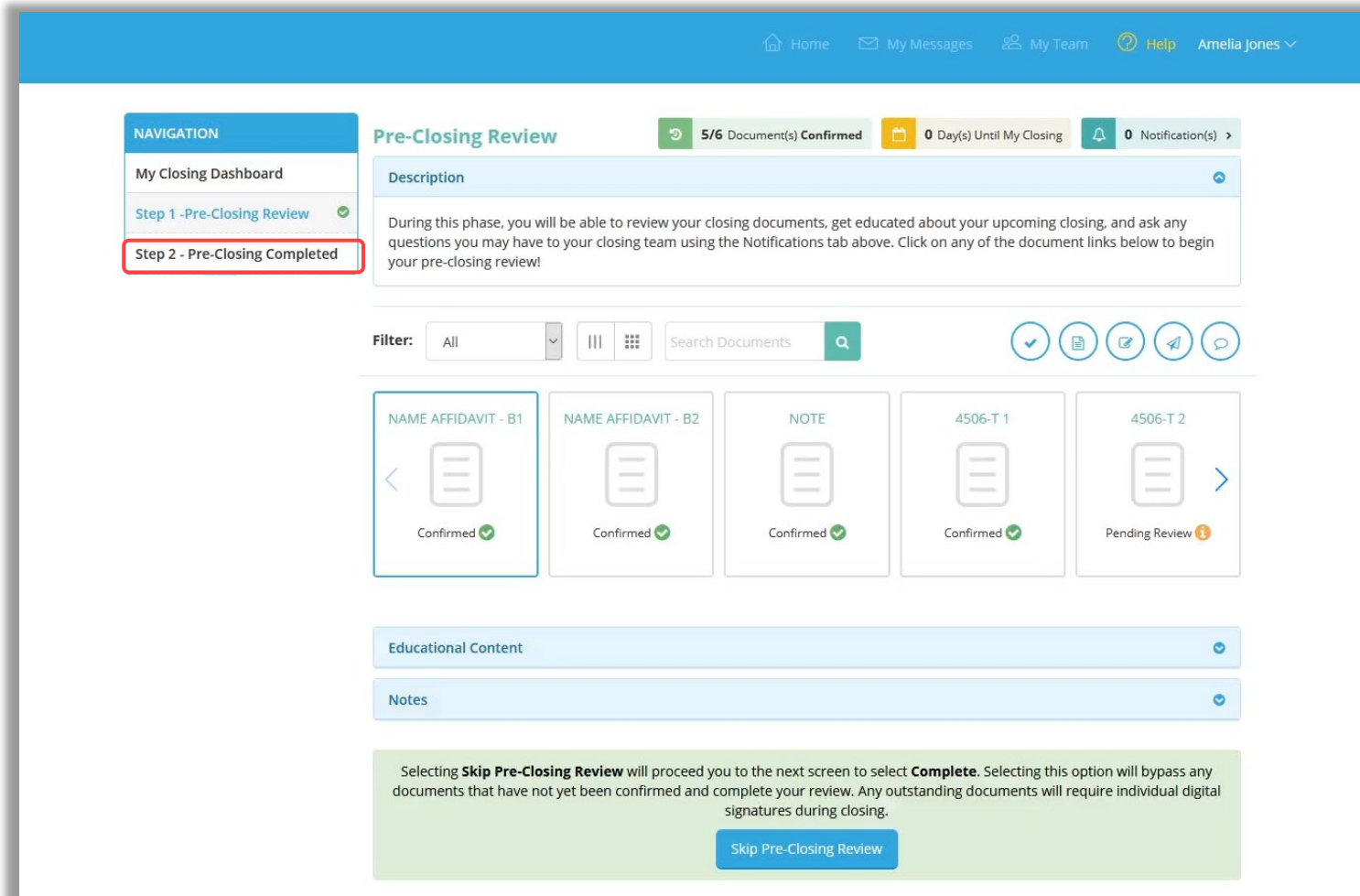


Completing Your Document Review

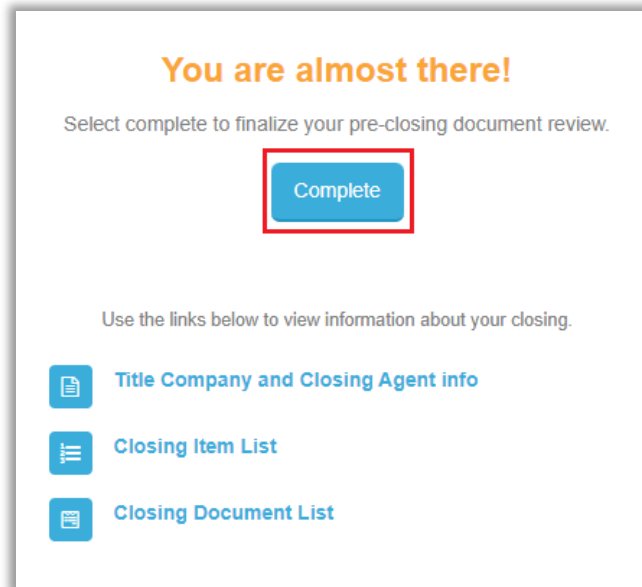
After completing your document review, if you prefer to skip any documents, select the **back arrow** to return to the document list.

The screenshot displays the Digital Close by Pavaso interface. At the top, there is a navigation bar with the logo, 'Home', 'My Messages', 'My Team', 'Help', and the user name 'Amelia Jones'. A left-hand navigation menu lists 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (which is active and marked with a green check), and 'Step 2 - Pre-Closing Completed'. The main content area features a 'Document Review Instructions' box, a 'Pre-Closing Review' header with a back arrow icon, and progress indicators: '3/5 Document(s) Confirmed', '0/0 Task(s) Remaining', and '0 Day(s) Until My Closing'. Below this is a 'Print' button and navigation arrows. The document being reviewed is '4506-T' and is titled 'TEST ORDER Request for Transcript of Tax Return'. The document content includes the form number '4506-T', the date '(Rev. August 2014)', the 'Department of the Treasury Internal Revenue Service', and the OMB No. 1545-1872. A tip at the bottom explains how to use Form 4506-T to request transcripts.

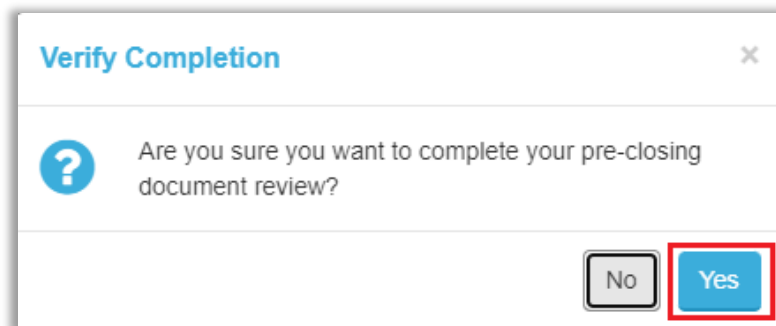
When you're ready to proceed, select **Step 2 – Pre-Closing Completed**.



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



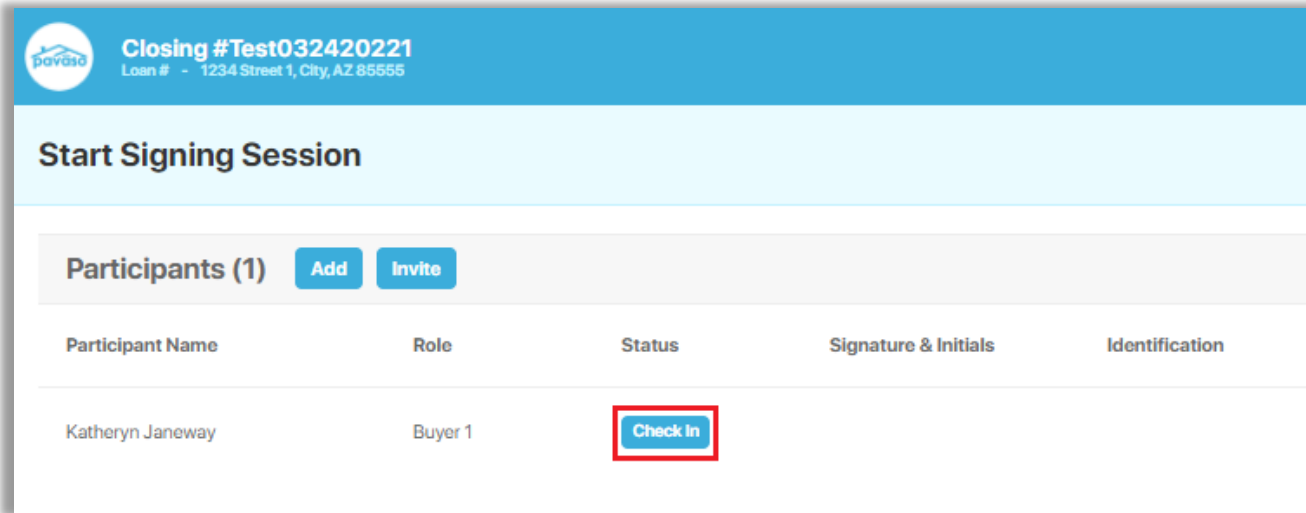
A pop up will prompt you to verify you are finished. Select **Yes**.



The screenshot displays a web interface for a closing process. On the left is a navigation sidebar with a blue header labeled "NAVIGATION". Below the header are three items: "My Closing Dashboard", "Step 1 - Pre-Closing Review" with a green checkmark, and "Step 2 - Pre-Closing Completed" with a green checkmark and a blue dashed border. The main content area has a green heading "Congratulations on Completing Your Pre-Closing Document Review!". Below the heading is a sub-heading "Use the links below to view information about your closing." followed by three blue square icons with white symbols, each next to a text link: a document icon for "Title Company and Closing Agent info", a list icon for "Closing Item List", and a document icon for "Closing Document List".

Check In

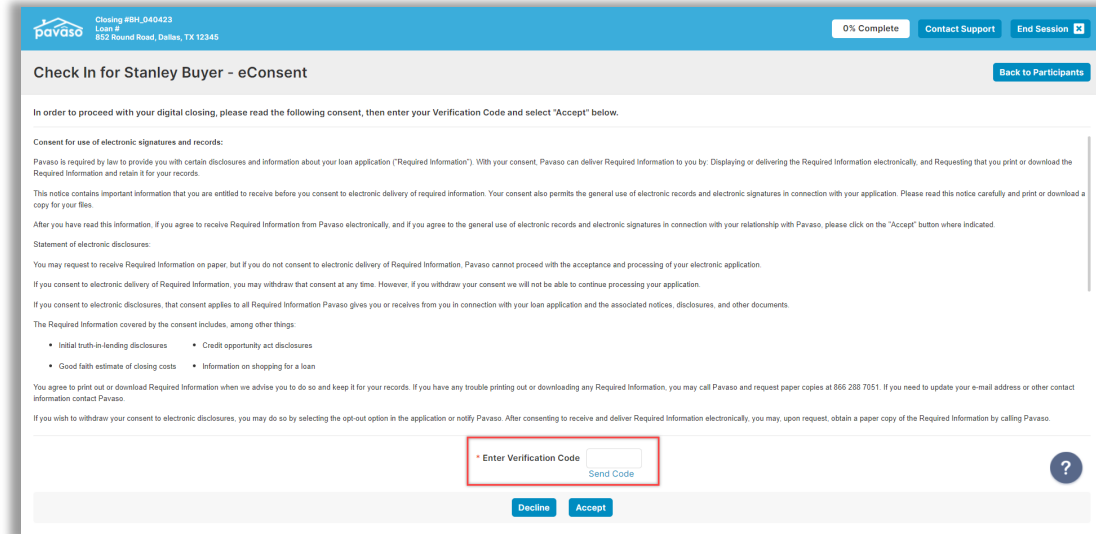
The Notary will begin the check-in process by adding any applicable Signers to the session.



The screenshot shows a web interface for starting a signing session. At the top, there is a blue header with the Pavaso logo, the text "Closing #Test032420221", and "Loan # - 1234 Street 1, City, AZ 85555". Below the header is a light blue section titled "Start Signing Session". Underneath, there is a section for "Participants (1)" with "Add" and "Invite" buttons. A table lists the participants with columns for "Participant Name", "Role", "Status", "Signature & Initials", and "Identification". One participant, "Katheryn Janeway" (Buyer 1), is listed with a "Check In" button in the Status column, which is highlighted with a red box.

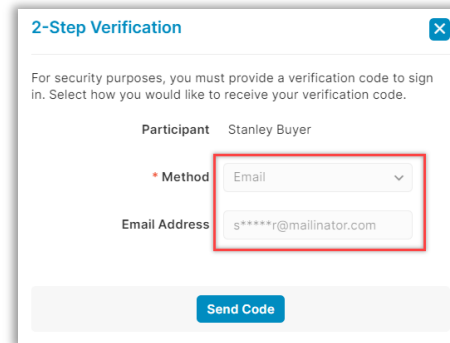
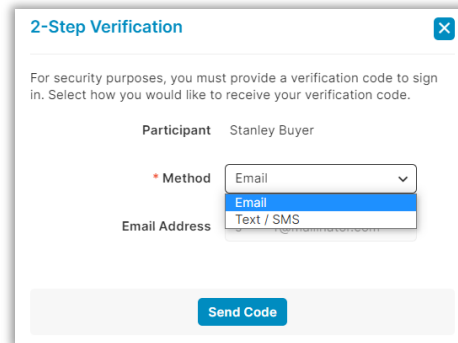
Participant Name	Role	Status	Signature & Initials	Identification
Katheryn Janeway	Buyer 1	Check In		

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.

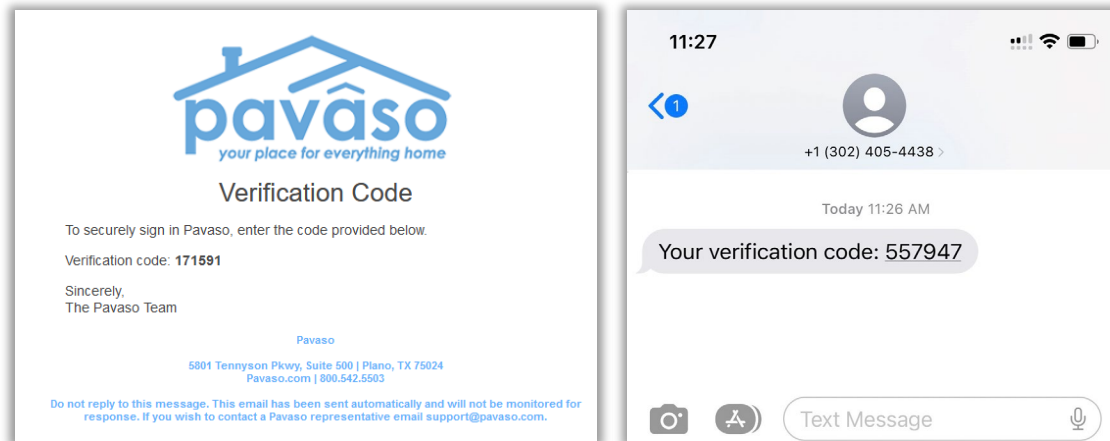


The user selects either **Email** or **Text/SMS** to receive the code. If the dropdown is grayed out, this means the user does not have a cell phone number associated with their Pavaso profile and the code must be sent via email. The code is valid for 15 minutes.

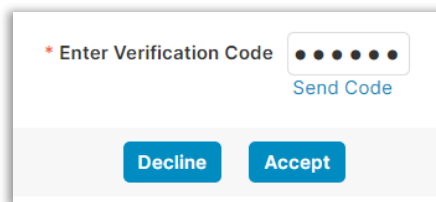
[How do I update my email or cell phone number?](#)



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

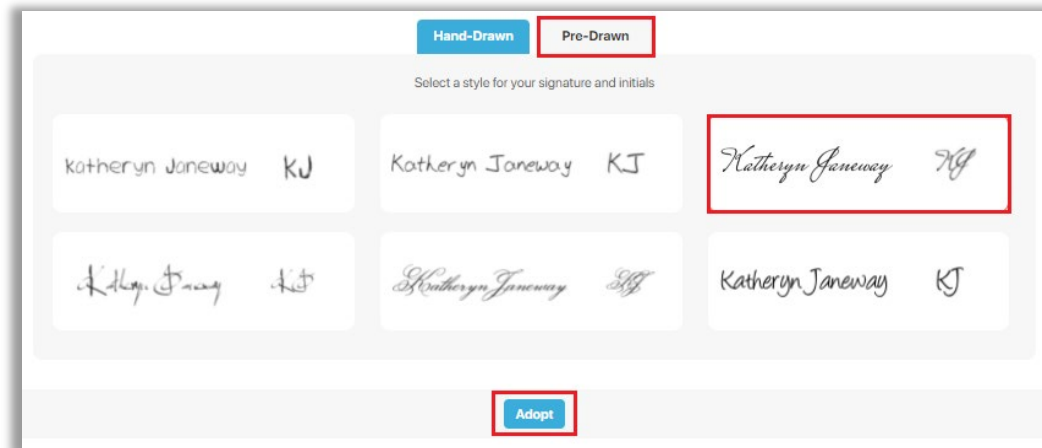
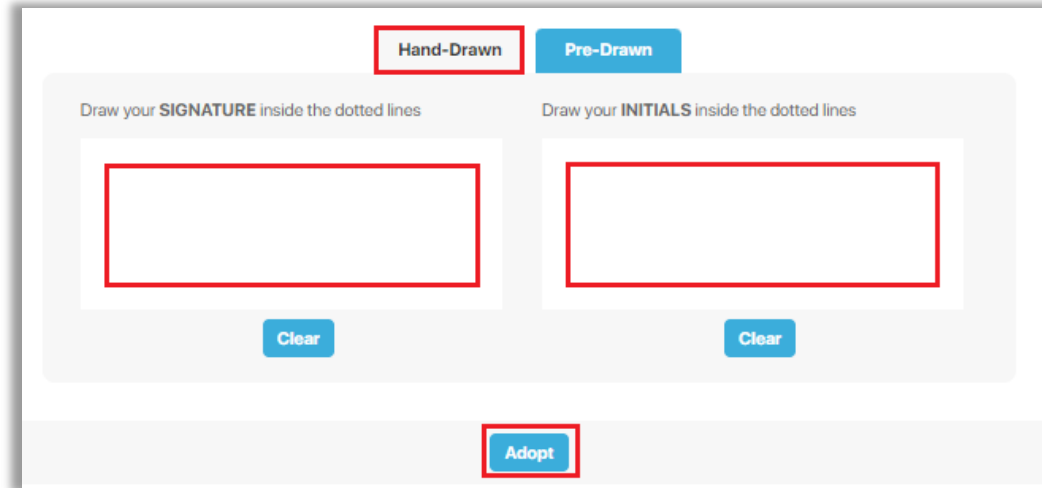


Enter the code and select **Accept**.



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.



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 85655

Record

NAME AFFIDAVIT - Janeway

Continue >

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

are one and the same person.

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

Katheryn Janeway
Print or Type Name

Arizona
State/Commonwealth of:

Signature
03/07/2022

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

Phone/ Closing Hotline: (866) 288-7051

Email: support@pavaso.com

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