



Multi-Device Closing* (MDC)

Signer Guide

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Pavaso, Inc.

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Before You Begin

What is In Person Multi-Device Closing?

In Person Multi-Device Closing (MDC) is the act of signing and notarizing documents on separate devices in the same location as the Notary.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every Signer participating in an MDC session. The following are acceptable forms of identification (ID):

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

Minimum System Requirements

Please refer to <https://pavaso.com/system-requirements/> for current system requirements.

Completing Your Pre-Closing Document Review

Create An Account

Log into your email and select **Get Started**.



**New Order in Pavaso's
Digital Close? Application**

You have been associated with a new Order in Pavaso's **Digital Close?** application. To view your new Order, you can log into your Pavaso account and open the **Digital Close?** app from your dashboard.

Get Started

With Digital Close you will be able to:

- Get status updates on your closing, at your convenience
- Access, view and electronically sign important documents
- Communicate electronically with everyone involved in your closing
- Ensure you are prepared for closing day

If you have any questions or want to give us some feedback, feel free to email us directly at support@pavaso.com.

Create your account. Enter a username (which can be your email address) and a strong password, then select **Create account**.

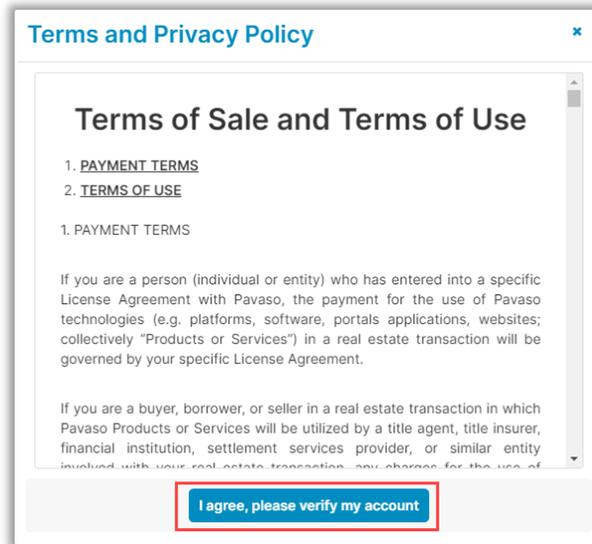
Create your account ✕

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	willriker@mailinator.com
Username	<input type="text" value="willriker@mailinator.com"/> i
Confirm Username	<input type="text" value="willriker@mailinator.com"/>
Create your password	<input type="password" value="....."/> i
Confirm your password	<input type="password" value="....."/>

Create account

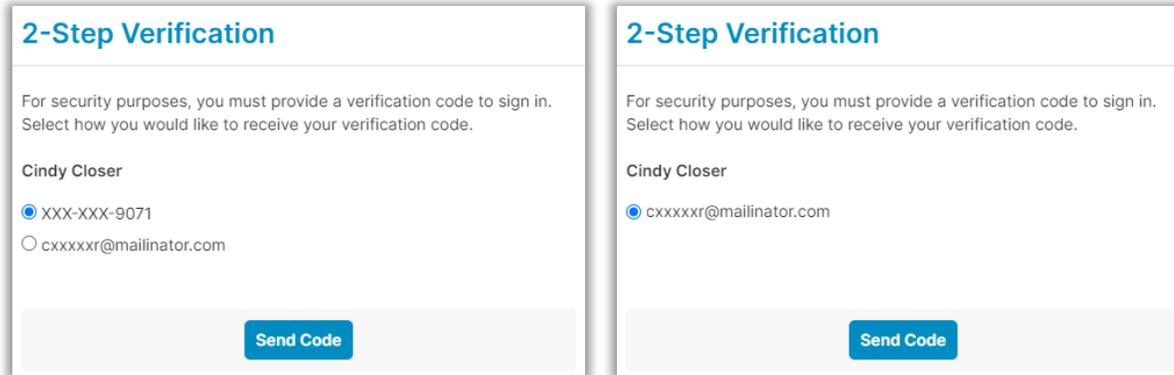
Read and consent to the Terms of Sale and Terms of Use by selecting **I agree, please verify my account**.



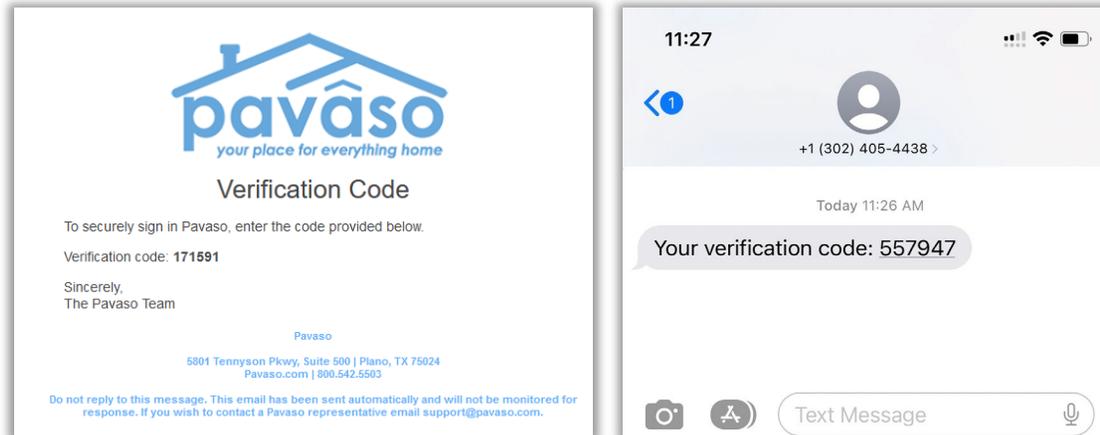
The system prompts the user to select how they would like their code to be sent. If the prompt does not include an option to select a phone number, this user does not have a phone number saved to their Pavaso profile.

After selecting how the code should be sent, select **Send Code**.

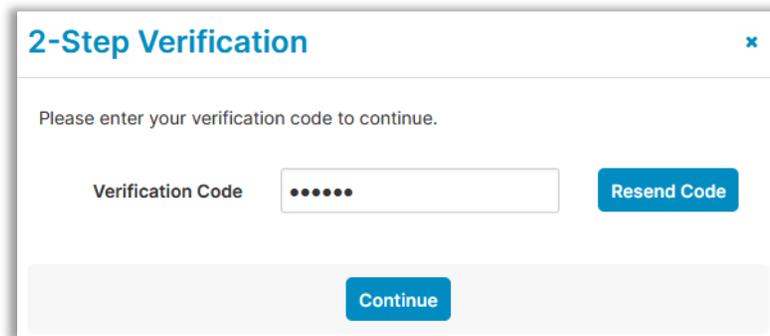
Note: If selecting the option to receive a text message, the cell phone being used must be able to receive text messages from a US-based phone number. Third-party messaging apps are not supported.



The code will be sent via text or email.

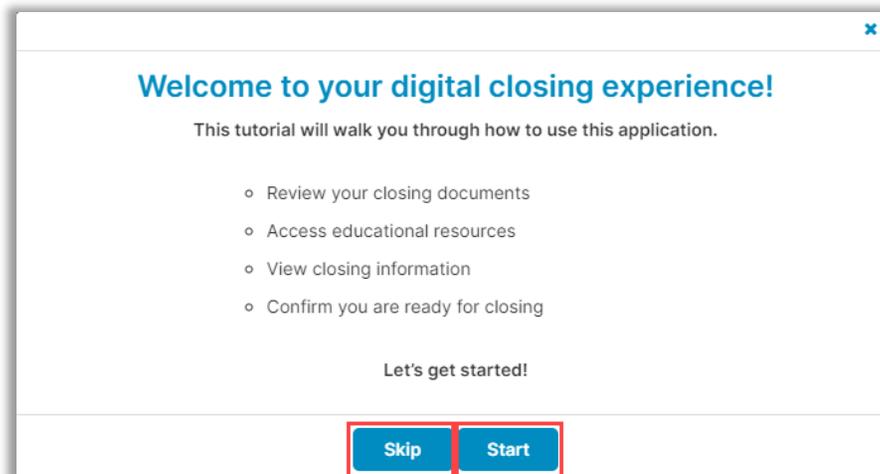


When the code is received, the user enters it in the **Verification Code** field. If the code needs to be resent, select **Resend Code**. Once the code is entered, select **Continue**.



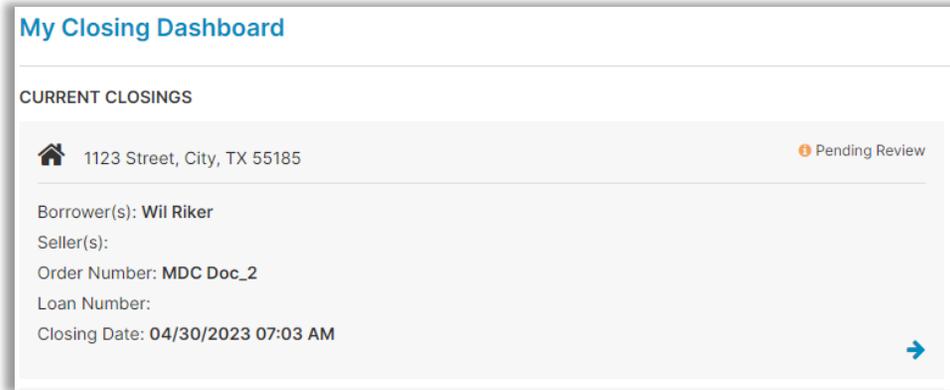
The screenshot shows a dialog box titled "2-Step Verification" with a close button (x) in the top right corner. The main text reads "Please enter your verification code to continue." Below this, there is a label "Verification Code" followed by a text input field containing six dots. To the right of the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

Select **Skip** to bypass the digital closing tutorial, or **Start** to access it.

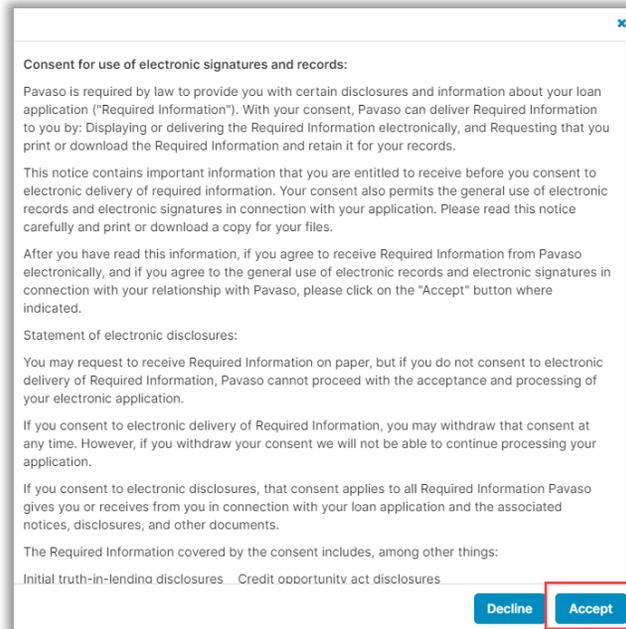


The screenshot shows a dialog box titled "Welcome to your digital closing experience!" with a close button (x) in the top right corner. Below the title, it says "This tutorial will walk you through how to use this application." followed by a bulleted list of four items: "Review your closing documents", "Access educational resources", "View closing information", and "Confirm you are ready for closing". Below the list is the text "Let's get started!". At the bottom of the dialog are two blue buttons: "Skip" and "Start", both of which are highlighted with a red border.

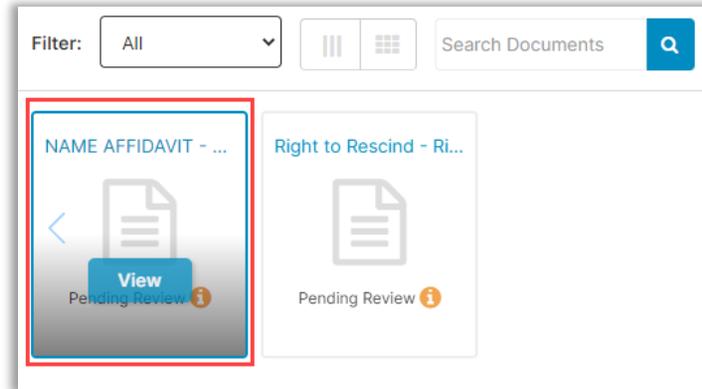
Select the **Order** from the My Closing Dashboard.



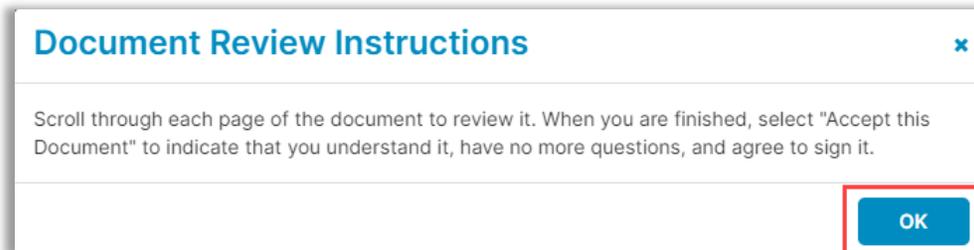
Select **Accept** after reading the consent.



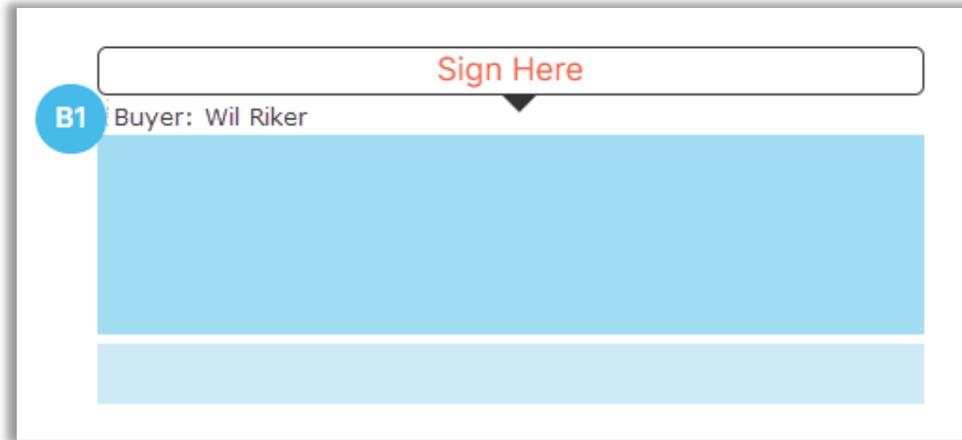
Select documents one at a time to review.



Select **OK**.



While reviewing documents, look for signature boxes that may need signing. Select the box to sign.



Once reviewed, select **Confirm this Document**. This will automatically open the next document.

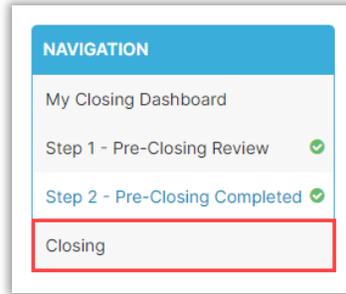


Once these steps are complete, your Closing Agent will be notified.

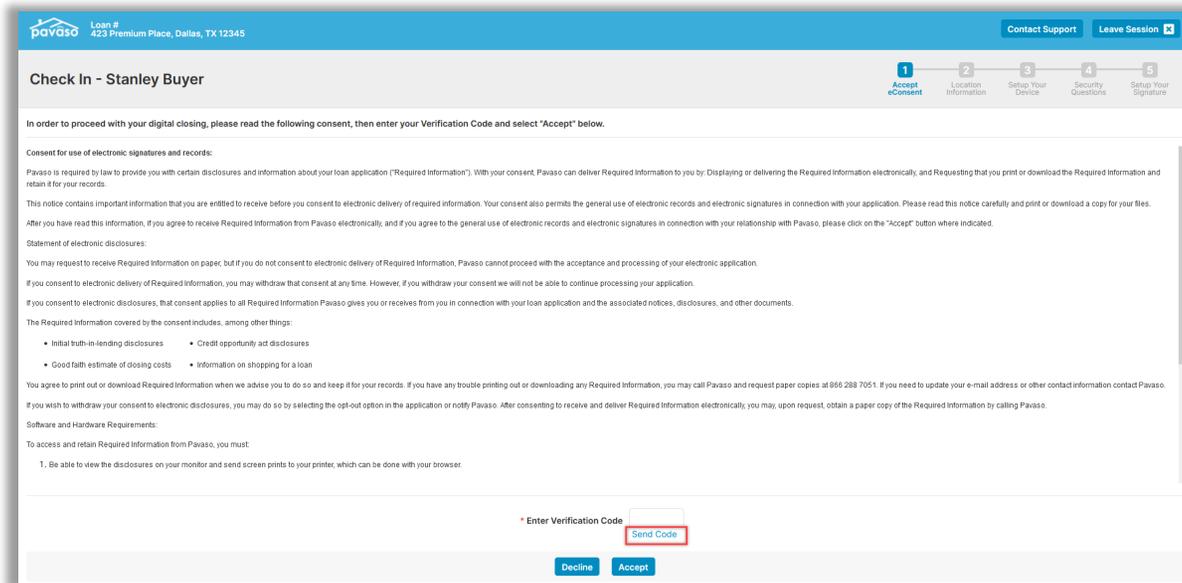


Completing the Signing

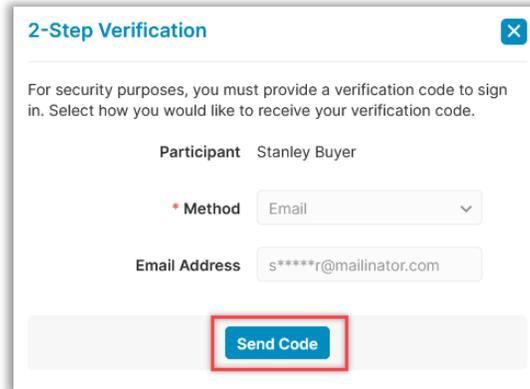
When you are signing documents at the same location as the Notary, select **Closing**.



You will be prompted to enter a verification code. Select **Send Code**. This process is the same for each Signer.

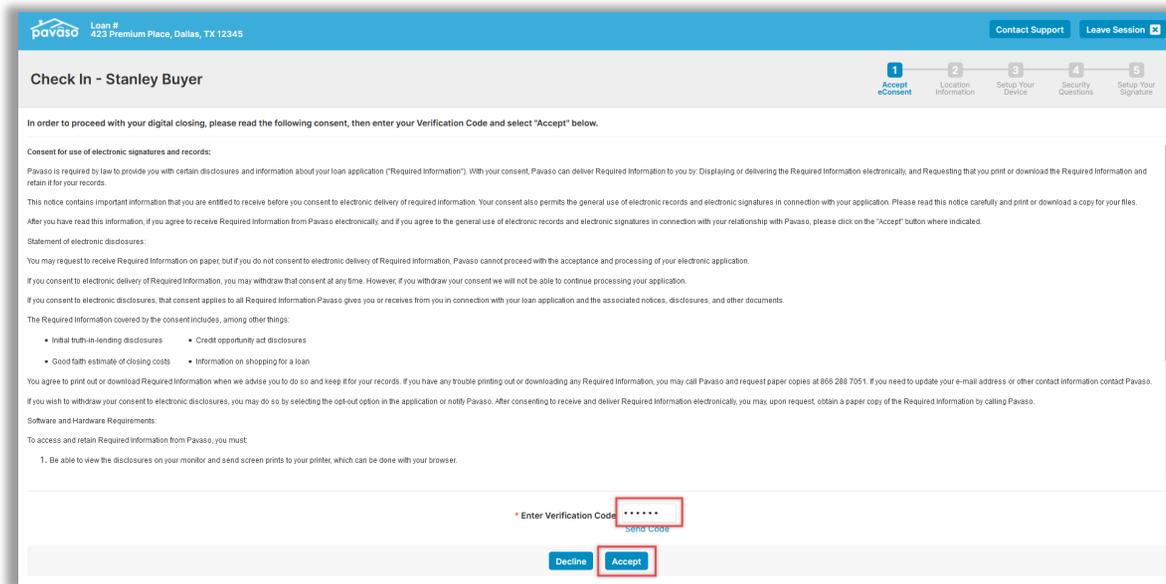


The code can be sent via email or text message. If the dropdown is grayed out and only shows the email option, this means a cell phone is not associated with your account.



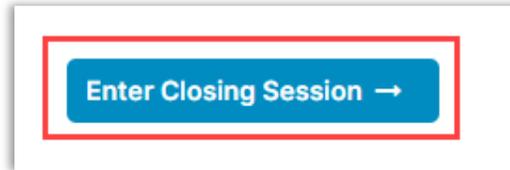
A dialog box titled "2-Step Verification" with a close button (X) in the top right corner. The text inside reads: "For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code." Below this, there is a "Participant" field with the value "Stanley Buyer". A "Method" dropdown menu is set to "Email". An "Email Address" field contains "s*****r@mailinator.com". At the bottom, a "Send Code" button is highlighted with a red rectangular box.

Enter the code and select **Accept** to proceed. Each Signer will need their own code.



A screenshot of the "Check In - Stanley Buyer" screen. At the top left is the Pavaso logo and "Loan # 423 Premium Place, Dallas, TX 12345". At the top right are "Contact Support" and "Leave Session" buttons. A progress bar shows five steps: 1. Accept eConsent (active), 2. Location Information, 3. Setup Your Device, 4. Security Questions, and 5. Setup Your Signature. The main content area contains a consent form with the heading "In order to proceed with your digital closing, please read the following consent, then enter your Verification Code and select 'Accept' below." The consent text includes sections for "Consent for use of electronic signatures and records", "Statement of electronic disclosures", "The Required Information covered by the consent includes", and "Software and Hardware Requirements". At the bottom of the consent area, there is a field labeled "* Enter Verification Code" with a masked input field (*****). Below this field is a "Send Code" button. At the very bottom of the screen are "Decline" and "Accept" buttons. The "Accept" button is highlighted with a red rectangular box.

Select **Enter Closing Session**.



Enter your **PIN**, then select **Accept**.

Check In - Wil Riker 1 Accept eConsent 2 Setup Your Signature

In order to proceed with your digital closing, please read the following consent, then enter your Pavaso PIN 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;

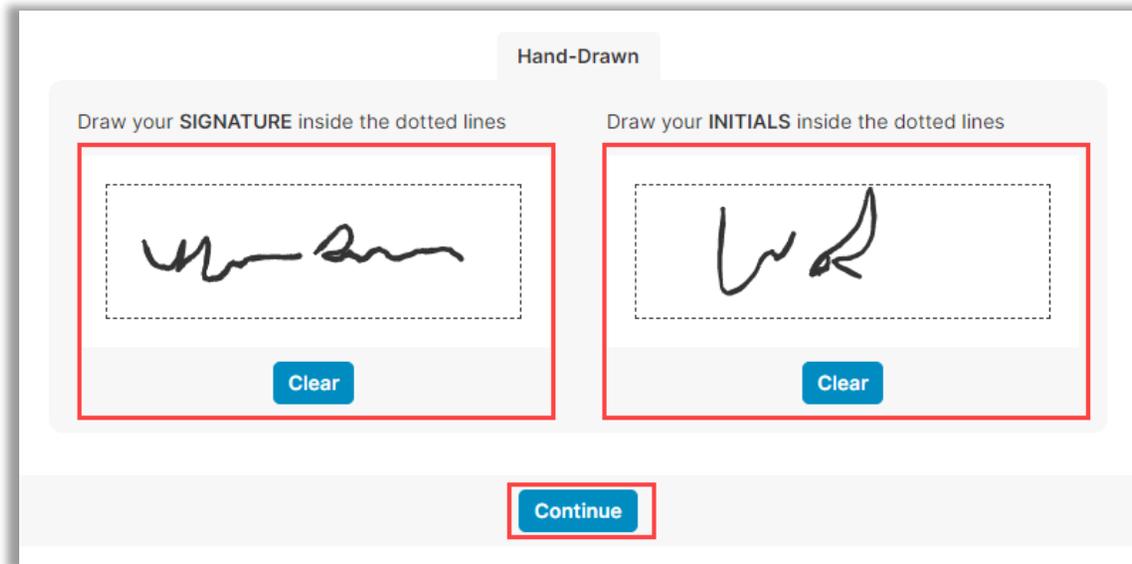
You agree to print out or download Required Information when we advise you to do so, and keep it for your records. If you have any trouble printing out or downloading any Required Information, you may call Pavaso and request paper copies at 866 288 7051. If you need to update your e-mail address or other 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 after closing. After consenting to receive and deliver Required Information electronically, you may, upon request, obtain a paper copy of the

* Enter PIN [Reset PIN](#)

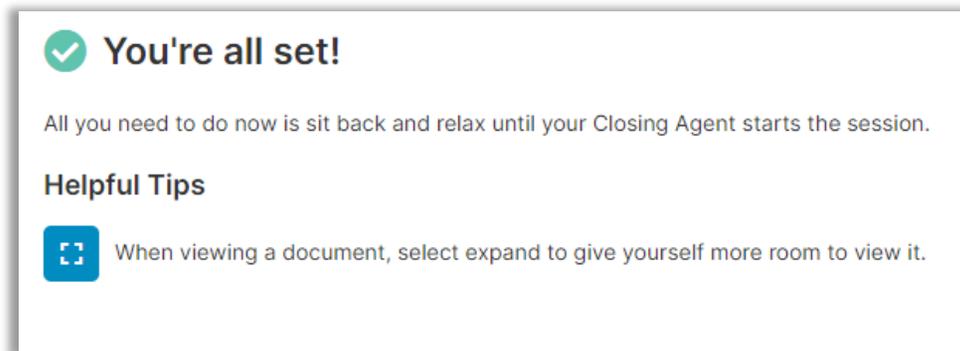
[Decline](#) [Accept](#)

Draw your signature and initials. If you signed documents during the Pre-Closing Review, this step may already be complete. Select **Continue**.



The interface is titled "Hand-Drawn" and contains two side-by-side drawing areas. The left area is labeled "Draw your SIGNATURE inside the dotted lines" and shows a cursive signature "M. S." inside a dashed rectangular box. Below this box is a blue "Clear" button. The right area is labeled "Draw your INITIALS inside the dotted lines" and shows the initials "MS" inside a dashed rectangular box. Below this box is a blue "Clear" button. At the bottom center of the interface is a blue "Continue" button.

The Notary will validate your ID at the signing.



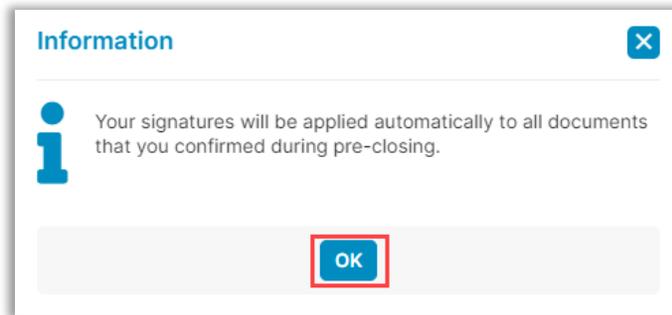
✓ You're all set!

All you need to do now is sit back and relax until your Closing Agent starts the session.

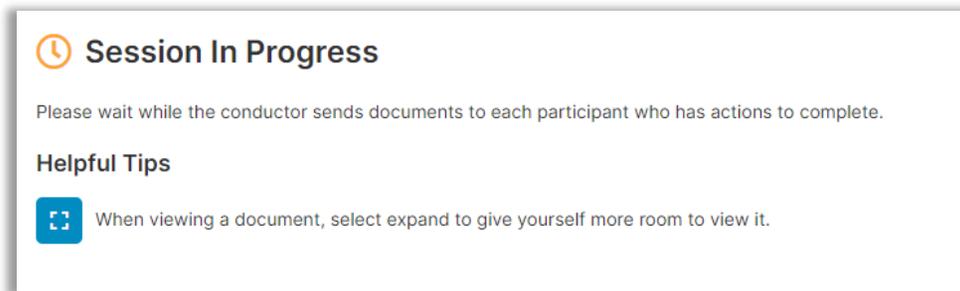
Helpful Tips

-  When viewing a document, select expand to give yourself more room to view it.

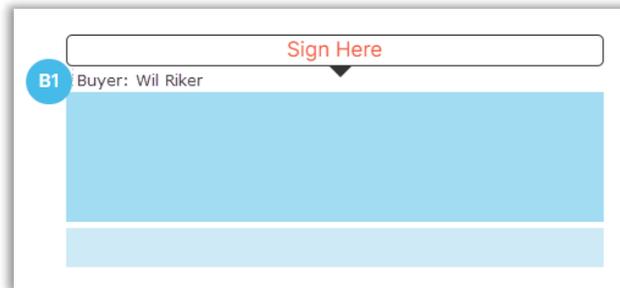
Once the Notary has started the signing session, a pop-up will show. Select **OK**.



When the screen below displays, the Notary is preparing to send a document for you to sign.



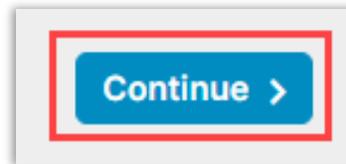
When a document is sent to you, select the signature tag to add your signature.



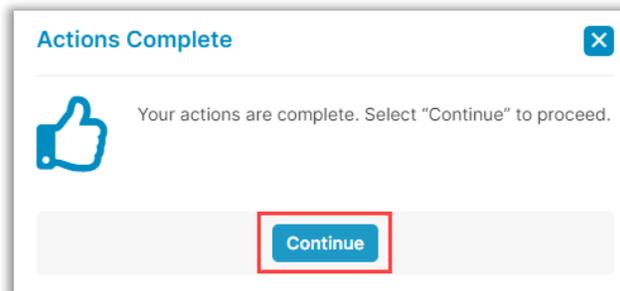
A tool bar is available to zoom in or out and add signatures, dates and text, if needed.



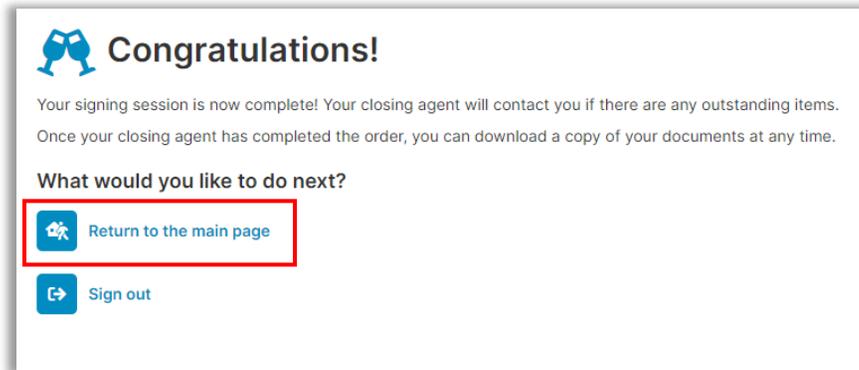
Once you finish reviewing or signing a document, select **Continue**.



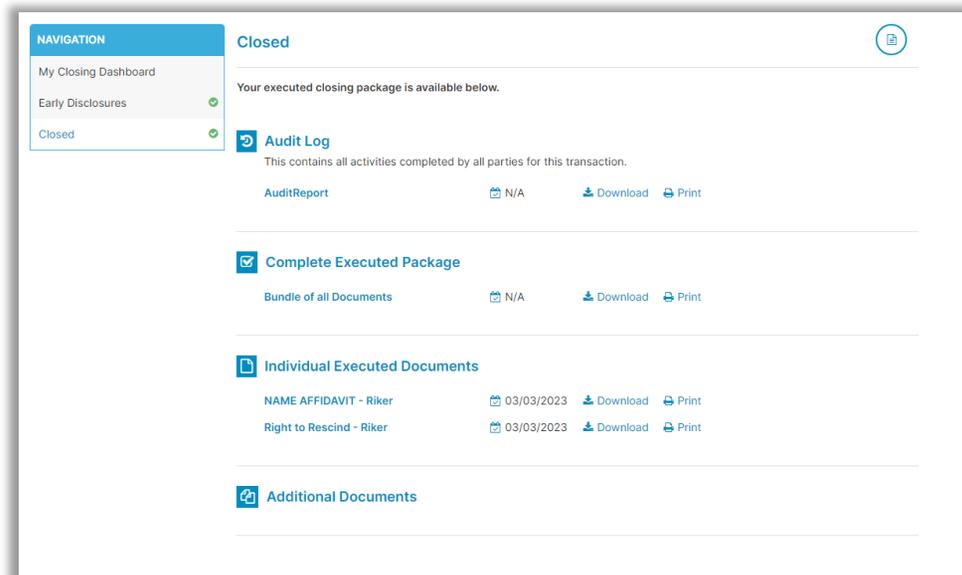
A pop-up message will display after all actions are complete. Select **Continue** to close this window.



You will see the message below when your signing session is complete. Your Notary may need to complete additional tasks before your documents are finalized. Select **Return to the main page** to download or print completed documents.



Documents can be printed or downloaded from this screen.



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](#)