

Signer Pre-Closing Document Review & System Test Prior to a Remote Online Notary* (RON) Signing Session

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Pavaso, Inc.

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Minimum System Requirements

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

Pre-Closing Document Review

After selecting the link in the account invitation email, you 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.



| Your email | newmember@email.com | |
|-----------------------|---------------------|---|
| Username | yournewusername | 0 |
| Confirm Username | yournewusername | |
| Create your password | ••••• | 0 |
| Confirm your password | ••••• | |

You will select **Digital Close** from your dashboard. A prompt appears to generate a six-digit PIN. This PIN will be required to access the signing.

| | New PIN |
|---------------|---|
| | Please create a 6-digit PIN. You will use this PIN each me you use this application. |
| | ****** Confirm New PIN* |
| | ***** |
| Digital Close | Save |

All orders appear on your Closing Dashboard. Selects the order to open it.

| Digital Close | |
|--|------------------|
| My Closing Dashboard | |
| CURRENT CLOSINGS | RECENT ACTIVITY |
| 456 Apple Avenue, Dallas, TX 12345 Borrower(s): Edler(s): Order Number: ExampleOrder_2020 Loan Number: ExampleOrder_2020 Closing Date: 04/13/2020 09:39 AM | • Pending Review |
| PAST CLOSINGS You have no older closings. | |

Selecting the order from the Dashboard opens the order to begin document review. You are required to eConsent, which is achieved by selecting the **Accept** button.

| Consent for use of Elec | ctronic Signatures and Audio-Video Records: |
|---|--|
| Pavaso is required by la information involved in necessary to consumma Information"). With you displaying or delivering or download the Requir | w to provide you with certain disclosures regarding documents and your real estate transaction, which includes the vital documentation te your financing for the transaction (collectively, "Required r consent, Pavaso can deliver Required Information to you by: the Required Information electronically; and requesting that you print ed Information and retain it for your records. |
| This notice contains imp to electronic delivery of electronic records, elect transmitting, sharing, ar and/or financing applica your files. | portant information that you are entitled to receive before you consent Required Information. Your consent also permits the general use of ronic signatures, identification verification, audio-video recording, and ad storing information in connection with your real estate transaction titon. Please read this notice carefully and print or download a copy for |
| After you have read this electronically, and if you verification, audio-video connection with your re indicated. | information, if you agree to receive Required Information from Pavaso agree to the general use of technology-based identification recording, electronic records, and/or electronic signatures in lationship with Pavaso, please click on the "I agree" button where |
| tatement of Electron | ic Disclosures: |
| You may request to rece electronic delivery of Re portions of your real est our technology, for the p | eive Required Information on paper, but if you do not consent to quired Information, Pavaso cannot proceed with the electronic tate transaction and/or financing application to be facilitated through parties involved in these transactions, which includes you. |
| If you consent to electro at any time. However, if the electronic portions o | nic delivery of Required Information, you may withdraw that consent you withdraw your consent, we will not be able to continue processing of your real estate transaction and/or financing application we facilitate |
| | Decline |

- A. Selecting the Let's Review button opens the document package.B. Skip Pre-Closing Review bypasses the review of documents.

| Digital Close | | 🕼 Home 🛛 My Mess | iages 🖄 My Team 🔇 | Help Example S |
|---|---|---|---|---------------------------------------|
| NAVIGATION | Pre-Closing Review গু | 0/1 Document(s) Confirmed | Day(s) Until My Closing | 0 Notification(s) > |
| My Closing Dashboard | Description | | | ۵ |
| Step 1 -Pre-Closing Review Step 2 - Pre-Closing Completed | During this phase, you will be able to review you questions you may have to your closing team us your pre-closing review! | ir closing documents, get educated al ing the Notifications tab above. Click | bout your upcoming closing, a on any of the document links | and ask any below to begin |
| | Filter: All • III III Sea | rch Documents Q | | |
| | Example Loan Packa | | | > |
| | Educational Content | | | ٥ |
| | Notes | | | ٢ |
| | Selecting Skip Pre-Closing Review will proceed documents that have not yet been confirmed a | d you to the next screen to select Co nd complete your review. Any outstar signatures during closing. Skip Pre-Closing Review | mplete. Selecting this option nding documents will require | will bypass any individual digital |

After selecting Let's Review you will see a document viewer.

- A. You can print a copy of a document from this view if desired.
 B. All pages of the document must be opened before the Confirm this Document button will enable.
- C. Skip Pre-Closing Review is also available from this view.

| NAVIGATION | Document Review Instructions: Scro Document" to indicate that you unders | I through each page of the docur tand it, have no more questions, | nent to review it. When you are finished, sele and agree to sign it. | ect "Confirm this |
|--------------------------------|--|--|--|---|
| Step 1 Bra Closing Paview | O Des Clasies Deview | D 0/4 D | | Allerine fieres |
| Step 2 Dra Clasing Completed | G Pre-closing keview | Comment(s) Comment | | y(s) once wy closen |
| Step 2 - Pre-closing completed | e Print | | | (|
| | Example Loan Package Example Loan Package | | | - |
| | Closing Disclosur Closing Information Date Issued: Childing Date Childing Dat | e Instorm is a state document with yo Transaction Information Borrower Michael Jones an 123 Anywhere St Stee Cole and A 321 Somewhere Anytown, ST 123 Ficus Bank Lender Ficus Bank \$162,000 NO 3.875% NO | ment of Infail loan terms and closing costs. Compare in it Loan Estimate. Loan Information d Mary Stone Loan Term 30 years s Purchase s Product Fixed Rate my Doe Drive Loan Type 8 Commentional 45 UVA UVA Loan ID # 123459789 MtC # 000654321 amount increase after closing? | A |
| | Monthly Principal & Interest See Projected Payments below for your | \$761.78 NO | | _ |
| | Estimated Total Monthly Payment | Does the | loan have these features? | - 1 |
| | Prepayment Penalty | YES · | As high as \$3,240 if you pay off the loan during th first 2 years | ne |
| | Partial Payments Your lender Imay accept payments that are less (partial payments) and apply then payment, and then apply the full does not accept any partial paym if this loan is sold, your new lender must Security Interest You are granting a security interest in 455 Somewhore Aver, Anyrows, 712 are | than the full amount due to your loan. The set of the symmet to your loan. ths. have a different policy. to right set of the symmet to your loan. the set of the symmet loan. The set of the set of the set of the set of the symmet loan. The set of the set of | Tow Ited Try Cots Try | y- y- y- y- y- y- y- til (1) y. If Id |

After confirming the document or skipping Pre-Close Review, you can select **Complete** to finalize the pre-closing document review. You must complete the pre-closing document review before you are able to move forward with the system test.

| Digital Close | |
|--------------------------------|---|
| NAVIGATION | You are almost there! |
| My Closing Dashboard | Select complete to finalize your pre-closing document review. |
| Step 1 -Pre-Closing Review | Complete |
| Step 2 - Pre-Closing Completed | |
| | Use the links below to view information about your closing. |
| | Title Company and Closing Agent info |
| | Closing Item List |
| | Closing Document List |

System Test Prior to the RON Signing Session

After the pre-closing document review is finalized, you can select the **Closing** tab.

| Digital Close | |
|--------------------------------|---|
| NAVIGATION | Congratulations on Completing Your Pre-Closing Document Review! |
| My Closing Dashboard | congratulations on completing roar the closing bocament newew. |
| Step 1 -Pre-Closing Review | |
| Step 2 - Pre-Closing Completed | Use the links below to view information about your closing. |
| Closing | Title Company and Closing Agent info |
| | E Closing Item List |
| | Closing Document List |
| | |

This directs you to perform a system test prior to the RON signing session. This test must be completed again, before the signing begins.

| Digital C | Close | | î Home | 🖾 My Messages | 終 My Team | 🕐 Help | Colin Jordan Santoro \vee |
|--|--|--|---|---|--|--|--|
| NAVIGATIO My Closing Step 1 - Pre Step 2 - Pre Closing | N Dashboard -Closing Review © -Closing Completed Perforn | Your remote closing is scheduled on 04/17/ Your closing will be completed using remote n System Test You have not yet completed the system test on this device. Please close this pop-up and perform the system test by selecting the "Perform System Test" button. This will verify that your system is able to perform a Remote Online Closing session. | Remote 2020 at 07:0 te online tech ssion onlin closing age ise your clo tem test pri to use for y ort@pavas | Online Closi OO AM Central Day hnology. Your closi ie. It is important t nt to verify your isoning agent is req ior to your schedule your Remote Online iso.com if you have | light Time ng agent will be a hat the camera o identity. Please m uired to visibly se ed closing date. Th e Closing. Please c any issues perform | t a different n your web- nake sure yo ee you. This ne system tes ontact Pavas ning the syst | physical enabled bu have closing st o em |
| | | Perform System Test Camera - M Microphor Video conf | Not Working ne - Not Worl ference plugi | king in - Not Supported | Speaker - Not W Browser - Not S | /orking upported | |

Select **Allow** on the browser pop-up to permit your camera to be access by Pavaso. If applicable, select **Allow** again to permit their microphone to be accessed as well.



When using Chrome, you need to install the **Pavaso Screen Share** plugin. In the blue box under the Brower section, you will see a red x icon and a link to install the plugin.



Selecting the link redirects you to the Chrome web store. On the next page, select Add to Chrome.



In the pop-up, select Add extension. Return to the Pavaso website.



Back in the **Perform System Test** pop-up, you should verify your camera, microphone and speakers are working and select **Yes** for each option. Then, select **Done**.



You should see green checkmarks next to all the items tested.

| Select 'Perform System Te | sť to begin. | |
|---------------------------|-----------------------------------|-----------------------------|
| | | |
| Perform System Test | Last completed on 04/17/2020 05:1 | 17 AM Central Daylight Time |
| | 🥏 Camera - Working | 🥏 Speaker - Working |
| | 🥥 Microphone - Working | 🥑 Browser - Supported |
| | Nidoo conforance plugin Supp | artad |

Pavaso Support Business Hours: Monday – Friday 7:00 am – 8:00 pm CST (<u>Holiday Schedule</u>) Email: support@payaso.com

Email: support@pavaso.com Phone/ Closing Hotline: (866) 288-7051, Option 3 24/7 Online Help Library: Log into your Pavaso account and click on "Help" next to your name.

*Due to platform capabilities, state law or regulation or all, remote online notarization is not available in all areas.

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