



# Remote Online Notarization\* (RON)

## Signer Guide

Revised: 6/16/2020

Pavaso, Inc.

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# Before You Begin

## What is Remote Online Notarization?

Remote Online Notarization (RON) is the act of notarizing documents electronically online, from a separate physical location than the Signer.

## Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every Signer participating in a RON session. Pavaso validates identity in three ways:

- **Security Questions** – You are required to answer a set of security questions generated from a trusted third-party knowledge-based authentication database. This may include questions such as:
  - What color was your 2006 Chevy Trail Blazer?
  - Which of the addresses below have you been associated with in the past 10 years?
- **Government or State Photo ID** – You will also be required to validate your government- or state-issued photo identification document (ID) through a trusted third-party identify verification service. You must use your smartphone to take a picture of your photo ID and upload it via text. International numbers are accepted. However, the smartphone must be able to receive a text directly from the verification service using a United States phone number; third-party messaging services are not permitted.
- **Video Identification** – Notaries may also ask to validate your identification by asking you to hold up your state-issued identification card, driver's license, or a government-issued passport to your web camera. Proper lighting and clear visibility are required to validate the identity of each participant.

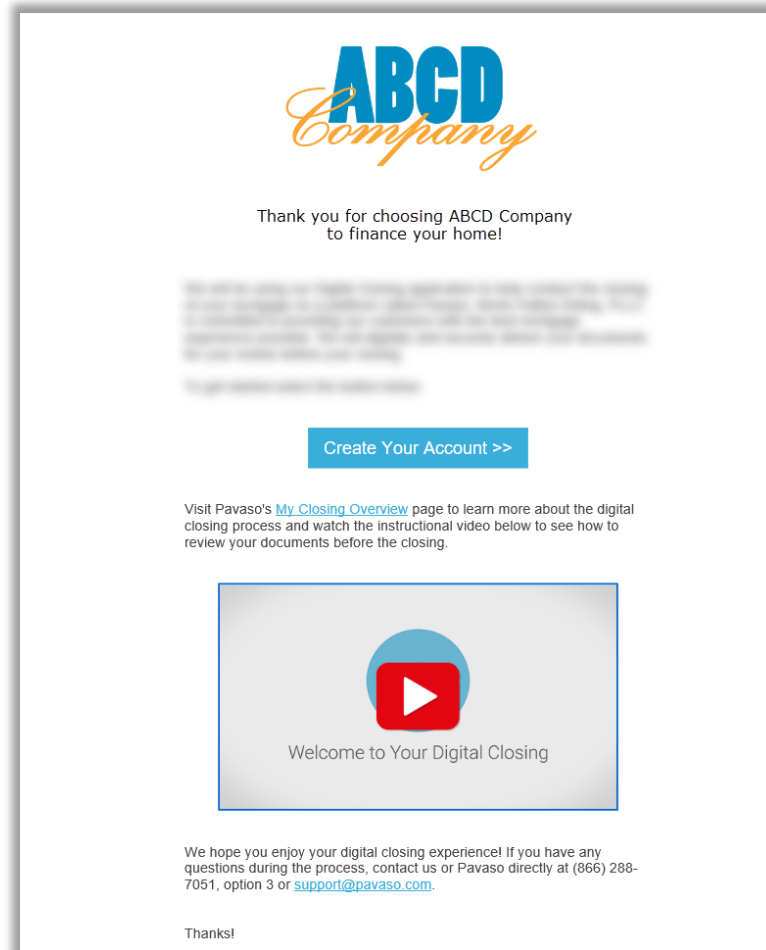
## Minimum System Requirements

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

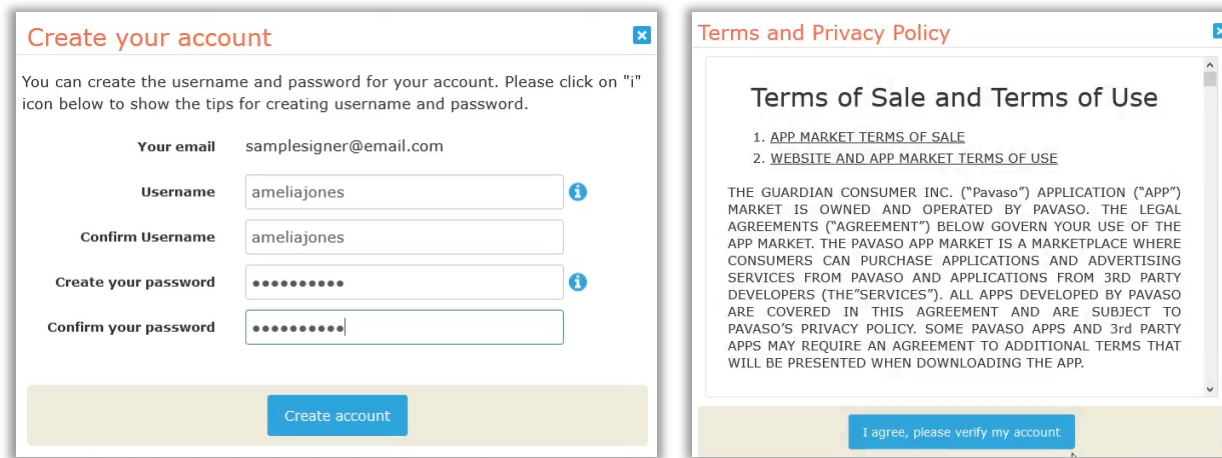
## Creating Your Pavaso Account

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

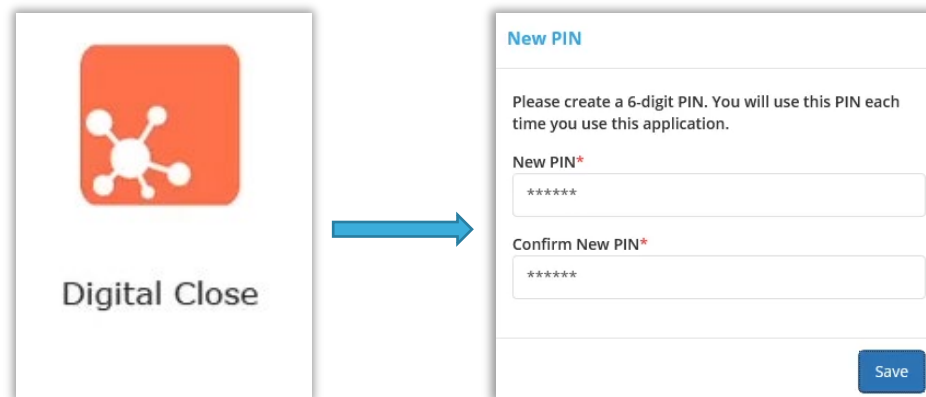


After selecting the **Create Your Account** link, you will be directed to Pavaso to create a username and accept the **Terms of Sale and Terms of Use**.



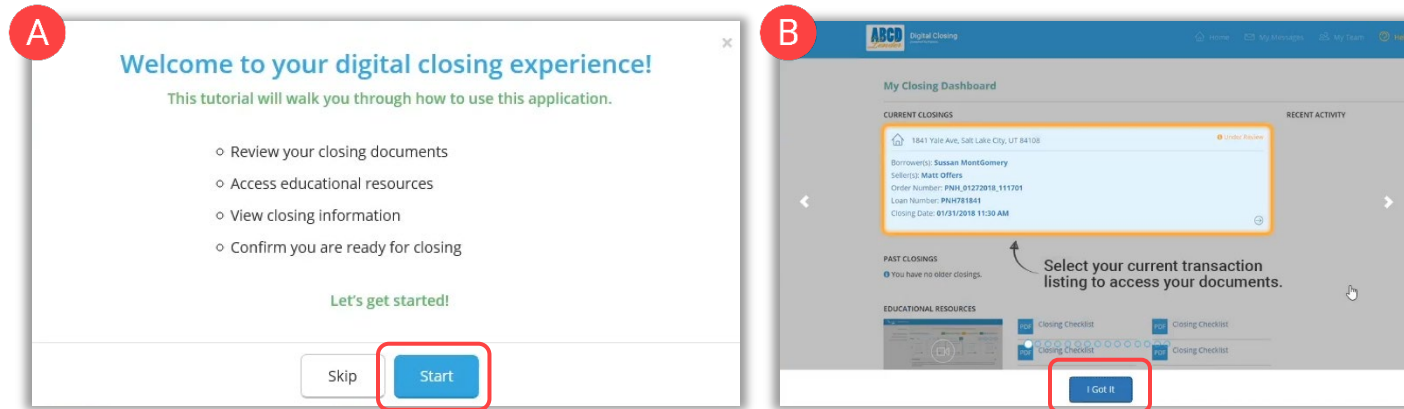
From the dashboard, select **Digital Close**. You will be prompted to create a six-digit PIN. This PIN will be used throughout the closing.

*Note:* The Lender or Title company logo may appear in place of the Pavaso Digital Close icon.

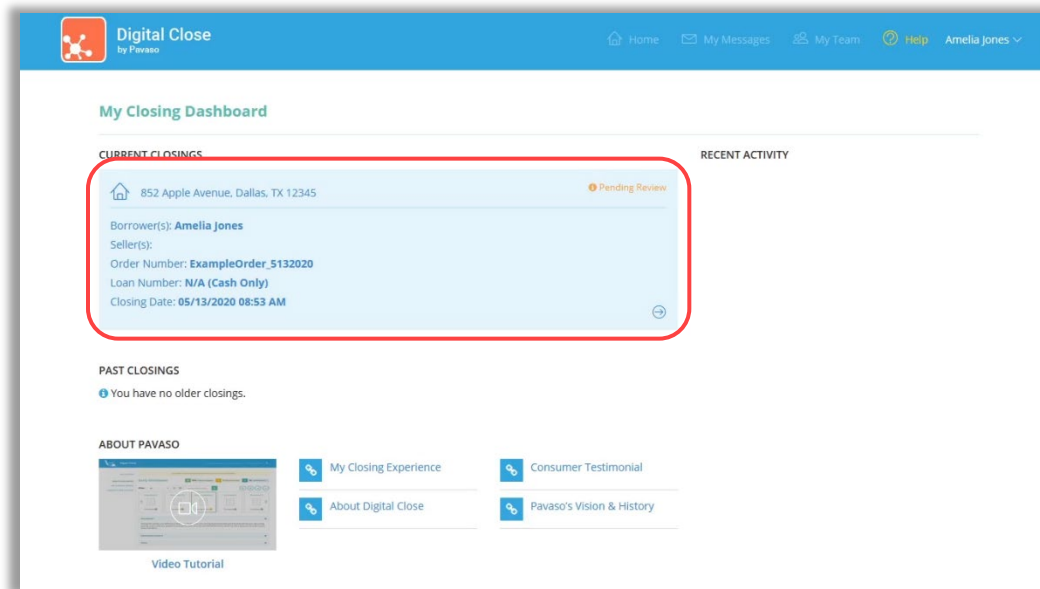


You will be directed to the **Closing Dashboard**, which lists all your current and past closings on Pavaso.

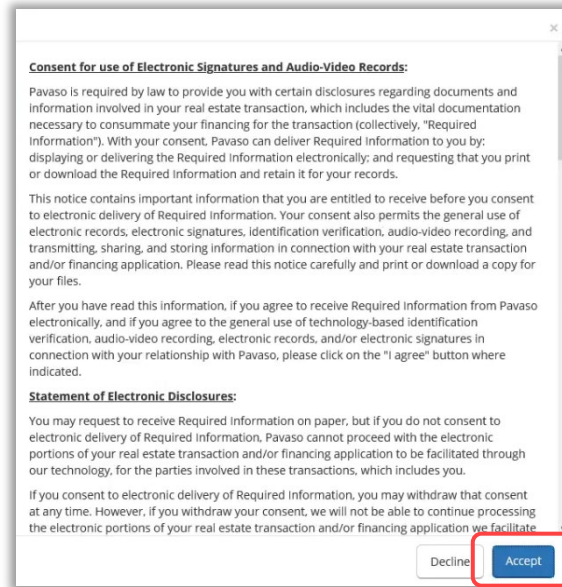
- The first time you log in, a prompt will appear to begin a tutorial. Select **Skip** to bypass or **Start** to view.
- In the tutorial, click through the pop-up, or select **I Got It** to close the tutorial window.



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.



**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 Accept



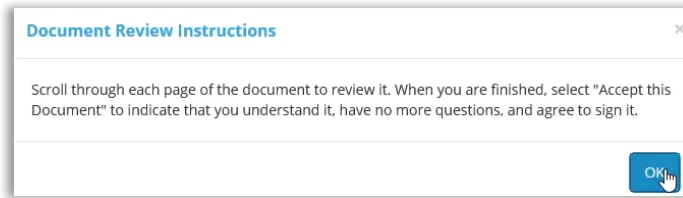
## Reviewing Your Documents

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.

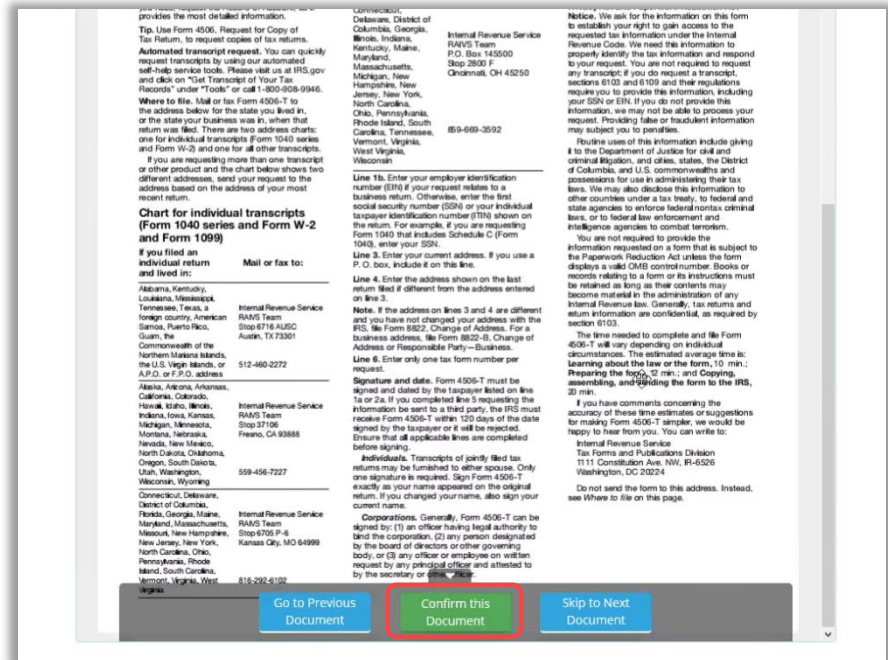
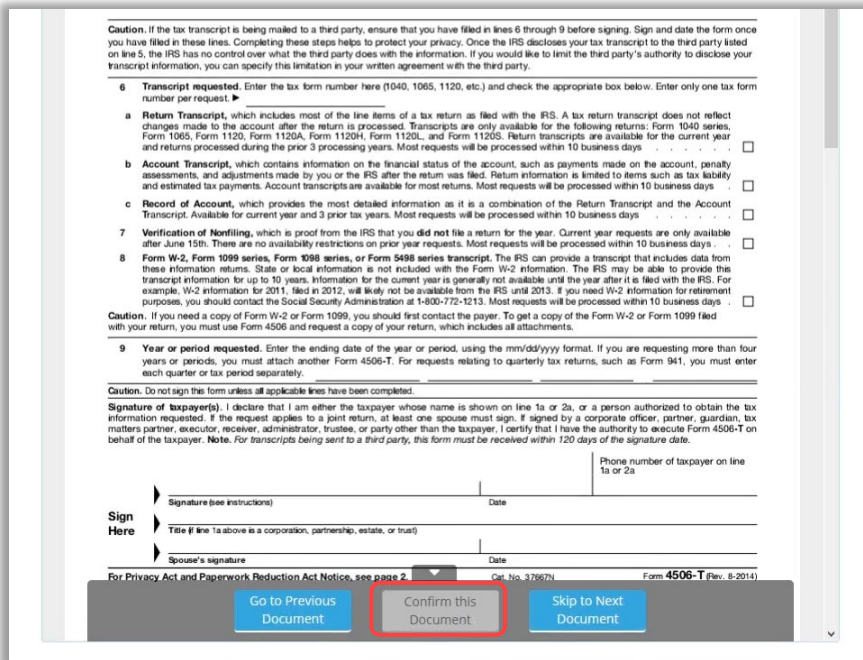
The screenshot displays the 'Pre-Closing Review' dashboard for Digital Close by Pavaso. The interface includes a navigation sidebar on the left with 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (active), and 'Step 2 - Pre-Closing Completed'. The main content area features a 'Description' section explaining the review phase. Below this is a document list with a filter set to 'All' and a search bar. Five document cards are shown: 'NAME AFFIDAVIT - B1' (with a 'Let's Review' button highlighted by a red box and letter 'A'), 'NAME AFFIDAVIT - B2', 'NOTE', '4506-T 1', and '4506-T 2' (all with 'Pending Review' status). At the bottom, there are sections for 'Educational Content' and 'Notes', and a green box with a 'Skip Pre-Closing Review' button highlighted by a red box and letter 'B'.

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



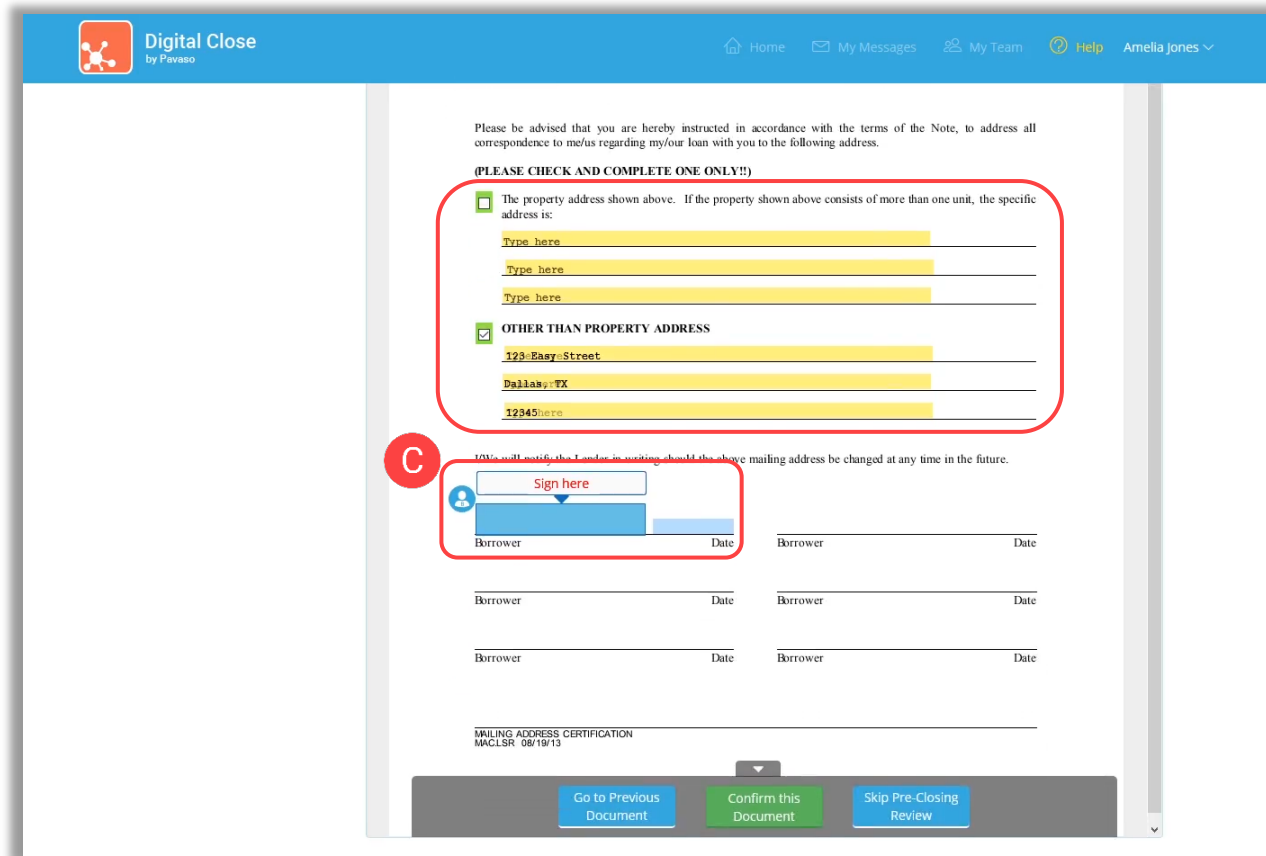
All pages must be reviewed before the Confirm This Document button enables.

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.

**Edit Signature - SIGNING ON BEHALF OF: Amelia Jones**

Your Full Name: Amelia Jones

Your Initials: AJ

Draw | **Select Pre-Drawn Style** **E**

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.

**D** Draw your signature: Amelia Burger **Delete**

Draw your initials: AJB **Delete**

**F** **Adopt**

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

Digital Close  
by Pavaso

Home My Messages My Team Help 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!!)**

The property address shown above. If the property shown above consists of more than one unit, the specific address is:  
Type here  
Type here  
Type here

**OTHER THAN PROPERTY ADDRESS**  
123 Easy Street  
Dallas, TX  
123456789

We will notify the Lender in writing should the above mailing address be changed at any time in the future.

Sign here  
Borrower Date 05/13/2020  
Borrower Date  
Borrower Date  
Borrower Date

MAILING ADDRESS CERTIFICATION  
MACLSR 08/19/13

Go to Previous Document **Confirm this Document** Skip Pre-Closing Review

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.

The screenshot displays the Digital Close by Pavaso interface. The top navigation bar includes the logo, user name (Amelia Jones), and links for Home, My Messages, My Team, and Help. A left sidebar contains a NAVIGATION menu with options: My Closing Dashboard, Step 1 - Pre-Closing Review (active), Step 2 - Pre-Closing Completed, and Closing. The main content area features a 'Document Review Instructions' box, a 'Pre-Closing Review' header with a blue back arrow, and status indicators: '0/4 Document(s) Confirmed', '0/0 Task(s) Remaining', and '0 Day(s) Until My Closing'. A 'Print' button is highlighted with a red box. Below the header, a document preview for Form 4506-T is shown, titled 'Request for Transcript of Tax Return'.

**Digital Close**  
by Pavaso

Home My Messages My Team Help Amelia Jones

**NAVIGATION**

- My Closing Dashboard
- Step 1 - Pre-Closing Review
- Step 2 - Pre-Closing Completed
- Closing

**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.

**Pre-Closing Review** 0/4 Document(s) Confirmed 0/0 Task(s) Remaining 0 Day(s) Until My Closing

Print

4506-T  
4506-T

Form **4506-T**  
(Rev. August 2014)  
Department of the Treasury  
Internal Revenue Service

**Request for Transcript of Tax Return**

OMB No. 1545-1872

Request may be rejected if the form is incomplete or illegible.  
For more information about Form 4506-T, visit [www.irs.gov/form4506](http://www.irs.gov/form4506).

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](http://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.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

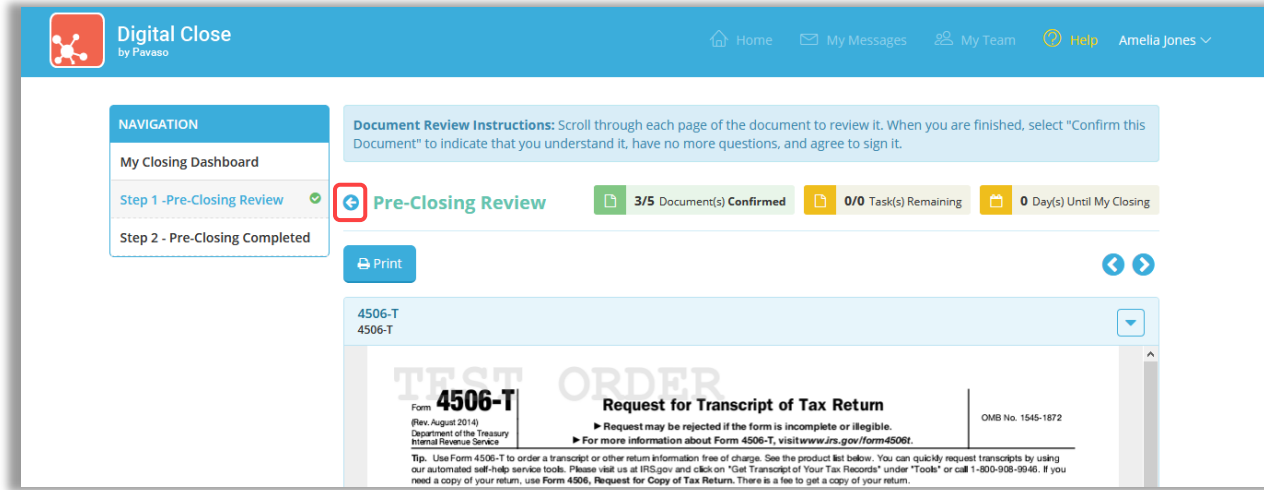
Back at the document list, there are several tools available to help you, should you need additional support.

- 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 Others** 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.

The screenshot shows the 'Pre-Closing Review' dashboard. At the top, there is a navigation bar with 'Home', 'My Messages', 'My Team', 'Help', and 'Amelia Jones'. Below this, a 'Pre-Closing Review' section displays '5/6 Document(s) Confirmed' and '0 Day(s) Until My Closing'. A notification bell icon is labeled 'B'. On the left, a 'NAVIGATION' sidebar shows 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (with a checkmark), and 'Step 2 - Pre-Closing Completed'. The main content area has a 'Description' box with instructions. Below this is a 'Filter: All' dropdown and a 'Search Documents' input field. A row of action icons includes a checkmark (labeled 'C'), a document icon, an envelope icon (labeled 'D'), and a speech bubble icon. A red box labeled 'A' encloses a row of five document cards: 'NAME AFFIDAVIT - B1' (Confirmed), 'NAME AFFIDAVIT - B2' (Confirmed), 'NOTE' (Confirmed), '4506-T 1' (Confirmed), and '4506-T 2' (Pending Review). Below the cards are sections for 'Educational Content' and 'Notes'. At the bottom, a green box contains text about skipping the review and a 'Skip Pre-Closing Review' button labeled 'E'.

## Completing Your Document Review

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





When you are ready to complete your document review, select **Step 2 – Pre-Closing Completed**.

The screenshot shows a web application interface for a "Pre-Closing Review". At the top, there is a navigation bar with links for Home, My Messages, My Team, Help, and a user profile for Amelia Jones. Below the navigation bar, the main content area is titled "Pre-Closing Review" and includes a status bar showing "5/6 Document(s) Confirmed", "0 Day(s) Until My Closing", and "0 Notification(s)".

On the left side, there is a "NAVIGATION" menu with three items: "My Closing Dashboard", "Step 1 - Pre-Closing Review", and "Step 2 - Pre-Closing Completed". The "Step 2 - Pre-Closing Completed" item is highlighted with a red rectangular box.

The main content area features a "Description" section with the text: "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!".

Below the description is a "Filter" section with a dropdown menu set to "All", a search bar labeled "Search Documents", and several icons for document actions. The document list below shows five items:

- NAME AFFIDAVIT - B1: Confirmed (green checkmark)
- NAME AFFIDAVIT - B2: Confirmed (green checkmark)
- NOTE: Confirmed (green checkmark)
- 4506-T 1: Confirmed (green checkmark)
- 4506-T 2: Pending Review (orange exclamation mark)

At the bottom of the interface, there is a section for "Educational Content" and "Notes", both with expandable arrows. A green box contains the following text: "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 been confirmed and complete your review. Any outstanding documents will require individual digital signatures during closing." Below this text is a blue button labeled "Skip Pre-Closing Review".

If you have confirmed all documents during the Pre-Closing Review, you will be directed back to the document list to select **Continue**.

**Digital Close**  
by Pavaso

Home | My Messages | My Team | Help | Amelia Jones

**NAVIGATION**

- My Closing Dashboard
- Step 1 - Pre-Closing Review ✓
- Step 2 - Pre-Closing Completed

**Pre-Closing Review** 5/5 Document(s) Confirmed 0 Day(s) Until My Closing 0 Notification(s)

You have confirmed all of your documents. Select continue to proceed to the next page to finalize your pre-closing document review.

**Continue >>**

Ask a question before finalizing my review

**Description**

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 Search Documents

NAME AFFIDAVIT - B1 Confirmed ✓	NAME AFFIDAVIT - B2 Confirmed ✓	NOTE Confirmed ✓	4506-T Confirmed ✓	4506-T 2 Confirmed ✓
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Select **Complete**. This is a required step for ALL Signers on the order.

The screenshot shows the Digital Close by Pavaso web application interface. The top navigation bar is blue and contains the logo, navigation links (Home, My Messages, My Team, Help), and the user name (Amelia Jones). The main content area has a white background. On the left, there is a 'NAVIGATION' sidebar with a blue header and three items: 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (with a green checkmark), and 'Step 2 - Pre-Closing Completed'. The main content area features a large orange heading 'You are almost there!' followed by the text 'Select complete to finalize your pre-closing document review.' A blue button labeled 'Complete' is highlighted with a red square. Below this, there is a section titled 'Use the links below to view information about your closing.' with three links: 'Title Company and Closing Agent info', 'Closing Item List', and 'Closing Document List'. Further down, it displays 'Your Closing Agent Is: Cindy Closer, (TEST Training) BH Title.' with a circular profile picture of a person. The bottom section is titled 'Information About Your Upcoming Closing.' and contains a bold instruction: 'When you meet with your Closing Agent, bring your Pavaso password and PIN with you.' followed by a bulleted list of three items: 'Contact your Closing Agent about funds needed for closing.', 'Check with your Lender regarding any closing conditions they may need you to bring to your closing.', and 'Bring a photo ID.'

Once all Signers on the order have completed this step, your Lender and Title company will be notified you are ready for your closing.

# Closing Day – Your RON Signing

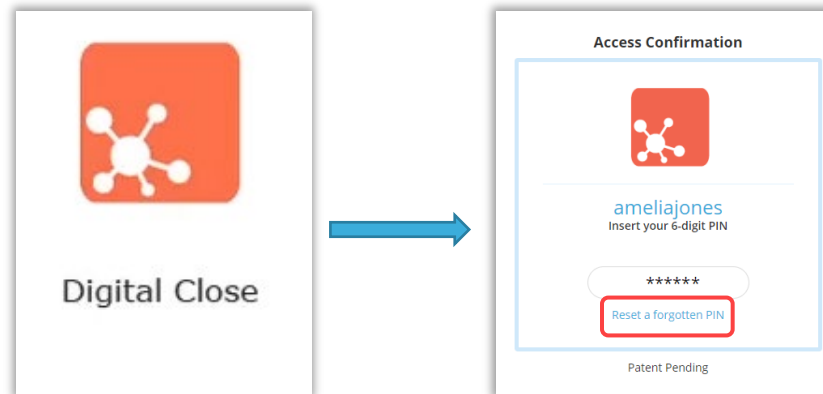
## Logging in to Pavaso

**Important Note:** Signers can share a laptop/desktop to complete a RON signing. You can log in with one Signer's username and password, however each Signer will use their Pavaso PIN to enter the signing session.

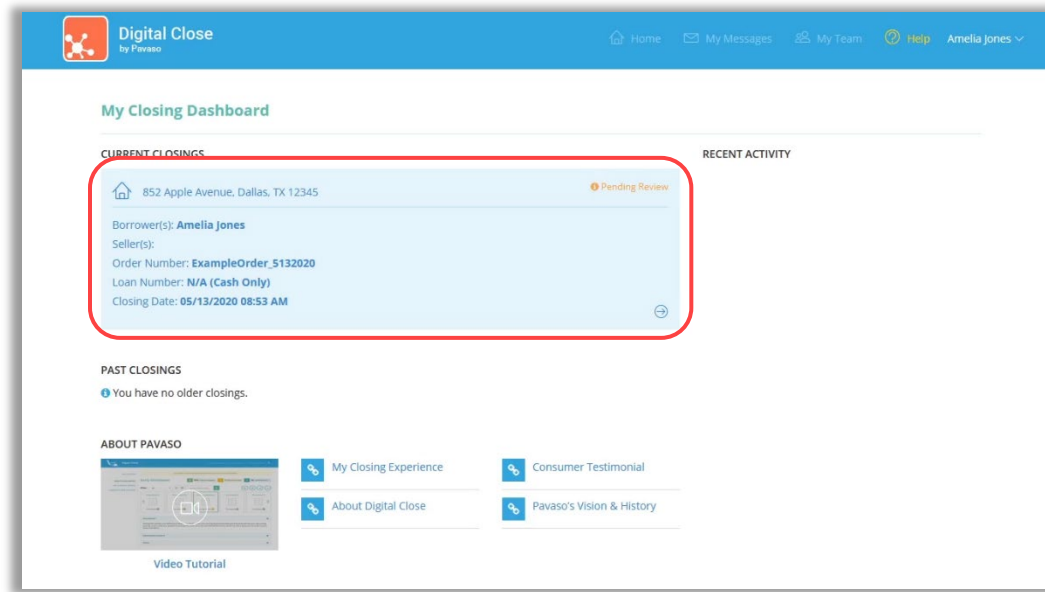
At the arranged date and time of the closing, access Pavaso using your existing username, password, and PIN.

From the dashboard, select **Digital Close** and enter your six-digit PIN. If you do not recall your PIN, select **Reset a forgotten PIN**.

**Note:** The Lender or Title company logo may appear in place of the Pavaso Digital Close icon.



Select your order from the **Closing Dashboard**.



## Performing the System Test

**Note:** The system test can be completed in advance of your signing by selecting the **Closing** tab after completing your Pre-Closing Review. You will be required to complete the test again just prior to the signing to confirm that all equipment remains compatible.

You will be taken directly to the system test. Select **Perform System Test** to begin.

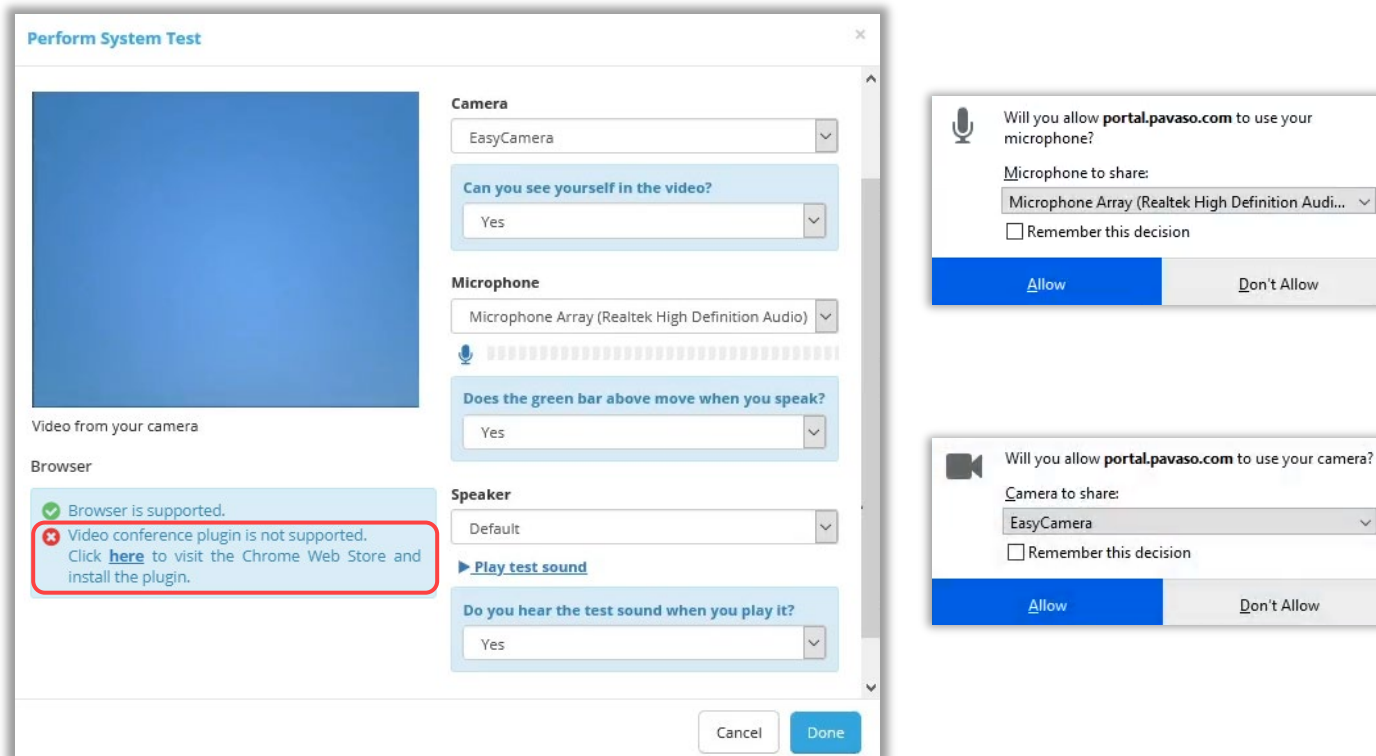
The screenshot displays the 'Your Remote Online Closing' dashboard. A navigation sidebar on the left shows 'Step 1 - Pre-Closing Review' and 'Step 2 - Pre-Closing Completed' as completed, with 'Closing' selected. A central pop-up window titled 'Perform System Test' contains a warning icon and text: 'You 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.' Below the pop-up, a blue button labeled 'Perform System Test' is highlighted with a red rectangle. To the right of this button, a list of system requirements is shown with status indicators: 'Camera - Not Working', 'Microphone - Not Working', 'Video conference plugin - Not Supported', 'Speaker - Not Working', and 'Browser - Not Supported'. The main content area below the pop-up includes 'Step 2: Consent for Use of Electronic Signatures and Records' with a 'View eConsent' link for 'Amelia Jones' (status: Pending). At the bottom, 'Step 3: Enter closing session' is visible with an 'Enter Closing Session' button.

From within the **Perform System Test** window, confirm your camera, microphone, and speakers are all working correctly.

If you are using the Chrome browser, you will need to install the Pavaso plugin. Below your webcam feed, select **here** to visit the Chrome web store and install the plugin.

If you do not see yourself in the camera after installing the plugin, please see our [System Test Troubleshooting Guide](#).

Select **Allow** on any prompts asking to grant Pavaso permission to use your microphone and camera.



Select **View eConsent**. Enter your Pavaso PIN and select **I Agree** to proceed. If you disagree to this consent, you will not be able to participate in the RON signing. If you unintentionally disagree, contact [Pavaso Support](#).

**Digital Close**  
by Pavaso

Home My Messages My Team Help Amelia Jones

**NAVIGATION**

- My Closing Dashboard
- Step 1 -Pre-Closing Review
- Step 2 - Pre-Closing Completed
- Closing

### Your Remote Online Closing

Your remote closing is scheduled on **05/19/2020 at 11:47 AM Mountain Standard Time**

Your closing will be completed using remote online technology. Your closing agent will be at a different physical location walking you through the closing session online. It is important that the camera on your web-enabled device works correctly in order for your closing agent to verify your identity. Please make sure you have sufficient lighting and clear visibility because your closing agent is required to visibly see you. This closing session may be recorded for reference.

It is recommended that you perform the system test prior to your scheduled closing date. The system test should be conducted on the device you plan to use for your Remote Online Closing. Please contact Pavaso Support at (866) 288-7051, Option 3 or [support@pavaso.com](mailto:support@pavaso.com) if you have any issues performing the system test.

**Step 1: Perform System Test**  
Select 'Perform System Test' to begin.

**Perform System Test** Last completed on 05/20/2020 07:37 AM Mountain Standard Time

- Camera - Working
- Speaker - Working
- Microphone - Working
- Browser - Supported
- Video conference plugin - Supported

**Step 2: Consent for Use of Electronic Signatures and Records**  
Individuals present below must agree to the use of electronic signatures and records.

**Note:** If an individual is not present, other participants can agree and continue with the Closing. If you are waiting for other participants to agree, [refresh](#) this page to see their updated acceptance status.

Amelia Jones Pending [View eConsent](#)

**Step 3: Enter closing session**  
After completing steps one and two, this option will be enabled. At your scheduled closing time, select "Enter Closing Session" and you will be connected to your closing.

Enter Closing Session →

**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.

Enter your PIN

If you choose to opt opt out, you will not be allowed to digitally sign the documents.



Once your system test and eConsent are complete, you are ready to join the RON session. Select **Enter Closing Session**.

**Important Note:** The *Enter Closing Session* button will only enable after your Closing Agent has begun the session. Refresh your page to see if the Closing Agent has started the session. You will need to complete the system test each time you refresh.

**Digital Close**  
by Pavaso

Home My Messages My Team Help Amelia Jones

### NAVIGATION

- My Closing Dashboard
- Step 1 - Pre-Closing Review ✓
- Step 2 - Pre-Closing Completed ✓
- Closing

## Your Remote Online Closing

Your remote closing is scheduled on **05/19/2020 at 11:47 AM Mountain Standard Time**

Your closing will be completed using remote online technology. Your closing agent will be at a different physical location walking you through the closing session online. It is important that the camera on your web-enabled device works correctly in order for your closing agent to verify your identity. Please make sure you have sufficient lighting and clear visibility because your closing agent is required to visibly see you. This closing session may be recorded for reference.

It is recommended that you perform the system test prior to your scheduled closing date. The system test should be conducted on the device you plan to use for your Remote Online Closing. Please contact Pavaso Support at (866) 288-7051, Option 3 or [support@pavaso.com](mailto:support@pavaso.com) if you have any issues performing the system test.

#### Step 1: Perform System Test

Select 'Perform System Test' to begin.

**Perform System Test** Last completed on 05/20/2020 07:37 AM Mountain Standard Time

- ✓ Camera - Working
- ✓ Microphone - Working
- ✓ Video conference plugin - Supported
- ✓ Speaker - Working
- ✓ Browser - Supported

#### Step 2: Consent for Use of Electronic Signatures and Records

Individuals present below must agree to the use of electronic signatures and records.

**Note:** If an individual is not present, other participants can agree and continue with the Closing. If you are waiting for other participants to agree, [refresh](#) this page to see their updated acceptance status.

Amelia Jones **Agreed** [View eConsent](#)

#### Step 3: Enter closing session

After completing steps one and two, this option will be enabled. At your scheduled closing time, select "Enter Closing Session" and you will be connected to your closing.

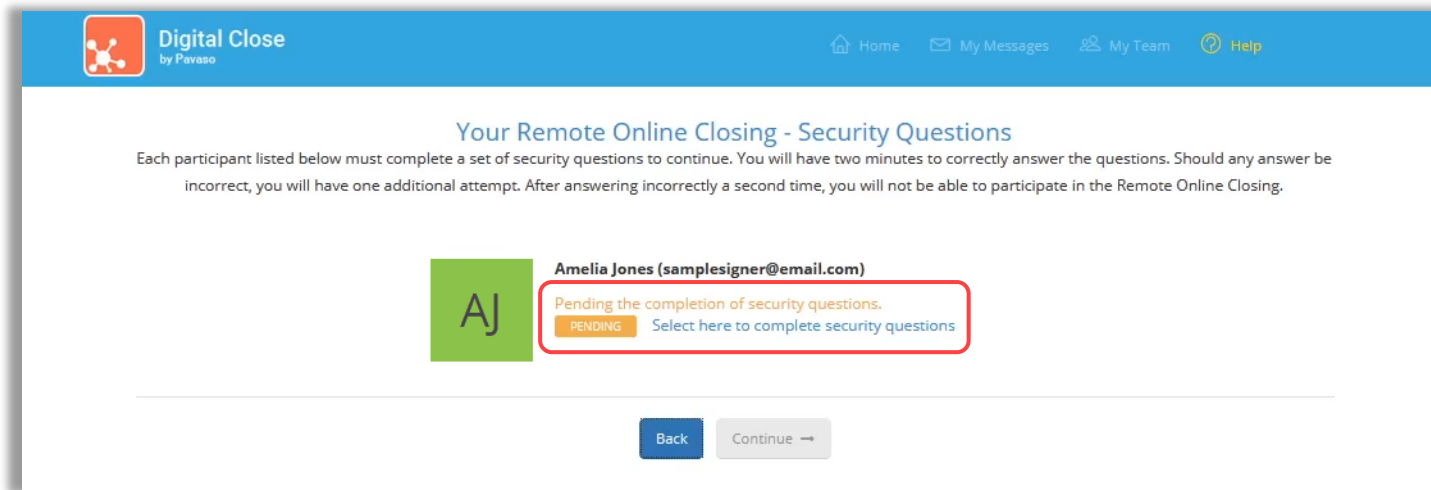
**Enter Closing Session →**

Enter your PIN again and select **Continue**.

The screenshot shows the 'Digital Close by Pavaso' web interface. At the top, there is a blue navigation bar with the logo on the left and links for 'Home', 'My Messages', 'My Team', and 'Help' on the right. The main content area has a title 'Your Remote Online Closing - Enter Your PIN' and two lines of instructions: 'Each participant using this device must enter their PIN here.' and 'If a participant is not present and will use a separate device, leave their PIN field blank.' Below this, a red box highlights a form for 'Amelia Jones (samplesigner@email.com)'. The form contains a text input field with '\*\*\*\*\*' and a 'Continue →' button, both also highlighted with red boxes. At the bottom of the page, there is a footer with links for 'Home', 'Terms & Conditions', 'Privacy Policy', and 'Help', along with the copyright notice '© Copyright 2020 Pavaso, Inc.'

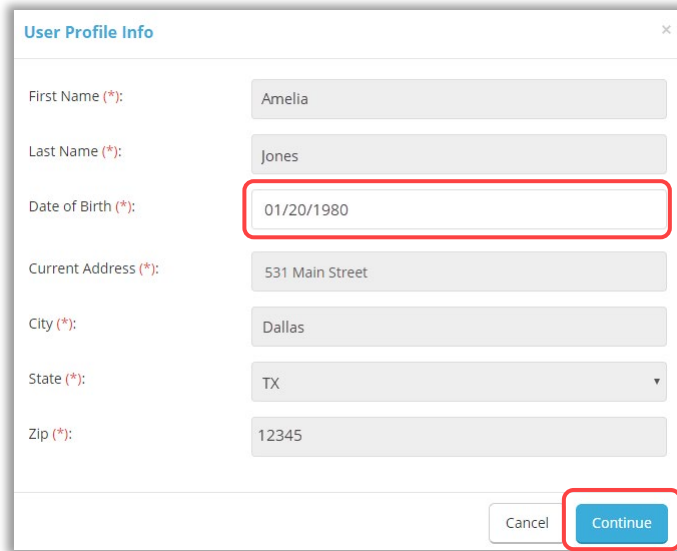
## Security Questions

You will be asked a series of questions generated by a third-party database to confirm your identity. Click on the **Select here to complete security questions** link that appears beneath your name.



The screenshot shows the Digital Close by Pavaso interface. At the top, there is a blue navigation bar with the logo and text "Digital Close by Pavaso" on the left, and navigation links for "Home", "My Messages", "My Team", and "Help" on the right. The main content area has a white background with the heading "Your Remote Online Closing - Security Questions". Below the heading is a paragraph of instructions: "Each participant listed below must complete a set of security questions to continue. You will have two minutes to correctly answer the questions. Should any answer be incorrect, you will have one additional attempt. After answering incorrectly a second time, you will not be able to participate in the Remote Online Closing." Below this text is a list of participants. The first participant is Amelia Jones (samplesigner@email.com), represented by a green square with the initials "AJ". To the right of her name, there is a red-bordered box containing the text "Pending the completion of security questions." and a yellow button labeled "PENDING" followed by a blue link "Select here to complete security questions". At the bottom of the interface, there are two buttons: a blue "Back" button and a grey "Continue →" button.

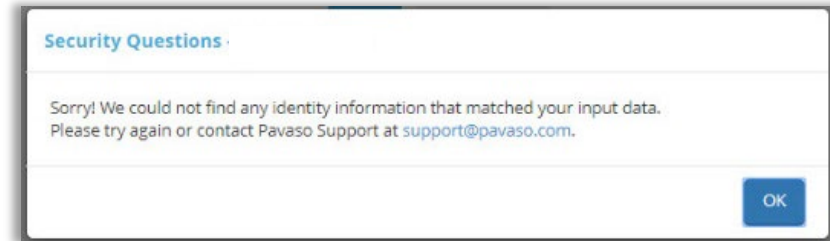
Enter your date of birth and select **Continue**. If your information cannot be found, an error message will appear. Confirm your address and name is correct on the **User Profile Info** pop-up. If it is incorrect, contact your Title company.



The 'User Profile Info' pop-up form contains the following fields and values:

Field	Value
First Name (*)	Amelia
Last Name (*)	Jones
Date of Birth (*)	01/20/1980
Current Address (*)	531 Main Street
City (*)	Dallas
State (*)	TX
Zip (*)	12345

Buttons: Cancel, Continue



**Security Questions**

Sorry! We could not find any identity information that matched your input data. Please try again or contact Pavaso Support at [support@pavaso.com](mailto:support@pavaso.com).

OK

Answer the security questions to the best of your ability, then select **Submit**.

- You must answer four out of five questions correctly.
- Each attempt has a two-minute time limit.
- You have two attempts to answer each question correctly.
- If you do not pass after two attempts, you will have to wait 24 hours to try again.

one additional attempt. After answering incorrectly a second time, you will not be able to participate in 1

### Security Questions

Please answer the following questions:

**1. Which of the following colleges have you attended?**

Hill College

Langston University

Texas State Technical College: Waco

University of Florida

None of the above

**2. Which of the following addresses have you ever been associated with?**

1336 Simpson Drive

2628 Reuter Avenue

1414 Kimswick Court

3413 South Better Drive

I have never been associated with any of these addresses

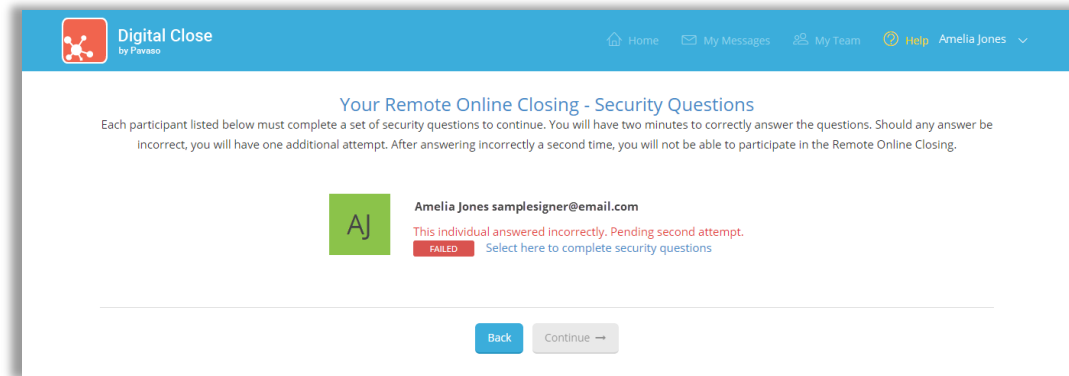
**3. What month were you born in?**

April

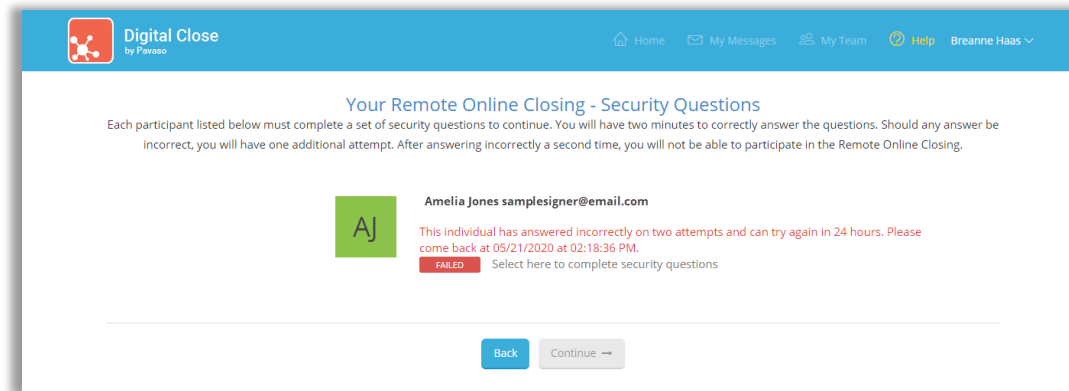
Submit

Your screen will update as you progress through the security questions.

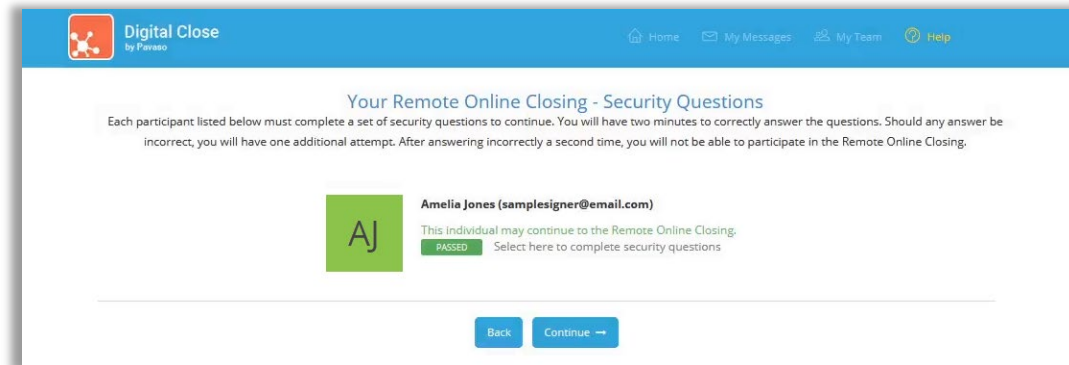
One Failed Attempt:



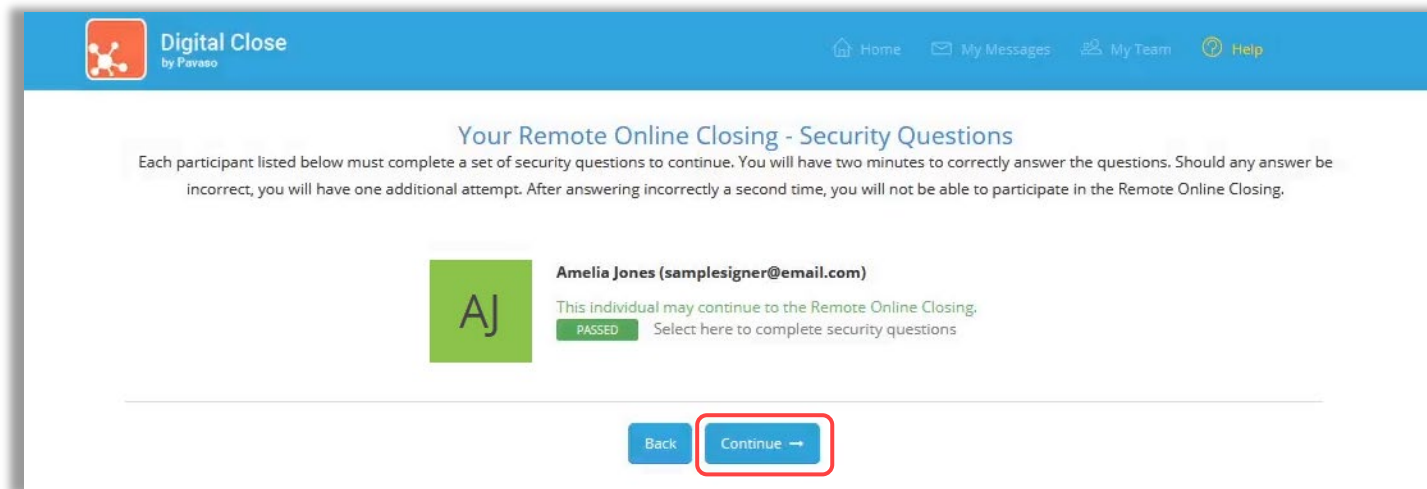
Two Failed Attempts:



Completed Successfully:



After passing the security questions, select **Continue** to begin the process of capturing your digital signature.



Select **Edit** to create your digital signature and **Adopt** to save. You will not be able to proceed until this step is complete. Click **Continue**.

**Digital Close**  
by Pavaso

Home My Messages My Team Help

### Your Remote Online Closing - Signature Setup

**Amelia Jones**  
Please make sure you have sufficient lighting and can see yourself clearly on the video.  
Your closing agent is required to visibly see you.

Buyer #1: Amelia Jones - SIGNING ON BEHALF OF: Amelia Jones

Initials  
AJ

Full Signature  
Amelia Jones

**Edit**

#### Edit Signature - SIGNING ON BEHALF OF: Amelia Jones

Your Full Name: Amelia Jones  
Your Initials: AJ

Draw Select Pre-Drawn Style

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.

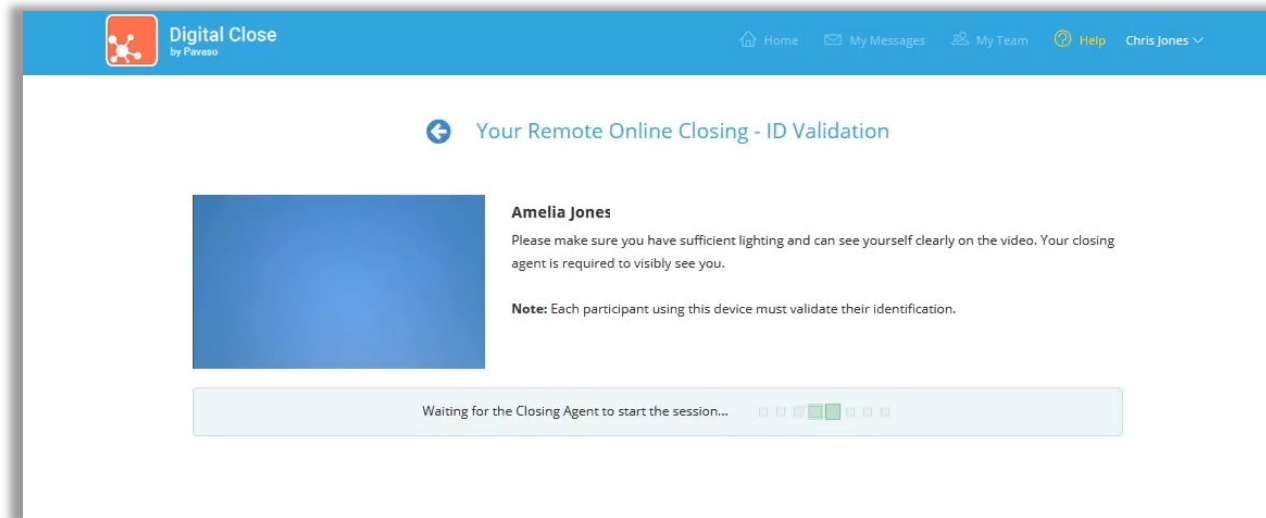
Draw your signature **Delete**

Draw your initials **Delete**

Cancel **Adopt**



You will see the **Waiting for Closing Agent to start the session...** message while your Closing Agent completes their system test and sets up their digital signature.



## Validating Your ID

Using an accredited third-party functionality, Pavaso's RON tool confirms the validity of your chosen form of identification. Acceptable forms of identification include:

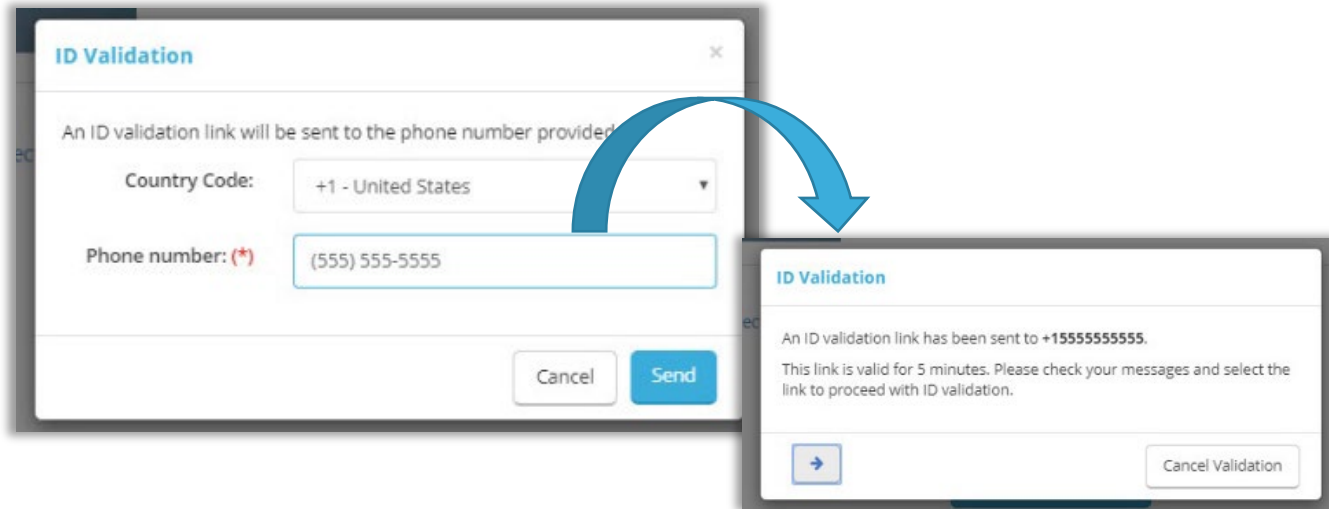
- Government-issued passport
- Government-issued driver's license
- Government-issued identification (ID) card

Select your chosen form of identification from the drop-down menu and choose **Validate by Smartphone**.

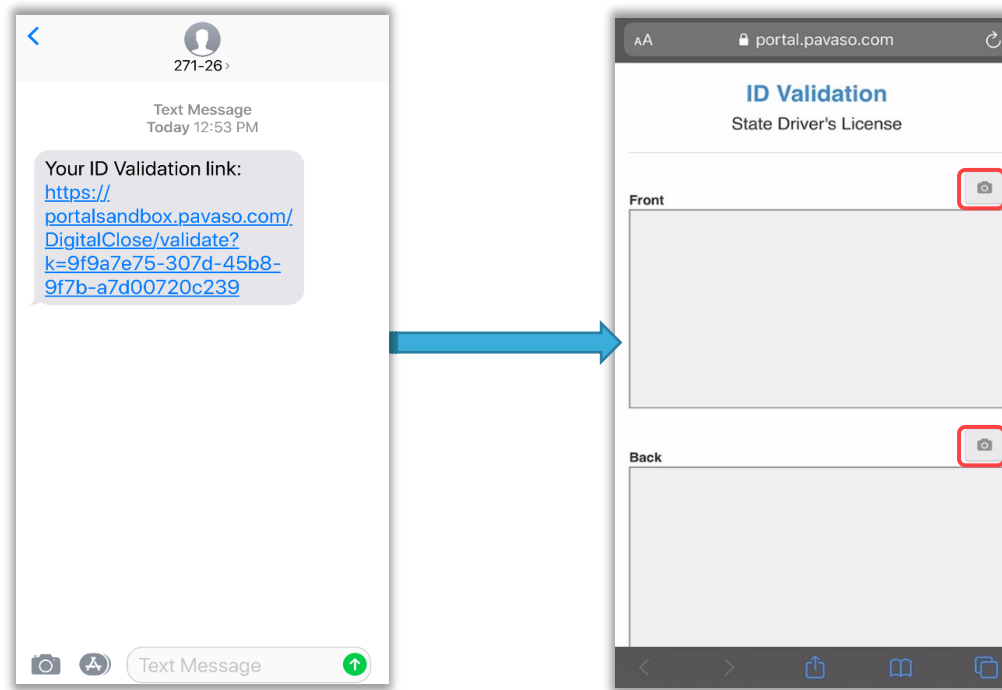
The screenshot displays the 'Your Remote Online Closing - ID Validation' interface. At the top, the 'Digital Close by Pavaso' logo is visible on the left, and navigation links for 'Home', 'My Messages', 'My Team', and 'Help' are on the right. The main heading is 'Your Remote Online Closing - ID Validation'. Below this, there is a video feed area for 'Amelia Jones' with instructions: 'Please make sure you have sufficient lighting and can see yourself clearly on the video. Your closing agent is required to visibly see you.' A note states: 'Note: Each participant using this device must validate their identification.' Below the video area, the user is identified as 'Buyer - Amelia Jones' and is prompted to 'To verify your identity, please select one of the following forms of government-issued photo identification.' A dropdown menu is open, showing options: 'State Driver's License' (selected), 'State Identification Card', and 'Passport'. A blue arrow points from this menu to a larger, detailed view of the 'State Driver's License' option, which includes a 'Validate By Smartphone' button highlighted with a red border. At the bottom, there is a 'Message to everyone' section with a text input field labeled 'Enter message here'.

Enter your cell phone number in the pop-up. You must have access to a smartphone with text, camera, and internet capability.

*Note:* International numbers are accepted, however, the recipient must be able to receive texts from a U.S. phone number, not through a third-party messaging app.



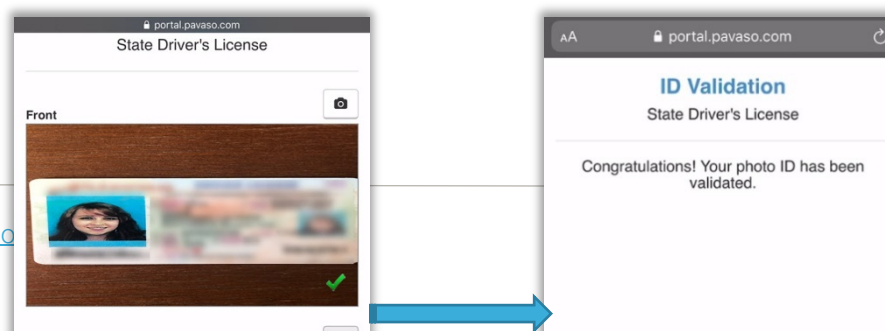
The validation link opens a separate browser window. Tap the camera icons to capture the front and back of your chosen form of ID.



### ID Capture Tips:

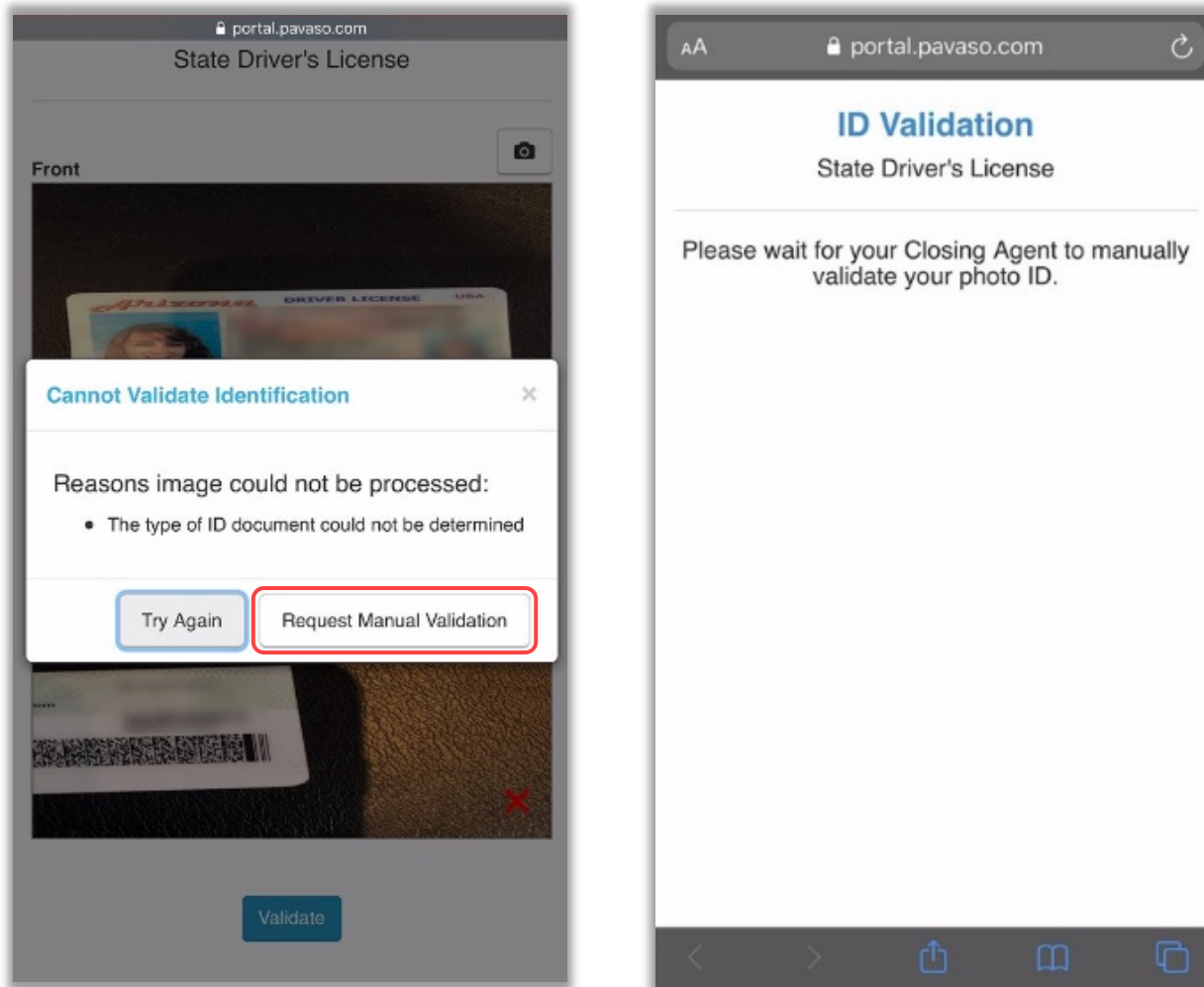
- Use a dark, solid background.
- All four corners of the ID should be visible in the camera frame. Avoid getting too close. It's okay if some of the background shows.
- Steady the camera before shooting and retake the image if it appears blurry.

The same smartphone can be used to validate multiple IDs. If one Signer's phone works and the other does not, the validation link for each Signer can be sent to the same device. If the pictures are clear and can be processed by the ID verification functionality, you will see the message below.



If the images are blurry or there is a problem processing the ID, continue to attempt confirming the ID. The ID must be validated via this method to proceed. Remember, multiple Signers can use the same smartphone to validate their identification.

Some states allow manual ID validation. In these cases, **Request Manual Validation** will appear.



Your screen will update to show the ID is **Valid**. This message will also appear for your Closing Agent. Your Closing Agent will select to proceed and start the signing of the closing documents with you.

**Digital Close**  
by Pavaso

Home My Messages My Team Help Amelia Jones

### Your Remote Online Closing - ID Validation

**Amelia Jones (You)**  
Please make sure you have sufficient lighting and can see yourself clearly on the video. Your closing agent is required to visibly see you.

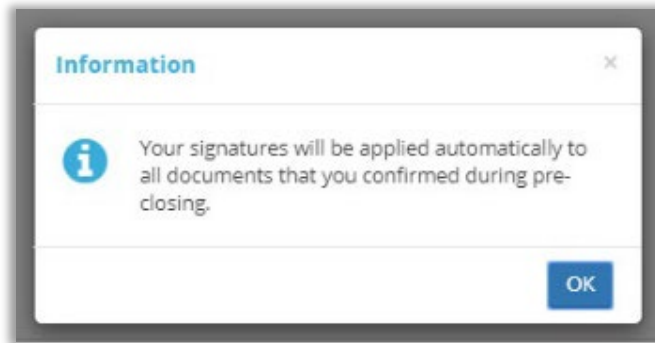
**Note:** Each participant using this device must validate their identification.

Amelia Jones (Buyer) **Valid**

Cindy Closer (Closing Agent)

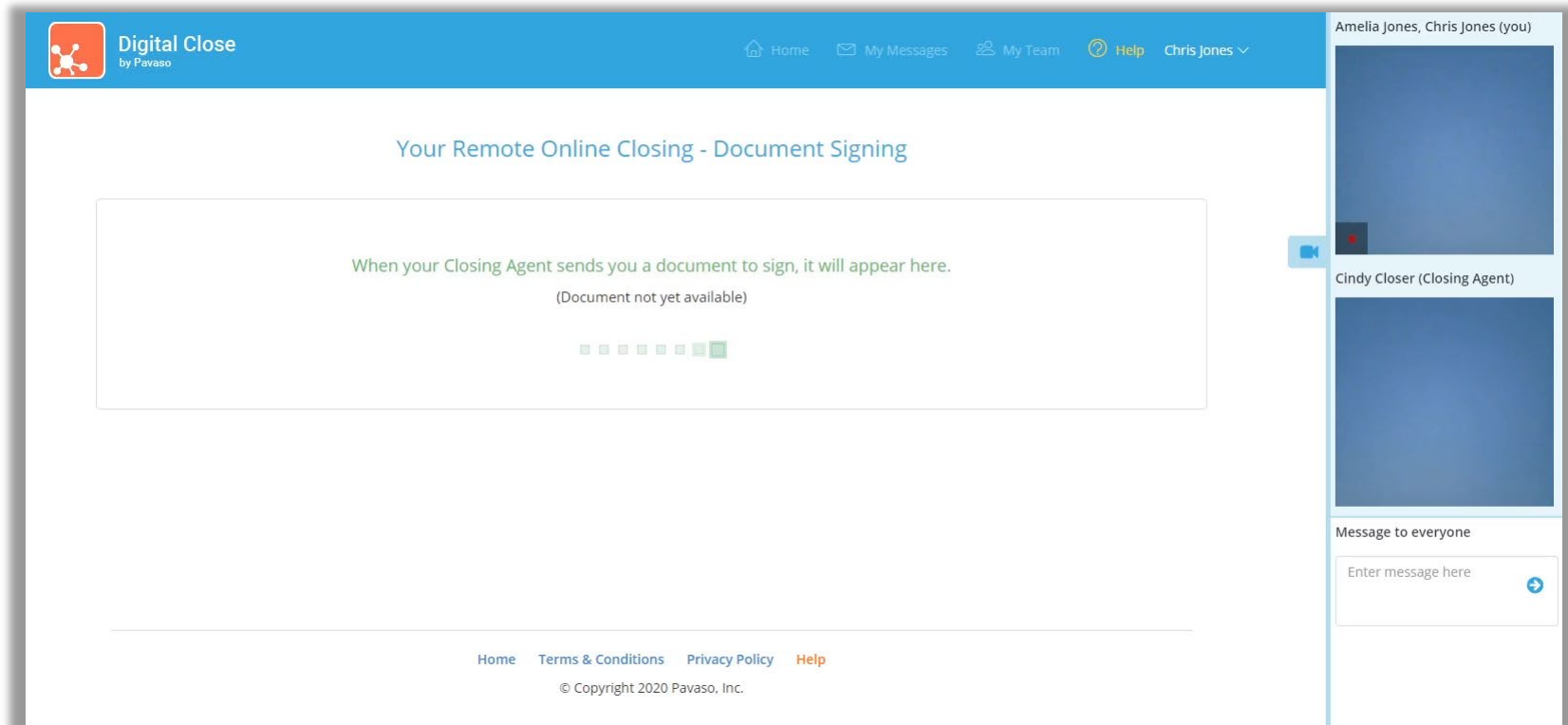
**Message to everyone**  
Enter message here

Next, you will see a message indicating that your signature will be applied to documents confirmed during your Pre-Closing Review. Select **OK**.



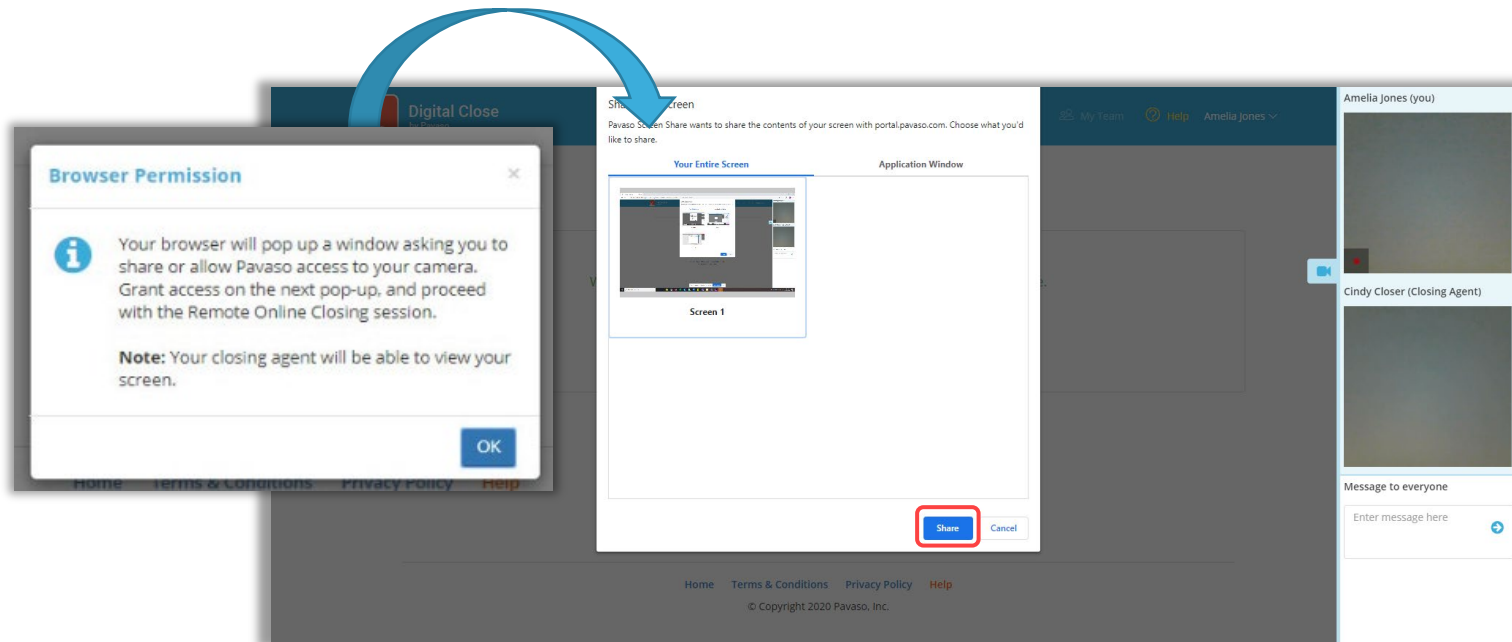


You will see the screen below as the Closing Agent prepares to send you a document to sign.



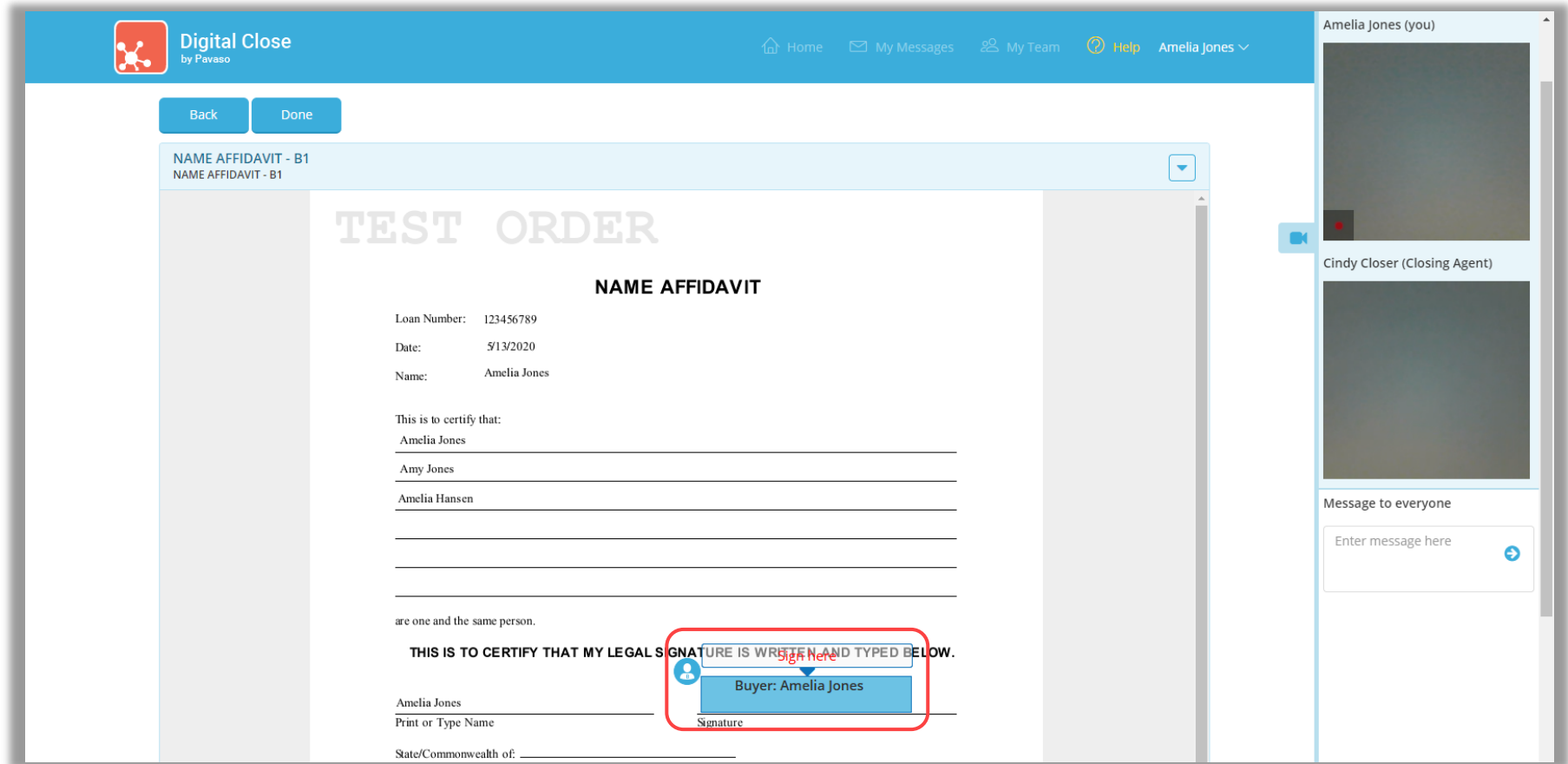
When the first document is sent for you to sign, the browser will ask for permission to share your screen. If you have multiple screens or monitors, it is important to select the monitor/screen showing Pavaso. If the wrong screen is selected, you must select the back button inside your browser to begin the process again.

Select **Share** after selecting your screen.



Your Closing Agent will pass documents to you requiring your signature and/or completion of text or check boxes.

Select the signature tag associated with the **Sign here** banner to apply your signature.

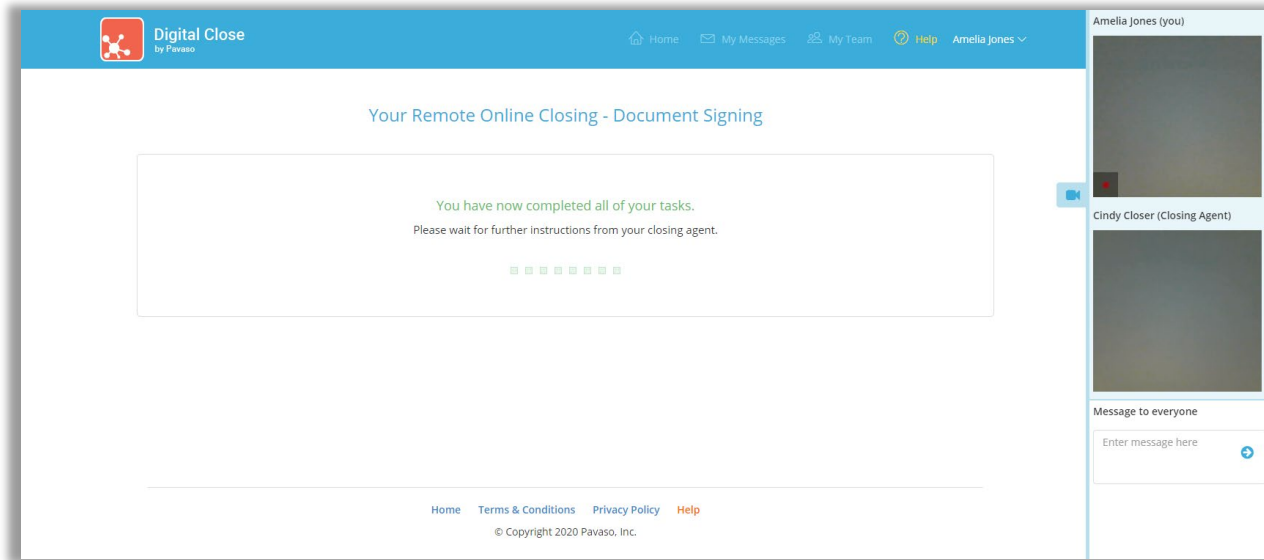


After applying your signature, select **Done** to send the document back to your Closing Agent.

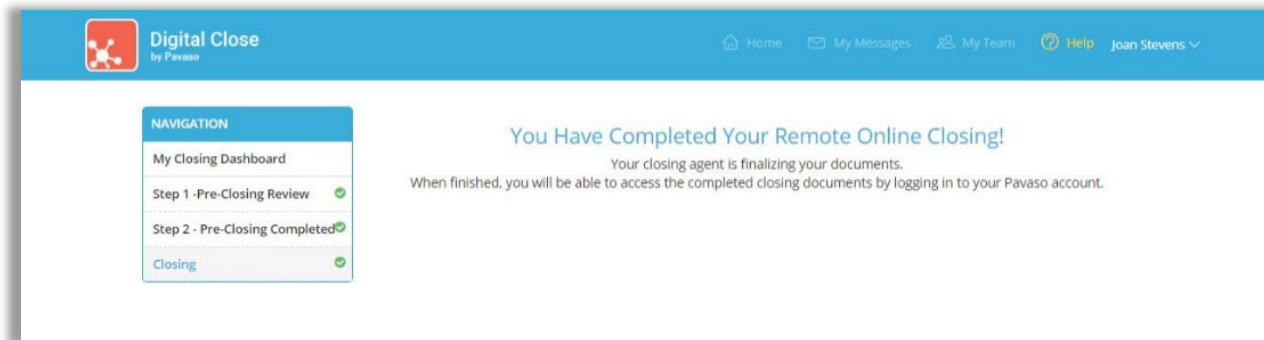
The screenshot displays the Digital Close by Pavaso interface. At the top, there is a blue navigation bar with the logo and the text "Digital Close by Pavaso". To the right of the logo are navigation links: Home, My Messages, My Team, Help, and a user profile dropdown for "Amelia Jones". Below the navigation bar, there are two buttons: "Back" and "Done", with the "Done" button highlighted by a red rectangle. The main content area shows a document titled "NAME AFFIDAVIT - B1" with a close button. The document content includes the text "TEST ORDER" and "NAME AFFIDAVIT". It lists the following information: Loan Number: 123456789, Date: 5/13/2020, and Name: Amelia Jones. Below this, it says "This is to certify that:" followed by three lines of text: "Amelia Jones", "Amy Jones", and "Amelia Hansen". There are three horizontal lines for additional text. Below that, it says "are one and the same person." and "THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS WRITTEN AND TYPED BELOW." There is a signature box with a blue background and a white border, containing the text "Buyer: Amelia Jones" and a handwritten signature "Amelia Jones". Below the signature box, there are two lines of text: "Amelia Jones" and "Print or Type Name", and "Signature". At the bottom, there is a line for "State/Commonwealth of:". On the right side of the interface, there is a chat window titled "Amelia Jones (you)". It shows a video call with "Cindy Closer (Closing Agent)". Below the video call, there is a "Message to everyone" section with a text input field containing "Enter message here" and a blue arrow button.

This process continues until all documents requiring your attention are completed. You will see the message below once all tasks are complete.

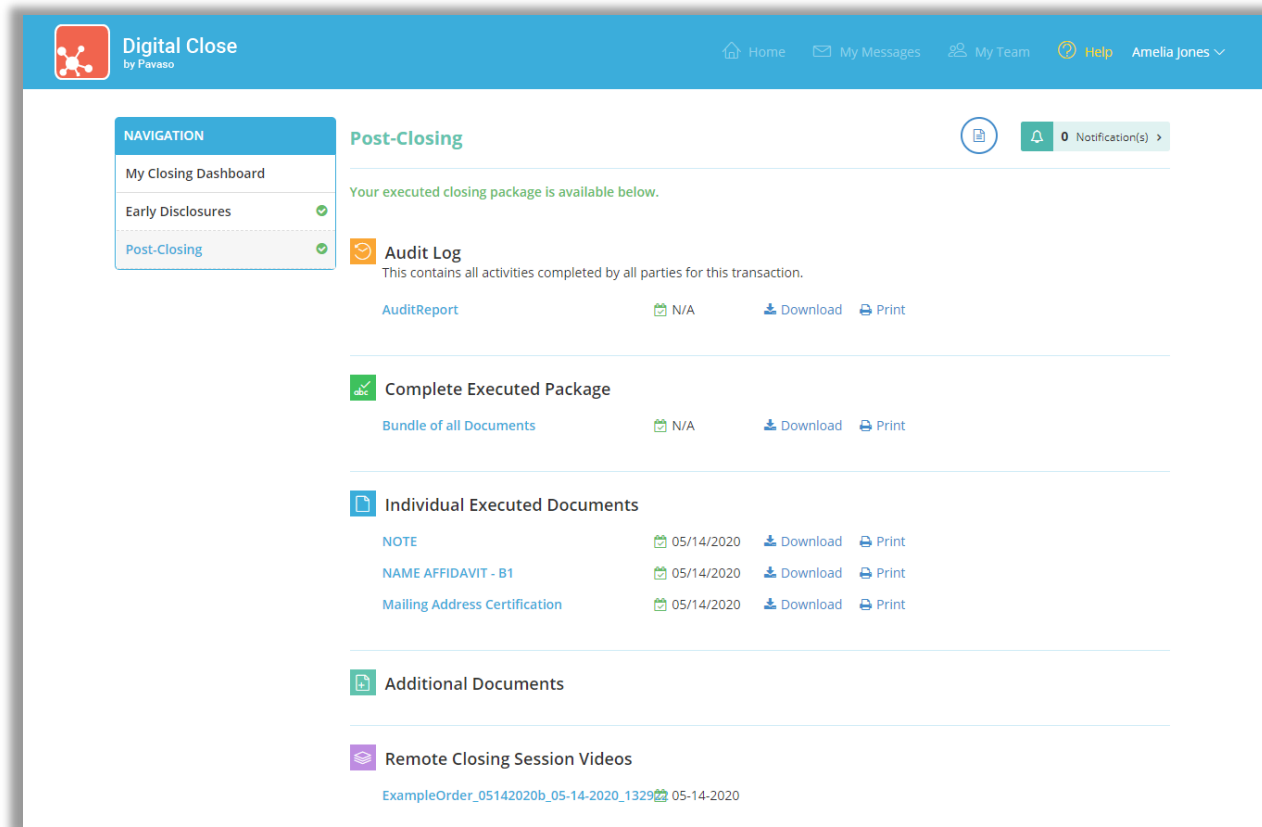
**Important:** Do not exit your remote session until instructed to do so by your Closing Agent.



Once your Closing Agent ends the session, you will be routed to the landing page below.



Once the order moves to the Closed status, you will be notified via email. All completed documents and a recording of the session are available via your Pavaso account.



The screenshot displays the 'Digital Close by Pavaso' web interface. The top navigation bar includes 'Home', 'My Messages', 'My Team', 'Help', and the user name 'Amelia Jones'. A left-hand navigation menu lists 'My Closing Dashboard', 'Early Disclosures', and 'Post-Closing'. The main content area is titled 'Post-Closing' and features a notification bell icon with '0 Notification(s)'. A green message states: 'Your executed closing package is available below.' Below this, there are four sections:

- Audit Log**: A sub-section with the text 'This contains all activities completed by all parties for this transaction.' It includes a table with one row: 'AuditReport' with a date of 'N/A' and 'Download' and 'Print' buttons.
- Complete Executed Package**: A sub-section with a table containing one row: 'Bundle of all Documents' with a date of 'N/A' and 'Download' and 'Print' buttons.
- Individual Executed Documents**: A sub-section with a table listing three documents, each with a date of '05/14/2020' and 'Download' and 'Print' buttons:

Document Name	Date	Download	Print
NOTE	05/14/2020	Download	Print
NAME AFFIDAVIT - B1	05/14/2020	Download	Print
Mailing Address Certification	05/14/2020	Download	Print
- Additional Documents**: A sub-section with no visible data.
- Remote Closing Session Videos**: A sub-section with one video entry: 'ExampleOrder\_05142020b\_05-14-2020\_1329' with a date of '05-14-2020'.

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## Pavaso Support

**Business Hours:** Monday – Friday 7:00 am – 8:00 pm CST ([Holiday Schedule](#))

**Email:** [support@pavaso.com](mailto: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, electronic notarization and remote online notarization are not available in all areas.

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