

# Remote Online Notarization\* (RON) Signer Guide

Revised: 6/16/2020

Pavaso, Inc.

### Table of Contents

Before You Begin	2
What is Remote Online Notarization?	2
Signer Identity Validation	2
Minimum System Requirements	
Creating Your Pavaso Account	4
Reviewing Your Documents	
Completing Your Document Review	
Closing Day – Your RON Signing	19
Logging in to Pavaso	19
Performing the System Test	21
Security Questions	
Validating Your ID	
Pavaso Support	46

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

## **Creating Your Pavaso Account**

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

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



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.

Create your accou	unt	×	Terms and Privacy Policy	
You can create the usernam icon below to show the tips	e and password for your account. Please for creating username and password.	click on "i"	Terms of Sale and Terms of Use	^
Your email	samplesigner@email.com	- 1	1. <u>APP MARKET TERMS OF SALE</u> 2. <u>WEBSITE AND APP MARKET TERMS OF USE</u>	
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Confirm your password	•••••		ARE COVERED IN THIS AGREEMENT AND ARE SUBJECT TO PAVASO'S PRIVACY POLICY. SOME PAVASO APPS AND 3rd PART	-
			WILL BE PRESENTED WHEN DOWNLOADING THE APP.	
	Create account		I agree, please verify my account	·

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.

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

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

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

A	B	ABCD Digital Closing	ⓒ Home 🗁 My Monaiges 🕹 My Team 🔘 Hab
Welcome to your digital closing experience! This tutorial will walk you through how to use this application.		My Closing Dashboard	RECENT ACTIVITY
<ul> <li>Review your closing documents</li> <li>Access educational resources</li> <li>View closing information</li> <li>Confirm you are ready for closing</li> </ul>	ĸ	tet Yote Area, Sait Lake City, UT BATOS      terrorentific Source Metadosmery      tet Source Metadosmery	Original former
Skip			Dosing Checklist

#### 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.

Digital Close		🕼 Home 🖂	My Messages 🛛 🖉 My Tea	am 🕐 Help Amelia J
NAVIGATION	Pre-Closing Review	O/6 Document(s) Confirmed	0 Day(s) Until My Closing	Q Notification(s) >
My Closing Dashboard	Description			۵
Step 1 -Pre-Closing Review	During this phase, you will be able to rev	iew your closing documents, get educa	ated about your upcoming cl	osing, and ask any
Step 2 - Pre-Closing Completed	questions you may have to your closing t your pre-closing review!	eam using the Notifications tab above	e. Click on any of the docume	nt links below to begin
	Filter: All - III III	Search Documents Q	$\bigcirc$	
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	Selecting <b>Skip Pre-Closing Review</b> will documents that have not yet been confi	proceed you to the next screen to sel med and complete your review. Any or signatures during closing. Skip Pre-Closing Review	ect <b>Complete</b> . Selecting this outstanding documents will r	option will bypass any equire individual digital

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



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

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.

	provides the most detailed information. Defavore, District of Notice, We ask for the information on this form
Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once	Tip. Use Form 4506, Request for Copy of Columbia, Georgia, Internal Revenue Service requested fair information under the Internal
you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed	Tax Return, to request copies of tax returns. Memory, indeana, RAIVS Team Revenue Code. We need this information to
on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your	Automated transcript request. You can quickly Marken. P.O. Box 145500 property identify the tax information and respond
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	and disk on "Gat Transmitted Vour Tay" Michigan, New Cincinnati, OH 45250 any transmitted Vour Tay
6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form	Records under "Tools" or call 1-800-908-9946. Hampshire, New sections 6103 and 6109 and 610
number per request.	Where to file, Mail or fax Form 4506-T to Jersey, New York, You do not have the monthability would be the second group of the
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a Return transcript, which includes most of the line items of a fax return as field with the IRS. A tax return transcript does not rehect	or the state your business was in, when that Phode Island. South request. Providing false or fraudulent information
changes made to the account after the return is processed, transcripts are only available for the following returns; form 1040 series,	return was filed. There are two address charts: Carolina, Tennessee, 659-669-3592 may subject you to penalties.
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b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty	If you are requesting more than one transcript Wisconsin criminal Miggation, and crites, states, the District
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and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days	address based on the address of your most number (EIN) if your request relates to a there. We may also disclose this information to
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Transfer or Account, many provides de most detailed information as it is a composition of the Neuron Hanscript and the Account	Chart for individual transcripts
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7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available	Form 1040 that head and the second se
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8 Form W-2 Form 1099 series. Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from	If you filed an Line 3. Enter your current address. If you use a the Paperwork Reduction Act unless the form
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example, W-2 information for 2011, field in 2012, will likely not be available from the ISS until 2013, if you need W-2 information for retirement	Alabama, Kentucky, return filed if different from the address entered be retained as long as their contents may
purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days	Louisiana, Messissippi, on line 3. Decome material in the administration of any International Decome material in the administration of any
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adution. If you need a copy of Form W+2 of Form 1099, you should inst contact the payer. To get a copy of the Form W+2 of Form 1099 field	foreign country, American RAIVS learn and you have not changed your address with the section 6103.
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Your Lender or Title company may configure documents to include digital tags to be completed during your **Pre-Closing Review**. If so, you will see digital tags to complete, which may include text or signature tags.

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

Digital Close	습 Home 🖂 My Messages 28 My Team 🛛 🔞 t <b>ielp Amelia jones ~</b>
	Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to melus regarding my/our lean with you to the following address.  FLEASE 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 Type here Balang:TX Balang:TX Balang:TX Balang:TA
	Borrower Date Borrower Date
	Borrower Date Borrower Date
	MULING ADDRESS GERTIFICATION MACLER: 00/19/13 Go to Previous Document Document Skip Pre-Closing Review

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

Your Full Name	Your Initials
Amelia Jones	AJ
Draw Select Pre-Drawn St	tyle
By clicking "Adopt", I agree to	o this signature and initials being used as the electronic
representation of my signate	are and initials of an crosing docaments.
Draw your signature	Ø De
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	© De
Draw your signature	o De
Draw your signature	@ De
Draw your signature	O De
Draw your signature	O De

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

Digital Close	
	Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to m/ars regarding my/our loan with you to the following address.  (PLEASE CHECK AND COMPLETE ONE ONLY!!)  Che property address shown above. If the property shown above consists of more than one unit, the specific address is:  Types here
	Type here Type h
	JAVe will natify the Londor in writing about the above mailing address be changed at any time in the future.         Sign here         Onla Barrower         05/13/2020         Borrower         Date
	Borrower     Date     Borrower     Date       Borrower     Date     Borrower     Date
	MULING ADDRESS CERTIFICATION MACLSR 001913 Go to Previdus 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.



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.

NAVIGATION	Pre-Closing Review	ී <b>5/6</b> Do	ument(s) Confirmed	0 Day(s) Until My Closing	↓ 0 Notification(s) >
My Closing Dashboard	Description				
Step 1 -Pre-Closing Review  Step 2 - Pre-Closing Completed	During this phase, you will be al questions you may have to your your pre-closing review!	ble to review your closing r closing team using the	y documents, get educate Notifications tab above. C uments Q	d about your upcoming c lick on any of the docume	losing, and ask any ent links below to begin
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	Selecting <b>Skip Pre-Closing Re</b> documents that have not yet b	eview will proceed you to een contend composition sig	the next screen to select lete your review. Any out natures during closing. ip Pre-Closing Review	Complete. Selecting this standing documents will	s option will bypass any require individual digital

## **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.

Digital Close <sup>by Pavaso</sup>	
NAVIGATION	Document Review Instructions: Scroll through each page of the document to review it. When you are finished, select "Confirm this Document" to indicate that you understand it, have no more questions, and agree to sign it.
My Closing Dashboard Step 1 -Pre-Closing Review	Image: System of the system       Image:
Step 2 - Pre-Closing Completed	⊕ Print O O
	4506-T 4506-T
	Form 45006-TT Performer of the Transport of the Transport of Tax Return Performer of the Transport of the Transport of Tax Return Promulation about Form 4506-T, visit www.irs.gov/tom4506.
	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 white us at IRSgov and cleck on "Get Transcriptor Your Tax Records" under "Tools" or call 1-800-908-9940. If you need a corp of your return, use Form 400, Request for Corp of Tax Fetture. There is a fet to get a corp of your return.

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

NAVIGATION My Closing Dashboard Step 1 -Pre-Closing Review © Step 2 - Pre-Closing Completed	Pre-Closing Review       Image: Stepsing Base, you will be able to review your closing documents, get educated ab questions you may have to your closing team using the Notifications tab above. Click a your pre-closing review!       Image: Stepsing Base, you will be able to review your closing documents, get educated ab above. Click a your pre-closing review!         Filter:       All       Image: Stepsing Base, you will be able to review your closing documents.       Image: Stepsing Base, you will be able to review your closing documents, get educated ab above. Click a your pre-closing review!         Filter:       All       Image: Stepsing Base, you will be able to review your closing documents       Image: Stepsing Base, you will be able to review your closing documents.         Filter:       All       Image: Stepsing Base, you will be able to review your closing documents       Image: Stepsing Base, you will be able to review your closing team using the Notifications tab above. Click a your pre-closing review!         Filter:       All       Image: Stepsing Base, you will be able to review your closing documents       Image: Stepsing Base, you will be able to review your closing documents         Filter:       All       Image: Stepsing Base, you will be able to review your closing documents       Image: Stepsing Base, you will be able to review your closing documents         Filter:       All       Image: Stepsing Base, you will be able to review your closing documents       Image: Stepsing Base, you will be able to review you will be able to	Day(s) Until My Closing       ▲       0       Notification(s) >         Cout your upcoming closing, and ask any on any of the document links below to begin       ●       ●       ●         Image: Confirmed Ima
	Educational Content	0
	Notes	٥
	Selecting <b>Skip Pre-Closing Review</b> will proceed you to the next screen to select <b>Cor</b> documents that have not yet been confirmed and complete your review. Any outstan signatures during closing.	mplete. Selecting this option will bypass any nding documents will require individual digital

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



Select **Complete**. This is a required step for ALL Signers on the order.

Digital Close				
NAVIGATION	You are almost there!			
My Closing Dashboard	Select complete to finalize your pre-closing document review.			
Step 1 -Pre-Closing Review 🛛 🔊				
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 Dorument List			
	Your Closing Agent Is: Cindy Closer, (TEST Training) BH Title.			
	Information About Your Upcoming Closing.			
	When you meet with your Closing Agent, bring your Pavaso password and PIN with you.			
	Contact your Closing Agent about funds needed for closing.			
	<ul> <li>Check with your Lender regarding any closing conditions they may need you to bring to your closing.</li> </ul>			
	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.

<b>x</b>	Digital Close		🔐 Home 🖾 My Messages 🖄 My Team 🔘 Help Chris Jones 🗸	
	NAVIGATION My Closing Dashboard Step 1 -Pre-Closing Review		Your Remote Online Closing Your remote closing is scheduled on 05/13/2020 at 08:53 AM Mountain Standard Time	
	Step 2 - Pre-Closing Co Closing	Perform	Your closing will be completed using remote online technology. Your closing agent will be at a different physical ssion online. It is important that the camera on your web-enabled closing agent to verify your identity. Please make sure you have the your closing agent is required to within see you. This closing	
		A	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 rest" button. This will verify that your system is able to perform a Remote Online Closing session.	
	Perform System Test          ① Camera - Not Working         ① Speaker - Not Working         ① Microphone - Not Working         ① Browser - Not Supported         ① Video conference plugin - Not Supported			
	Individuals present below must agree to the use of electronic signatures and records. <b>Note:</b> If an individual is not present, other participants can agree and continue with the Closing. If you are waiting for other participants to agree, <u>refresh</u> this page to see their updated acceptance status.			
	Amelia Jones Pending <u>View eConsent</u>			
	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 →	

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.

Perform System Test		×		
	Camera EasyCamera V Can you see yourself in the video? Yes V	Î	Will you allow <b>portal.pav</b> microphone? <u>M</u> icrophone to share: <u>Microphone Array (Realt</u> Remember this decisi	<b>vaso.com</b> to use your tek High Definition Audi ∨ ion
Video from your camera Browser	Microphone Microphone Array (Realtek High Definition Audio)  Does the green bar above move when you speak? Yes		Allow Will you allow <b>portal.pav</b>	Don't Allow
<ul> <li>Browser is supported.</li> <li>Video conference plugin is not supported.</li> <li>Click <u>here</u> to visit the Chrome Web Store and install the plugin.</li> </ul>	Speaker Default  Play test sound  Do you hear the test sound when you play it? Yes		<u>C</u> amera to share: EasyCamera Remember this decisi	ion Don't Allow
	Cancel			

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.

NAVIGATION My Closing Dashboard	Your Remote Online Closing	
Step 1 -Pre-Closing Review Step 2 - Pre-Closing Completed	Your remote closing is scheduled on <b>05/19/2020 at 11:47 AM Mountain Standard Time</b> 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	
	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 if you have any issues performing the system test. Step 1: Perform System Test Select.	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
	Perform System Test       Last completed on 05/20/2020 07:37 AM Mountain Standard Time         Image: Camera - Working       Speaker - Working         Image: Camera - Working       Browser - Supported         Image: Video conference plugin - Supported       Supported	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 informatio in connection with your real estate transaction and/or financing application. Please read this notice careful und exist and durate a convident account.
	<b>Step 2: Consent for Use of Electronic Signatures and Records</b> Individuals present below must agree to the use of electronic signatures and records. <b>Note:</b> If an individual is not present, other participants can agree and continue with the Closing. If you are waiting for other participants to agree, <u>refresh</u> this page to see their updated acceptance status.	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 electroni signatures in connection with your relationship with Pavaso_please click on the "
	Amelia Jones Pending <u>View eConsent</u>	Enter your PIN ******
	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.	

#### 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.

<b>×</b>	Digital Close	🏠 Home 🖂 My Messages 😤 My Team  🛞 Ikip Amelia Jones 🗸			
	NAVIGATION My Closing Dashboard	Your Remote Online Closing			
	Step 1 -Pre-Closing Review  Step 2 - Pre-Closing Completed Closing	Your remote closing is scheduled on <b>05/19/2020 at 11:47 AM Mountain Standard Time</b> 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 <u>support@pavaso.com</u> 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         Image: Camera - Working         Image: Camera - Working         Image: Microphone - Working         Image: State of Camera - 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       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 your PIN again and select Continue.

Digital Close	
	Your Remote Online Closing - Enter Your PIN Each participant using this device must enter their PIN here. If a participant is not present and will use a separate device, leave their PIN field blank.
	Amelia Jones (samplesigner@email.com)
	Continue →
	Home Terms & Conditions Privacy Policy Help © 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.

Digital Close	🏠 Home 🖾 My Messages 🖉 My Tearn 🛞 Help
Your Remo Each participant listed below must complete a set of security q incorrect, you will have one additional attempt. After an	te Online Closing - Security Questions uestions to continue. You will have two minutes to correctly answer the questions. Should any answer be awering incorrectly a second time, you will not be able to participate in the Remote Online Closing.
AJ Pen	ting Jones (samplesigner@email.com) ding the completion of security questions. Select here to complete security questions
	Back Continue →

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.

First Name <mark>(*):</mark>	Amelia	
Last Name <mark>(*)</mark> :	Jones	
Date of Birth (*):	01/20/1980	
Current Address (*):	531 Main Street	
City (*):	Dallas	
State (*):	ТХ	v
Zip <mark>(*)</mark> :	12345	

ecurity Question	IS ·			
Sorry! We could not f Please try again or co	find any identity info ontact Pavaso Suppo	rmation that match rt at support@pava	ed your input data. so.com.	
				ок

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.

Please answer the following questions:	
1. Which of the following colleges have you attended?	
Hill College	
C Langston University	
O Texas State Technical College: Waco	
O 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	
$\bigcirc\ $ I have never been associated with any of these addresses	
3. What month were you born in?	
And	

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

#### One Failed Attempt:

Two Failed Attempts:



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			Edit Signature - SIGNING ON BEHALF	OF: Amelia Jones ×
Your F	Remote Online Closing - Signature Setup		Your Full Name Amelia Jones	Your Initials AJ
	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.		By clicking "Adopt", I agree to this signature representation of my signature and initial Draw your signature	ure and initials being used as the electronic als on all closing documents. Delete
Buyer #1: Amelia Jones - SIGNING ON BEHALF C	JF: Amelia Jones	2 Edit	Draw your initials	O Delete
	Continue →			Cancel

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.

Digital Close	🔓 Home 🖂 My M	Лessages 🕺 My Team 🧑 Help
	Your Remote Online Closing - ID Validation	
Buyer - Amelia Jones To verify your identity, please selec	Amelia Jones Please make sure you have sufficient lighting and can see you agent is required to visibly see you. Note: Each participant using this device must validate their id	urself clearly on the video. Your closing dentification.
	State Driver's License  State Driver's License State Identification Card Passport	State Driver's License
Message to everyone Enter message here		Validate By Smartphone

#### 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.

) Validation			
n ID validation link will t	be sent to the phone number provider		
Country Code:	+1 - United States		
Phone number: (*)	(555) 555-5555	ID Validation	_
	Cancel	An ID validation link has been sent to +15555555555. This link is valid for 5 minutes. Please check your messages and link to proceed with ID validation.	i select the
			Validation

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	슈 Home 🗹 My Messages 윤 My Team 🛞 H <b>elp Amelia Jones ~</b>
You	r 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.
Cindy Closer (Closing Agent)	Amelia Jones (Buyer)
Message to everyone Enter message here	0

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.

×.	Digital Close	습 Home 🖂 My Messages 😕 My Team 🕜 Help Chris Jones 🗸	Amelia Jones, Chris Jones (you)
		Your Remote Online Closing - Document Signing	
		When your Closing Agent sends you a document to sign, it will appear here. (Document not yet available)	Cindy Closer (Closing Agent)
			Message to everyone Enter message here
		Home Terms & Conditions Privacy Policy Help © Copyright 2020 Pavaso, Inc.	

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.

<b>•</b>	Digital Close			Amelia Jones $\vee$	Amelia Jones (you)
	Back Done				
	NAME AFFIDAVIT - B1 NAME AFFIDAVIT - B1				
		TEST ORDER		Î.	
		NAME AFFIDA	ЛТ		Cindy Closer (Closing Agent)
		Loan Number: 123456789 Date: 5/13/2020			
		Name: Amelia Jones This is to certify that:			
		Amelia Jones Amy Jones			
		Amelia Hansen			Message to everyone
		are one and the same person.	IS WREAF NAME TYPED BELOW.		
		Amelia Jones	Buyer: Amelia Jones		
		Print or Type Name <u>Signatu</u> State/Commonwealth of:	e		

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

×.	Digital Close <sup>by Pavaso</sup>		Amelia Jones 🗸	Amelia Jones (you)
l	Back Done			
	NAME AFFIDAVIT - B1 NAME AFFIDAVIT - B1			
	TEST ORDER		Í.	Cindy Closer (Closing Agent)
	NAME AFFID	AVIT		
	Loan Number: 123456789			
	Date: 5/13/2020			
	Name: Amelia Jones			
	This is to certify that			
	Amelia Jones			
	Amy Jones			
	Amelia Hansen			Message to everyone
				Enter message here
	are one and the same person.			
	THIS IS TO CERTIFY THAT MY LEGAL SIGNATU	RE IS WRITTEN AND TYPED BELOW.		
	8	- Puwer: Amelia lanes		
	Amelia Jones	melia Bruger		
	Print or Type Name Sign	ature		
	State/Commonwealth of:			

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.

<b>x</b>	Digital Close 💮 Home 🖾 My Messages 🖄 My Team 🔘 Help Amelia Jon by Piveao	es 🗸	elia Jones (you)	
	Your Remote Online Closing - Document Signing			
	You have now completed all of your tasks. Please wait for further instructions from your closing agent.	Cine	Cindy Closer (Closing Agent)	
		Mes	ssage to everyone	
-	Home Terms & Conditions Privacy Policy Help © Copyright 2020 Pavaso. Inc.			

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.

Digi	ital Close						nelia Jones $\checkmark$
NAVI My C	GATION	Post-Closing				0 Notification(s	) >
Early	Disclosures O	Your executed closing package is available belo	ow.				
Post-	Closing	O Audit Log This contains all activities completed by all	parties for this tra	nsaction.			
		AuditReport	🛱 N/A	🛓 Download	🖨 Print		
		Complete Executed Package					
		Bundle of all Documents	🖾 N/A	🛓 Download	🖨 Print		
		Individual Executed Documents					
		NOTE	🛱 05/14/2020	🛓 Download	🖨 Print		
		NAME AFFIDAVIT - B1	🔁 05/14/2020	🛓 Download	🖨 Print		
		Mailing Address Certification	🛱 05/14/2020	🛓 Download	🖨 Print		
		Additional Documents					
		Remote Closing Session Videos	2010 05 11 2020				
		Exampleor der_05142020D_05-14-2020_13	2764 05-14-2020				

## **Pavaso Support**

#### Business Hours: Monday – Friday 7:00 am – 8:00 pm CST (<u>Holiday Schedule</u>) 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, electronic notarization and remote online notarization are not available in all areas.

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