



Essential Notary

Notary Guide

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Pavaso, Inc.

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Before You Begin

What is Essential Notary?

Essential Notary is Pavaso's web-based notary solution* that provides an optimal alternative to notarizing real estate closing documents in person. Pavaso's technology delivers an Audio/Video Online Notarization option, that can be utilized in accordance with state emergency mandates and requirements in this time of social distancing.

All parties involved in a signing must know and meet the requirements imposed on them, not only through the emergency Executive Orders from COVID-19, or established laws and regulations. Before utilizing Pavaso's Essential Notary tool, confirm you know and are ready to meet all state, legal, underwriting, lender, and system requirements for which you're responsible.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every signer participating in an Essential Notary signing session. Pavaso validates identity in three ways:

- **Security Questions** – Signers are required to answer a set of security questions generated from a trusted third-party knowledge-based authentication database.
Important Note: All signers must be a U.S. citizen with a U.S. permanent address to participate in an Essential Notary signing.
- **Government or State ID** – Signers are also required to validate their photo ID through a trusted third-party identify verification service. They must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the smartphone must be able to receive a text from a United States phone number.
Important Note: Third-party software confirms if the ID is a valid ID. Expired IDs will still validate. Confirm via webcam that the ID being used is in good standing.
- **Video Identification** – Notaries may also validate the signer's identification by asking them to hold up their state-issued identification card, driver's license, or a government-issued passport to their web camera. Proper lighting and clear visibility are required to validate each participant.

Document Delivery Requirement

A printed version of the documents must be sent to the signers in advance of the Essential Notary session. You must determine and plan for the method of delivery of the printed package of documents to the signers, and their return via circulation to the notary, all in accordance with state requirements.

Minimum System Requirements

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

Operating Systems

- Microsoft 8.1+
- Mac OS X 10.11+

Compatible Web Browsers

The latest versions of the following are required to participate in an Essential Notary eClosing session:

- Firefox
- Chrome – When using Chrome, the [Pavaso Screen Share plugin](#) is required.

Note: Browsers not listed (e.g., Safari, Edge, Internet Explorer) are not compatible.

Hardware and Devices

- Microsoft Surface Pro Tablet using Chrome*
- Desktop or laptop (touchscreen recommended)**
- Keyboard & Mouse (stylus recommended)

Note: Signature pads are not compatible for Essential notary closings.

*Microsoft Surface Pro is the only tablet currently supported for Essential Notary closings.

**Mac desktop/laptops require Chrome or Firefox browsers for Essential Notary signings.

Camera & Audio

A functional camera, speakers and microphone are required for all participants to communicate during the session.

Smartphone with Camera and Text Capability

Signers must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the smartphone must be able to receive a text from a United States phone number.

Internet Connection and Speed

Essential Notary requires a strong, reliable internet connection. A consistent, uninterrupted internet speed of 15 MBPS upload and download speed is required for an ideal experience.

System Configuration

An Essential Notary Addendum must be signed prior to Essential Notary being enabled for your company. Speak with your Sales Representative to request this addendum. If you are unsure who to contact, email implementation@pavaso.com for assistance.

Creating an Order

Sign in to Pavaso and select **Digital Close Enterprise**. From the **Order Lobby**, select **Create Order**.

The screenshot shows the 'Digital Close Enterprise' web application interface. At the top right, it displays the current date/time as '10/08/2019 12:56:55 PM' and a 'System' dropdown menu. The navigation bar includes 'Lobby', 'Create Order' (highlighted with a yellow box), 'Notifications', and 'Admin'. Below the navigation bar, the page title is 'Order Lobby' with a sub-instruction: 'Select an Order below to view the details'. There are date pickers for 'Display orders from: 10/8/2018' to '10/8/2019'. A search section shows 'Search Criteria: Loan Number' and a search input field with a 'Search' button. A table of orders is displayed below:

Order Number	Loan Number	Borrower	Seller	Property	Scheduled Closing Date	Actual Closing Date	Status
RON_Example_...	BH_08282019	Amelia Buyer		543 Testing Trail, Plano, TX 12345	8/28/2019 1:30:00 PM		Configuration Needed

Complete all required order fields.

- A. **Order number:** Create a unique order number for the order.
- B. **State:** Select the property state from the drop down.
- C. **Closing Date:** Choose the date the order is scheduled to close.
Note: This will not affect the order's ability to close. This is for display purposes in the portal only.
- D. **Closing Time:** Select the closing time and time zone.
- E. **Closing Type:** This should not be changed. Closing type will default to **Digital Closing**.
- F. **Signing Type for Consumer:** Select **Sign Each**.
- G. **Remote Closing and Video eNotary:** Enable Pavaso's Essential Notary capabilities for the order.
- H. *Optional:* **Loan Type:** Select either Purchase, Refinance, Other, or Cash Only.
- I. **Property Address:** Enter the address of the property.

Order Information

Order number (*) **A**
 Example_Order_Number

State (*) **B**
 Texas

Order Template
 (Please select an item)

Closing Date (*) **C**
 04/17/2020

Closing Time (*) **D**
 02:00 PM UTC-7 MST

Closing Type **E**
 Digital Closing

Signing Process for Consumer **F**
 Approve All, Sign Once
 Sign Each
 (Please select an item)

Remote Closing and Video eNotary **G**

Test Order

Loan Information

Loan Type **H**
 (Please select an item)
 Purchase
 Refinance
 Other
 Cash Only

Loan Number

Loan Term (Year(s))

Interest Rate

Note Amount

Monthly Payment

Property

Street Address (*)
963 Apple Avenue

City (*) State (*) Zip Code (*)
Plano Texas 12345

Property Type Tax ID County
(Please select an item)

Legal Description

Adding Signers to the Order

Enter buyer or seller information in Order Details depending on order requirements.

Important Note: Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.

- A. **Email:** Enter the email address of the signer. Confirm the email address is correct as the Pavaso invitation email will be sent to this address.
Note: Signers can share an email address. Each user will receive their own invitation email and be required to create their own account.
- B. **First and Last Name:** Enter the legal name of the signer. The first, middle (if applicable), and last name will be used to generate the security verification questions.
- C. **Street Address:** Enter the current mailing address for the signer.
 - a. **For buyers:** This should be their current permanent address; not the address of the property being purchased.
 - b. **For sellers:** This should be the address of the property being sold.*Note:* For unit or apartment numbers, do not include # in front of the unit or apartment number.
- D. **Optional: International Phone Number:** For Essential Notary transactions, international numbers can be used to send ID verification texts. The number must be able to receive text messages from a U.S.-based phone number.
- E. **Add another Buyer/Seller:** Select this option to add an additional buyer or seller to the order.

Buyer This is a company, LLC, or group account

A Email Address Username

B Buyer First Name (*) Buyer Middle Name Buyer Last Name (*)

Cell Phone **C** Street Address (*) City (*)

State (*) Zip Code (*)

D International Phone Number

E

Seller This is a company, LLC, or group account

A Email Address Username

B Seller First Name (*) Seller Middle Name Seller Last Name (*)

Cell Phone **C** Street Address (*) City (*)

State (*) Zip Code (*)

D International Phone Number

E

Assigning Title Users

Assign the closing agent. Complete the required fields:

- A. **Company:** Select the applicable company from the drop-down. Associated companies/branches appear.
- B. **Closer Email Address:** Choose the closing agent to be associated with the order. If the required user is not available in the drop down, contact the company administrator.
- C. **Is this Closer the Notary for this order?:** Keep default selection of **Unknown Notary**. No eNotarization will occur using Essential Notary.
Observer for this RON Order: Select to make the selected user an Observer for the Essential Notary signing. The Observer must be directly associated with the company selected in the dropdown and must be an active user. Observers cannot be added via the **Other** section.
Note: Observers will be visible via webcam and can participate in audio, however, they do not go through identity verification.
- D. **Add another Closer:** Multiple users can be associated with an order. Adding another closing agent allows this additional user to access and close the order on Pavaso.
Note: This also applies to independent notaries associated with your company.

Closer

A **Company**

Company

Other

Closer Email Address (*)

First Name (*)

Street Address

Zip Code

B Closer Email Address (*)

Username

Middle Name

City

State

C **Is this Closer the Notary for this Order?**

Yes
 No (Please fill in the Notary details below)
 Unknown Notary

D Observer for this RON Order

E

Adding a Lender User

If applicable, add the lender to the order via the **Lender** section.

- A. **Company and Lender Email Address:** Select the appropriate lender and lender user from the drop down.
- B. **Observer for this RON Order:** Select to make the selected user an Observer for the Essential Notary signing. The Observer must be directly associated with the company selected in the dropdown and must be an active user. Observers cannot be added via the **Other** section.

Lender

Company

Company (*) (TEST) BH Lender

Lender Email Address (*) laurenlender@mailinator.com

Username laurenlender@mailinator.com

Other

Lender Email Address (*)

Lender First Name (*) Lauren

Lender Middle Name

Lender Last Name (*) Lender

Street Address

City

Cell Phone

Zip Code

State (Please select an item)

Observer for this RON Order

Submitting an Order

The **Additional Party** section can be used if additional team members are to be added to the order.

- A. **As Role:** Select from the available options from the dropdown.
Note: The witness in the Additional Party dropdown is for a remote witness in a separate location than the rest of the signers.
- B. **Add Another Party:** Add another Additional Party.
- C. **Add Documents:** Select to upload documents directly to the order. This can also be done after the order has been submitted.
- D. **Submit:** Select to create the order.

The screenshot shows a form titled "Additional Party 1" with the following fields and buttons:

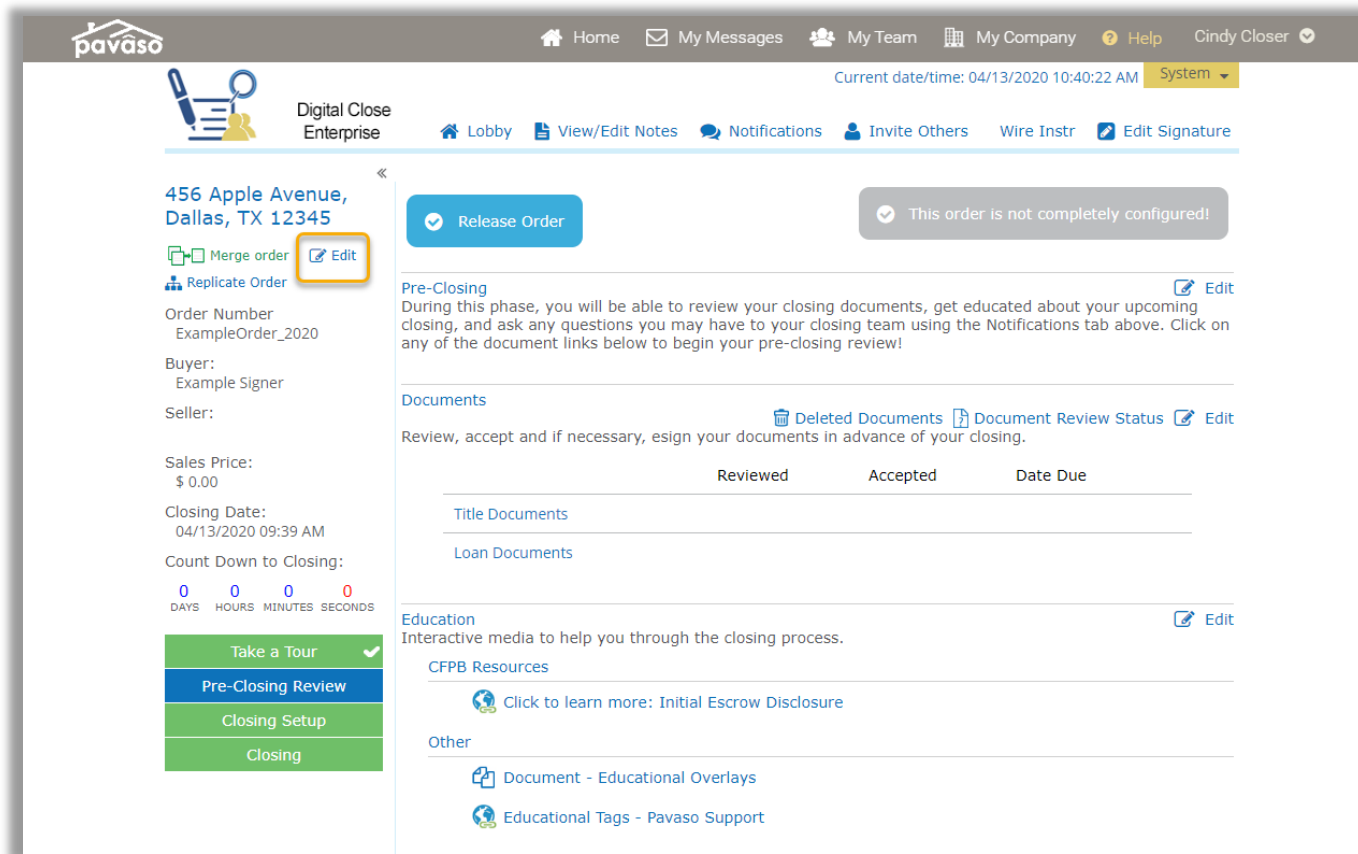
- As Role:** A dropdown menu with a callout 'A' pointing to it. The menu is open, showing options: "(Please select an item)", "Co-signer", "Loan Officer", "Title Holder", "Loan Processor", "Non-Purchasing CoBorrower", and "Witness".
- Email Address:** A text input field.
- Username:** A text input field.
- Middle Name:** A text input field.
- Last Name:** A text input field.
- Buttons:** "Add another Party" (callout 'B'), "Add Documents" (callout 'C'), and "Submit" (callout 'D').

Enable Essential Notary for an Existing Order

Order Settings

Note: Essential Notary must be enabled for your company prior to attempting an Essential Notary transaction. Speak with your Implementation Lead to request this feature be turned on. If you are unsure who to contact, email implementation@pavaso.com for assistance.

Access the order from the **Order Lobby**. Select **Edit** to enter the **Order Details** screen.



The state selected in Order Details must be enabled for Essential Notary on Pavaso. To enable, select the **Remote Closing and Video eNotary** option. This selection must be made for each Essential Notary order.

If the state selected does not have Essential Notary enabled, the option will not be available. Ensure you understand and meet all state requirements before utilizing the Essential Notary tool. Choose **Save** before navigating away from this screen.

The screenshot shows the 'Edit Order Details' form in the Pavaso Digital Close Enterprise interface. The form is titled 'Edit Order Details' and has 'Cancel' and 'Save' buttons. The 'Order Information' section contains the following fields:

Order number (*)	State (*)	Order Template
BH_04102020	Texas	
Order Open Date	Sales Price	
04/10/2020	0.00	
Closing Date (*)	Closing Time (*)	
04/10/2020	08:42 AM UTC-7 MST	
Closing Type	Signing Process for Consumer	
Digital Closing	Approve All, Sign Once	<input checked="" type="checkbox"/> Remote Closing and Video eNotary

There is also a checkbox for 'Test Order' at the bottom left of the form.

Uploading Documents

From inside the order, select **Edit** under **Documents** to upload documents to the order.

The screenshot displays the Pavaso Digital Close Enterprise web application. The top navigation bar includes links for Home, My Messages, My Team, My Company, Help, and the user name Cindy Closer. The current date and time are 04/13/2020 10:40:22 AM. The main interface is divided into a left sidebar and a main content area. The sidebar shows the address 456 Apple Avenue, Dallas, TX 12345, and various order management actions like Merge order, Replicate Order, and Edit. The main content area features a 'Release Order' button, a warning message 'This order is not completely configured!', and a 'Pre-Closing' section with an 'Edit' link. Below this is the 'Documents' section, which includes a table with columns for Reviewed, Accepted, and Date Due, and an 'Edit' link highlighted with a yellow box. Other sections include Education and Other resources.

456 Apple Avenue, Dallas, TX 12345

Merge order Edit

Replicate Order

Order Number ExampleOrder_2020

Buyer: Example Signer

Seller:

Sales Price: \$ 0.00

Closing Date: 04/13/2020 09:39 AM

Count Down to Closing:

0 0 0 0
DAYS HOURS MINUTES SECONDS

Take a Tour ✓

Pre-Closing Review

Closing Setup

Closing

Release Order

This order is not completely configured!

Pre-Closing Edit

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!

Documents Deleted Documents Document Review Status Edit

Review, accept and if necessary, esign your documents in advance of your closing.

	Reviewed	Accepted	Date Due
Title Documents			
Loan Documents			

Education Edit

Interactive media to help you through the closing process.

CFPB Resources

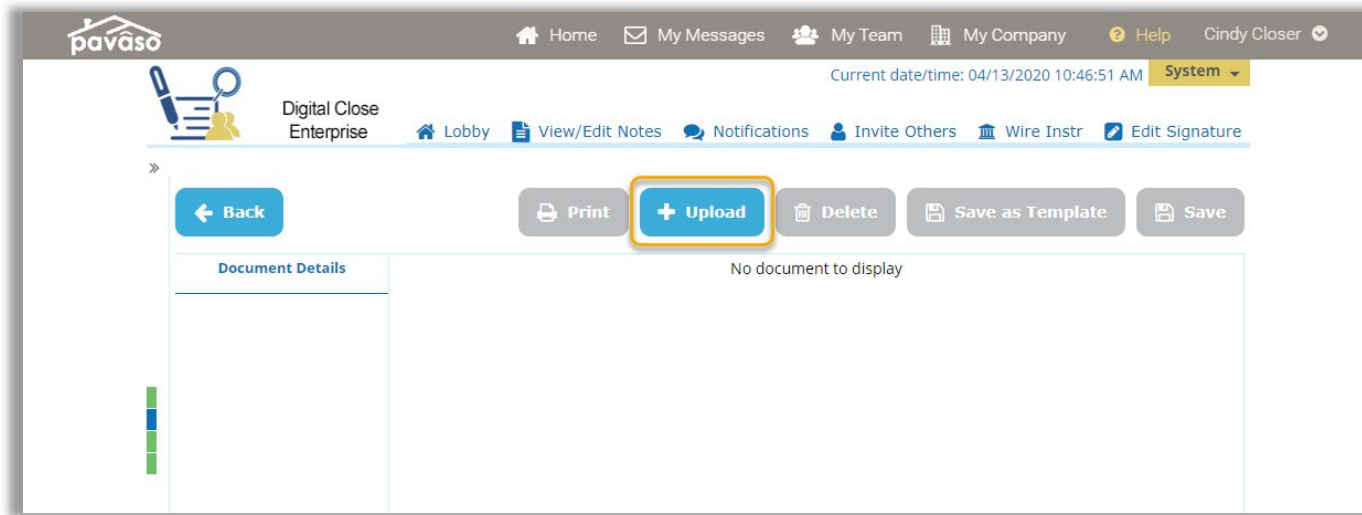
Click to learn more: Initial Escrow Disclosure

Other

Document - Educational Overlays

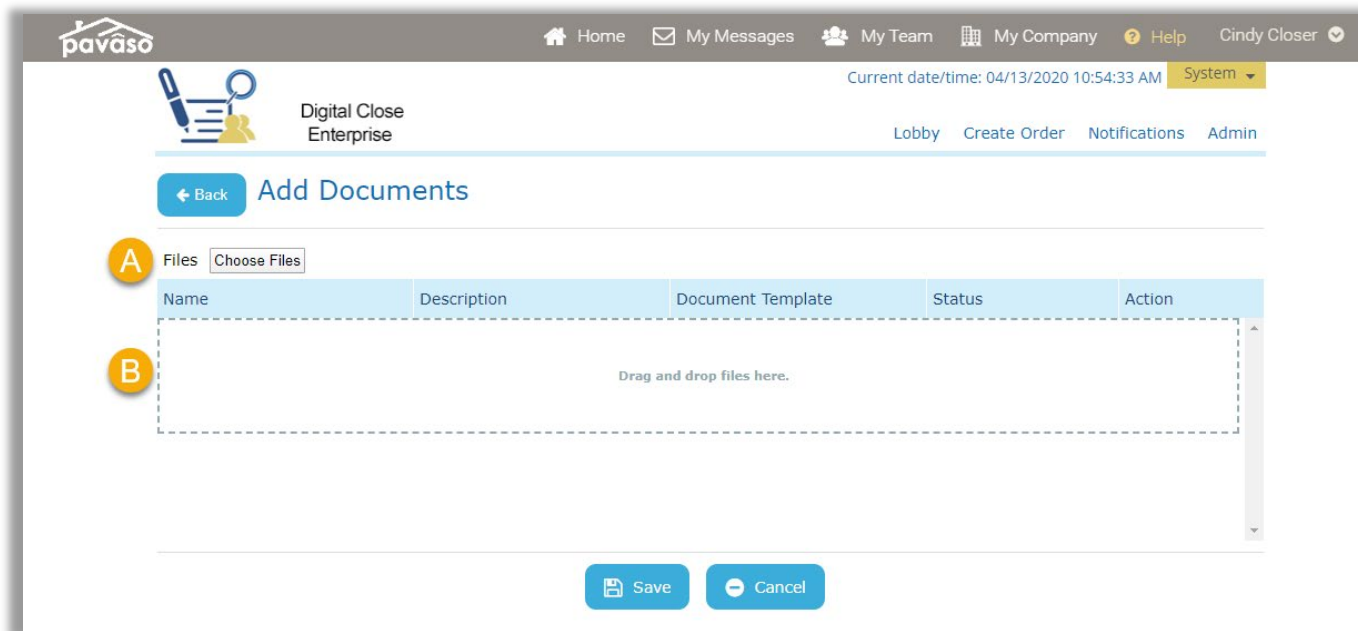
Educational Tags - Pavaso Support

Select Upload.

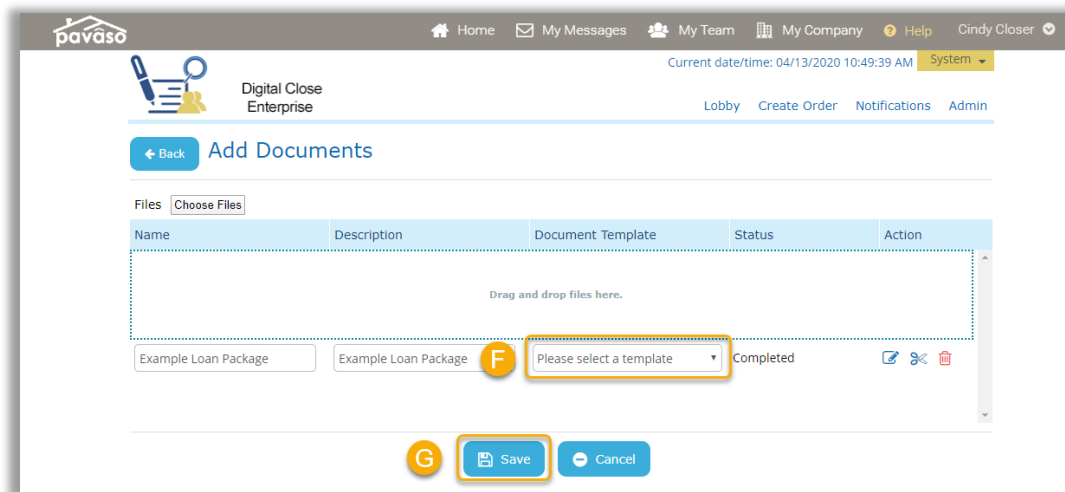
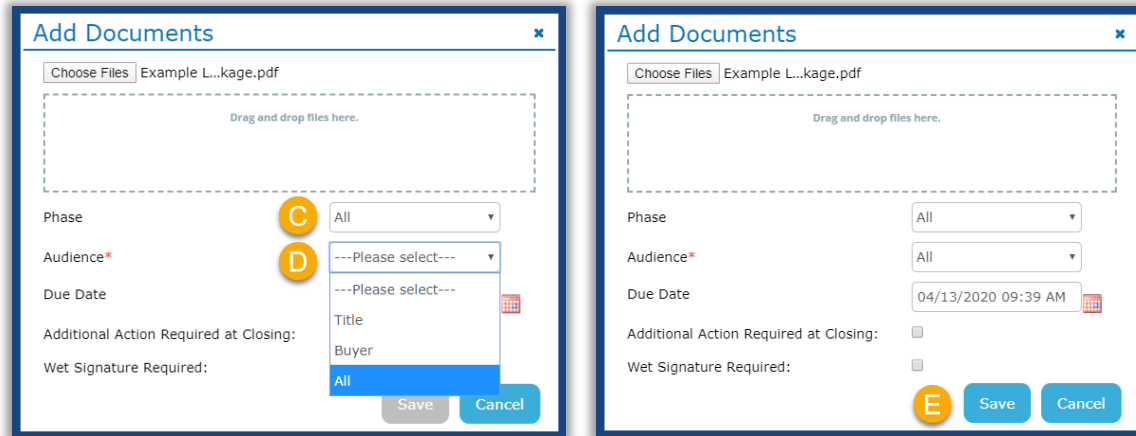


Documents can be uploaded individually or as one file for Essential Notary. No digital tagging occurs. To eliminate the need to send each document individually during the signing, upload the package as one document.

- A. Select **Choose Files** to browse to find files to upload.
- B. **Drag and Drop** from another folder/desktop to upload.



- C. **Phase:** Default selection of **ALL** must remain selected.
- D. **Audience:** Select the appropriate audience for the document set. Generally, **All** is an appropriate audience selection. If there are buyers and sellers on the order, select the appropriate audience for these documents.
- E. **Save** to save settings.
- F. If any templates automatically apply, select **Please select a template** to ensure no digital tags are placed.
- G. **Save** to upload.



The uploaded documents appear in **Edit** mode. **No digital tagging occurs for Essential Notary.** Select **Back** to return to the document list.

The screenshot displays the Pavaso Digital Close Enterprise web application. At the top, the navigation bar includes the Pavaso logo, user name 'Cindy Closer', and various menu items like Home, My Messages, My Team, My Company, Help, and System. Below this is a secondary navigation bar with icons for Lobby, View/Edit Notes, Notifications, Invite Others, Wire Instr, and Edit Signature. The main content area features a document titled 'Example Loan Package' with a 'Back' button highlighted in a yellow box. To the right of the document title are buttons for Print, Upload, Delete, Save as Template, and Save. The document details section on the left includes fields for Name, Audience, Date Due, and Document Templates. The main document content is a 'Closing Disclosure' form with sections for Closing Information, Transaction Information, and Loan Information. A table at the bottom shows loan terms, including a loan amount of \$162,000 and a 'Can this amount increase after closing?' status of NO.

Document Details Example Loan Package Full screen

Name: [Edit](#)

Audience: **Date Due:** 04/13/2020

Additional Action Required at Closing

Wet Signature Required

Document Templates:

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2013	Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	Loan Term	30 years
Closing Date	4/15/2013	Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	Purpose	Purchase
Disbursement Date	4/15/2013	Lender	Ficus Bank	Product	Fixed Rate
Settlement Agent	Epsilon Title Co. 12-3456			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	12-3456			Loan ID #	123456789
Property	456 Somewhere Ave Anytown, ST 12345			MIC #	000654321
Sale Price	\$180,000				

Loan Terms	Can this amount increase after closing?
Loan Amount	\$162,000
	NO

Inviting Signers

Once configuration is complete, invite signers to the order to review documents.

- A. If a lender is added to the order, select **Release Order** to notify them the order is ready on Pavaso.
- B. To invite signers, select **Invite Borrowers to Pre-Closing**. This will also invite sellers if applicable.

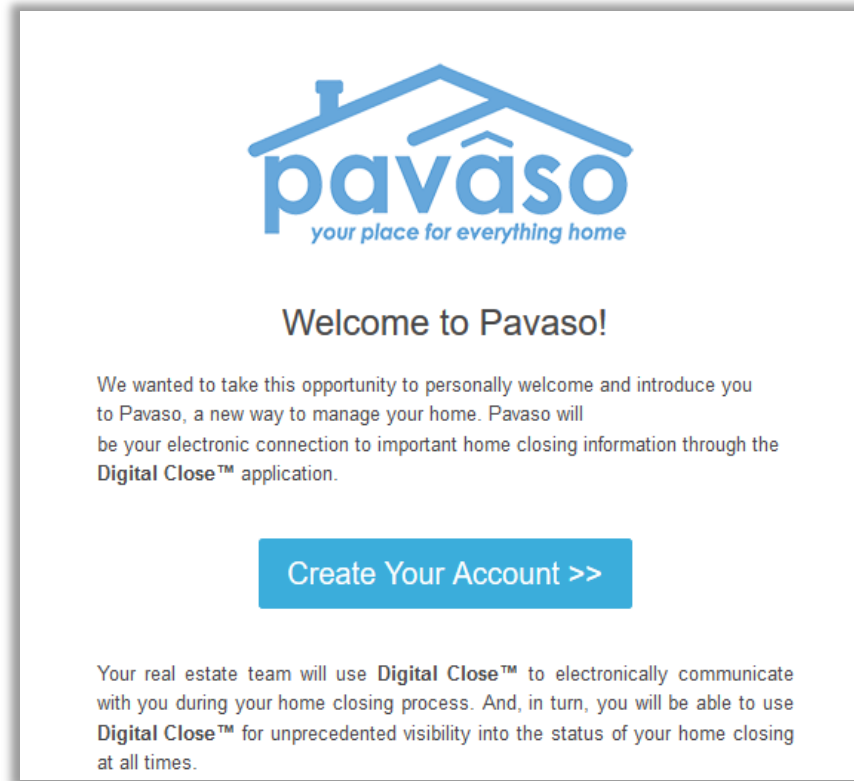
Reminder: Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.

Signers will receive an account creation invitation email to the email address entered in Order Details. All signers must create an account with their own username, password, and PIN.

The screenshot displays the Pavaso Digital Close Enterprise interface. The top navigation bar includes Home, My Messages, My Team, My Company, Help, and the user name Cindy Closer. The current date/time is 04/13/2020 11:13:58 AM. The main content area shows order details for '456 Apple Avenue, Dallas, TX 12345'. Two prominent buttons are visible: 'Release Order' (marked with a circled 'A') and 'Invite Borrowers to Pre-Closing' (marked with a circled 'B'). Below these buttons, there are options to Merge order, Edit, and Replicate Order. The order number is ExampleOrder_2020. The buyer is Example Signer, and the seller is blank. The sales price is \$ 0.00, and the closing date is 04/13/2020 09:39 AM. A countdown timer shows 0 days, 0 hours, 0 minutes, and 0 seconds remaining until closing. The 'Documents' section includes a table for reviewing documents:

	Reviewed	Accepted	Date Due	
Title Documents				
Example Loan Package	<input type="checkbox"/>	<input type="checkbox"/>	04/13/2020	Edit Share Delete
Loan Documents				

Example invitation email:



Signer Pre-Closing Document Review

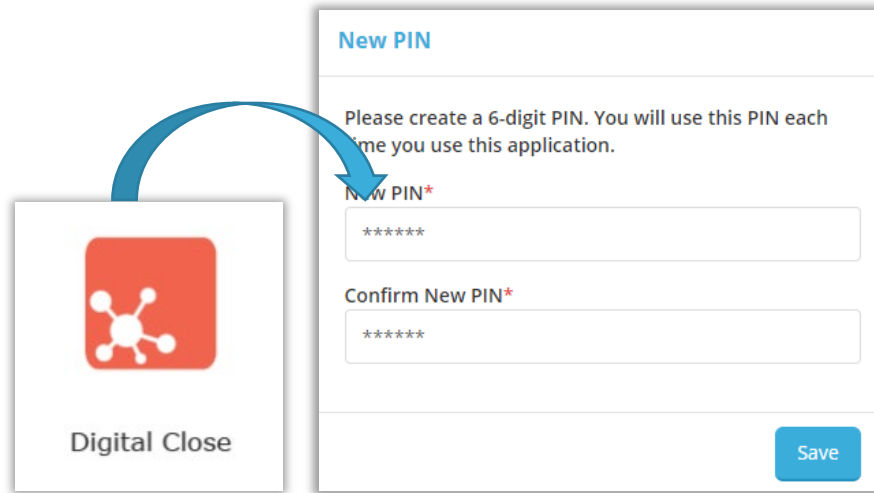
After selecting the link in the account invitation email, signers are prompted to create a username and password. Each signer must complete the Pre-Closing Document Review prior to the signing using their own account.

Create your account ✕

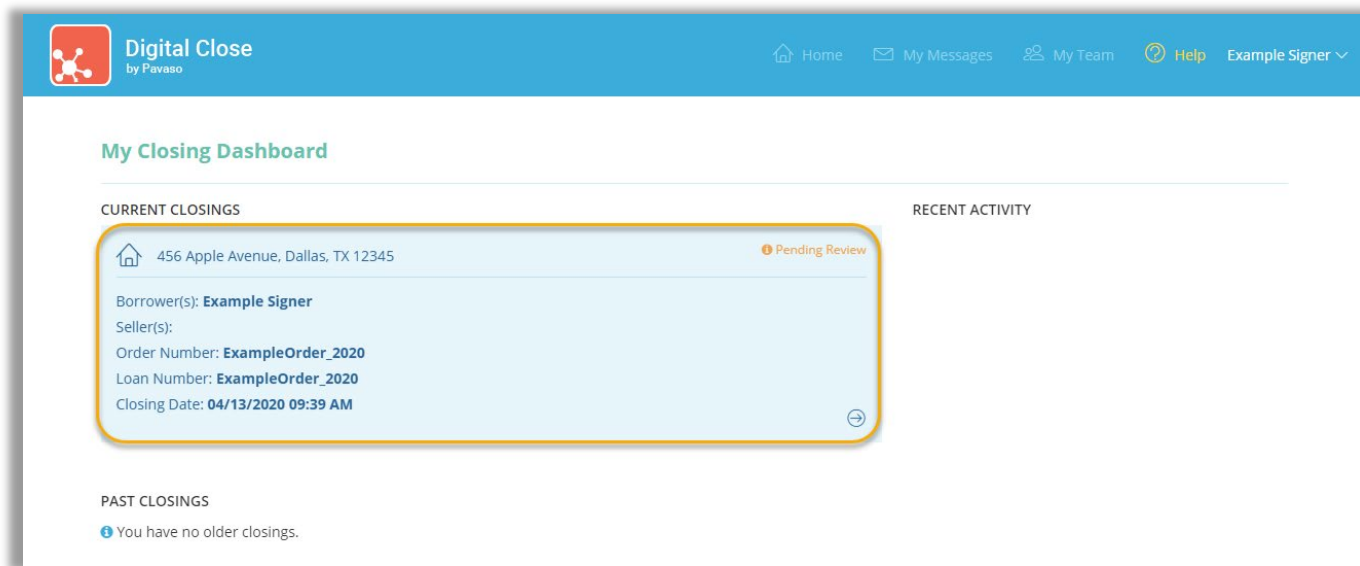
You can create the username and password for your account. Please click on "i" icon below to show the tips for creating username and password.

Your email	newmember@email.com
Username	<input type="text" value="yournewusername"/> i
Confirm Username	<input type="text" value="yournewusername"/>
Create your password	<input type="password" value="••••••••"/> i
Confirm your password	<input type="password" value="••••••••"/>

The signer selects **Digital Close** from their dashboard. A prompt appears to generate a six-digit PIN. This PIN will be required to access the signing.



All orders appear on the signer's **Closing Dashboard**. The signer selects the order to open.



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

Should the signer decline the eConsent unintentionally, contact [Pavaso Support](#) to reset the eConsent. The signer will have the ability to Accept the eConsent after the reset. If the eConsent is declined intentionally, the signer cannot proceed with an Essential Notary signing.

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

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

The screenshot shows the 'Pre-Closing Review' interface in the Digital Close by Pavaso application. The top navigation bar includes the logo, 'Home', 'My Messages', 'My Team', 'Help', and 'Example Signer'. A left sidebar shows a 'NAVIGATION' menu with 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (highlighted with a green checkmark), and 'Step 2 - Pre-Closing Completed'. The main content area is titled 'Pre-Closing Review' and features a status bar with '0/1 Document(s) Confirmed', '0 Day(s) Until My Closing', and '0 Notification(s)'. Below this is a 'Description' section with a downward arrow. The description text reads: '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!'. A 'Filter:' dropdown is set to 'All', followed by a 'Search Documents' input field and a search icon. To the right are five circular icons: a checkmark, a document, a pencil, a magnifying glass, and a speech bubble. Below the search bar is a document card for 'Example Loan Packa...' with a 'Let's Review' button highlighted by a yellow circle with the letter 'A'. Underneath are expandable sections for 'Educational Content' and 'Notes'. At the bottom, a green box contains explanatory 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.' A 'Skip Pre-Closing Review' button is highlighted by a yellow circle with the letter 'B'.

- C. The signer can print from this view if necessary. Printing from this screen will not generate a QR code or mark the document for wet signature.
- D. All pages of the document must be opened before the **Confirm this Document** button will enable.
- Note: Because there are no digital tags during an Essential Notary signing, confirmation of a document will not auto-apply signatures during closing.*
- E. **Skip Pre-Closing Review** is also available from this view.

The screenshot displays the 'Digital Close by Pavaso' web application interface. At the top, there is a navigation bar with 'Home', 'My Messages', 'My Team', 'Help', and 'Example Signer' options. A left-hand navigation pane shows 'My Closing Dashboard' with 'Step 1 - Pre-Closing Review' selected and 'Step 2 - Pre-Closing Completed' below it. The main content area is titled 'Pre-Closing Review' and includes a progress indicator showing '0/1 Document(s) Confirmed', '0/0 Task(s) Remaining', and '0 Day(s) Until My Closing'. A 'Print' button is highlighted with a red box and a red circle 'C'. Below this is a section for 'Example Loan Package' containing a 'Closing Disclosure' form. The form includes sections for Closing Information, Transaction Information, Loan Information, Loan Terms, and Prepayment Penalty. At the bottom of the form, there are three buttons: 'Go to Previous Document', 'Confirm this Document' (highlighted with a red box and a red circle 'D'), and 'Skip Pre-Closing Review' (highlighted with a red box and a red circle 'E').

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.

NAVIGATION

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

Pre-Closing Review 0/1 Document(s) Confirmed 0/0 Task(s) Remaining 0 Day(s) Until My Closing

Print C

Example Loan Package

Closing Disclosure *This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information	Transaction Information	Loan Information
Date Issued 4/15/2013	Borrower Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	Loan Term 30 years
Closing Date 4/15/2013	Seller Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	Purpose Purchase
Disbursement Date 4/15/2013	Lender Ficus Bank	Product Fixed Rate
Settlement Agent Epsilon Title Co. 12-3456		Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> VA <input type="checkbox"/>
Property 456 Somewhere Ave Anytown, ST 12345		Loan ID # 123456789
Sale Price \$180,000		MIC # 000654321

Loan Terms	Can this amount increase after closing?
Loan Amount \$162,000	NO
Interest Rate 3.875%	NO
Monthly Principal & Interest \$761.78 <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	NO

Prepayment Penalty YES • As high as \$3,240 if you pay off the loan during the first 2 years

Partial Payments
Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

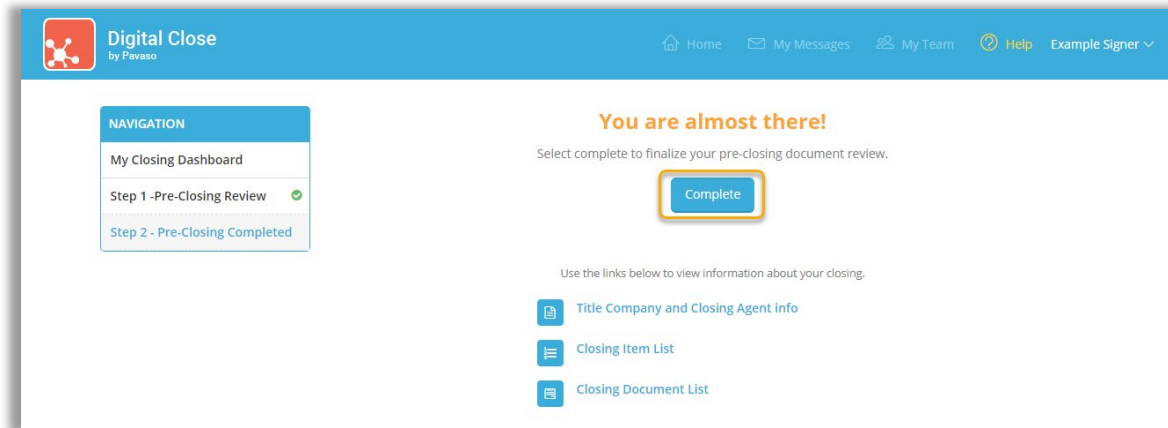
Security Interest
You are granting a security interest in 456 Somewhere Ave., Anytown, ST 12345

No Escrow
Estimated Property Costs over Year 1: [] Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee: []

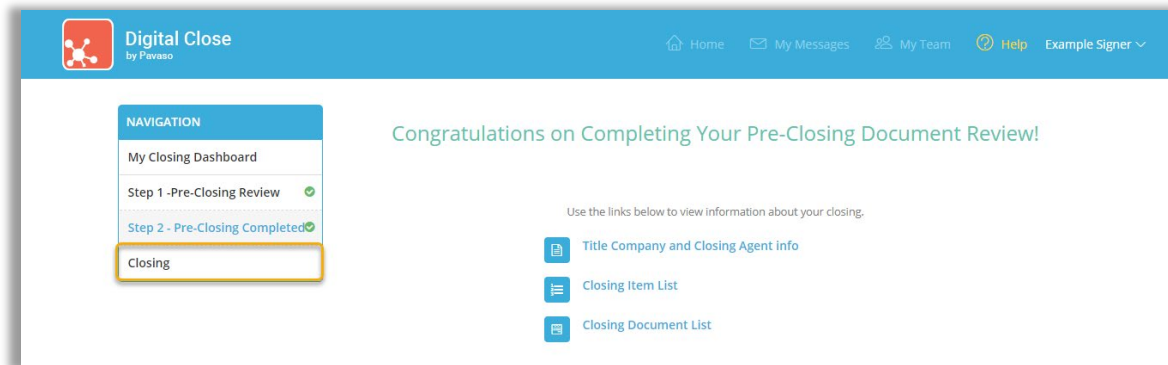
In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or place a tax lien on this property. If you fail to pay any of your property taxes, your lender may (1) add the amount of your taxes to the loan and (2) add to your escrow account to your lender's account to pay your taxes. You must provide the lender with the amount of your taxes and provide fewer than 30 days notice that the lender will be adding to your escrow account.

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

After confirming the document or skipping Pre-Close Review, the signer selects **Complete** to finalize the Pre-Closing Review. All signers must complete the Pre-Closing Review for the order to move to Pending Closing status. The order cannot be closed until it reaches this status.



After the Pre-Closing Review is finalized, the signer can select the **Closing** tab.



This directs the signer to a preliminary system test. This test must be completed again before the signing begins.

The **View eConsent** button will remain gray until the closing begins and will not be accessible during this preliminary test.

The screenshot shows the 'Digital Close by Pavaso' web interface. The top navigation bar includes 'Home', 'My Messages', 'My Team', 'Help', and 'Example Signer'. A left sidebar titled 'NAVIGATION' contains 'My Closing Dashboard', 'Step 1 - Pre-Closing Review' (with a green checkmark), 'Step 2 - Pre-Closing Completed' (with a green checkmark), and 'Closing' (highlighted with a yellow border). The main content area is titled 'Your Remote Online Closing' and contains the following text:

Your remote closing is scheduled on **04/13/2020 at 09:39 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 if you have any issues performing the system test.

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

A blue button labeled 'Perform System Test' is visible. Below it, the status is shown as 'Last completed on 04/13/2020 12:48 PM Mountain Standard Time' with a list of system checks:

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

Starting the Session - Notaries

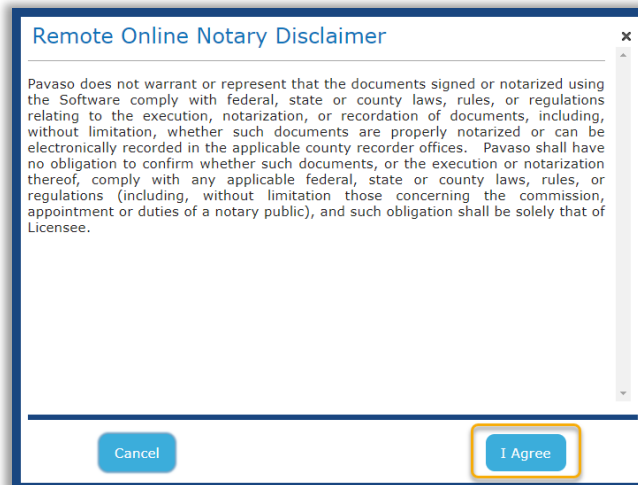
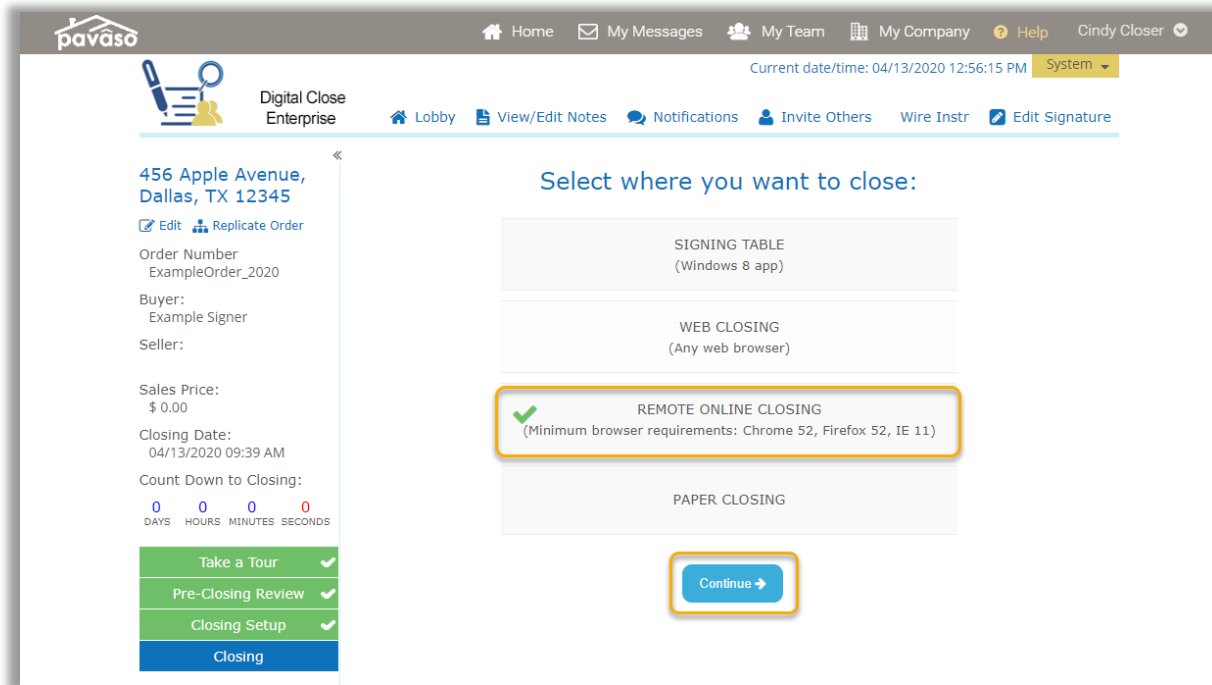
Confirm Order Status

Prior to closing on Pavaso, the notary must confirm the order status is **Pending Closing**. The Pending Closing status is achieved after all signers have completed their [Pre-Closing Review](#). If the order is not in Pending Closing status, the closing cannot begin.

The screenshot shows the Pavaso Digital Close Enterprise interface. At the top, there is a navigation bar with links for Home, My Messages, My Team, My Company, Help, and a user profile for Cindy Closer. The current date/time is 04/13/2020 12:52:32 PM. Below the navigation bar, there is a 'Digital Close Enterprise' logo and a 'Lobby' tab selected. The main content area is titled 'Order Lobby' and includes a search filter for 'Display orders from: 1/14/2020 to: 4/13/2020'. A search criteria dropdown is set to 'Loan Number' with a search input field and a 'Search' button. Below the search is a table of orders with the following columns: Order Number, Loan Number, Borrower, Seller, Property, Scheduled Closing Date, Actual Closing Date, and Status. One row is visible with the status 'Pending Closing' highlighted by a yellow box.

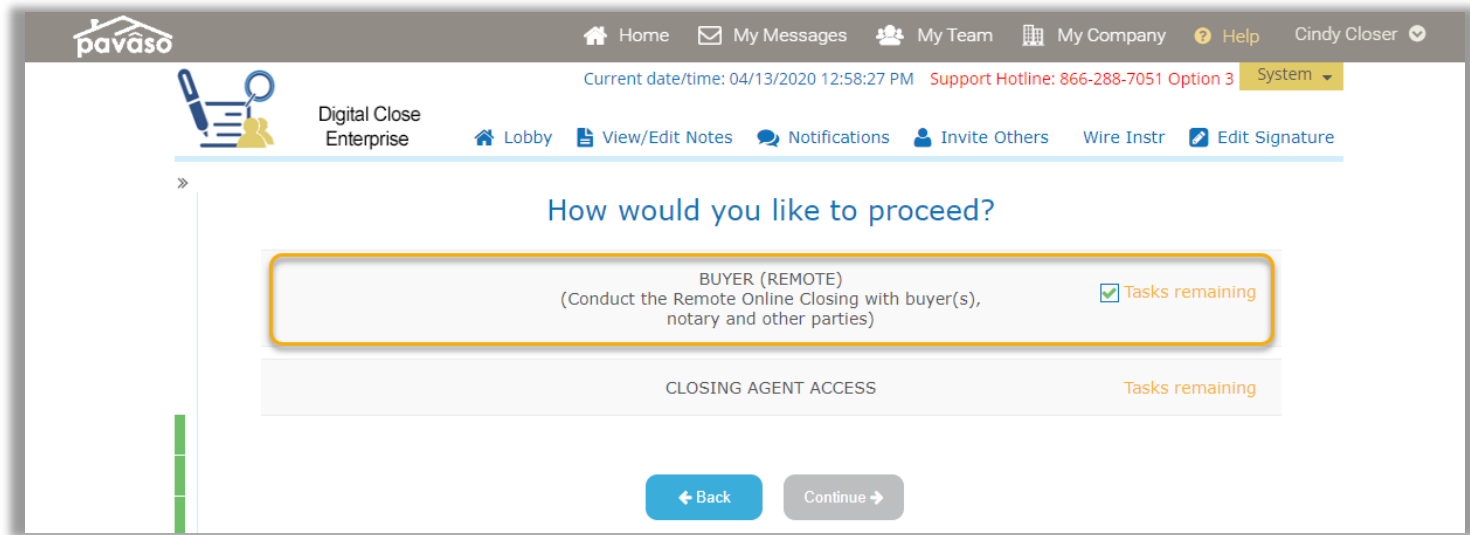
Order Number	Loan Number	Borrower	Seller	Property	Scheduled Closing Date	Actual Closing Date	Status
ExampleOrder...	ExampleOrd...	Example Signer		456 Apple Avenue, Dallas, TX 12345	4/13/2020 9:39:00 AM		Pending Closing

Once inside the order, select **Remote Online Closing** and **Continue**. Select **I Agree** on the **Remote Online Notary Disclaimer** prompt.



Choose **Buyer (REMOTE)** and **Continue**. If there is a seller signing, this will say Seller (REMOTE).

Note: The **Tasks Remaining** message will appear. No digital tags or wet signatures are required for the buyer.



Performing the System Test – Notaries

Prior to each signing, notaries will be required to complete a system test to confirm working camera, microphone, and speakers. Select the **Choose Answer** drop down to confirm each piece of hardware, and **Next** to continue.

If Chrome is the chosen browser, you may be prompted to install the Pavaso screen share plug-in. Select **here** from the **Browser** box underneath your camera feed to install this plug-in. This will only need to be done once.

The screenshot displays the 'Perform System Test' page in the Pavaso Digital Close Enterprise application. The page is titled 'Perform System Test' and includes a navigation bar with options like Home, My Messages, My Team, My Company, Help, and a user profile for Chloe Closer. The main content area contains a video feed of a woman wearing a headset, a microphone level indicator, and various hardware selection dropdowns for Camera, Microphone, and Speaker. A 'Browser' section shows a message that the video conference plugin is not supported and provides a link to install it. The interface includes navigation buttons for 'Back' and 'Next'.

Camera
Integrated Webcam (0bda:58c2)

Can you see yourself in the video?
Choose answer

Microphone
Microphone (Realtek Audio)

Does the blue bar above move when you speak?
Choose answer

Speaker
Speakers / Headphones (Realtek Audio)

▶ Play test sound

Do you hear the test sound when you play it?
Choose answer

Browser

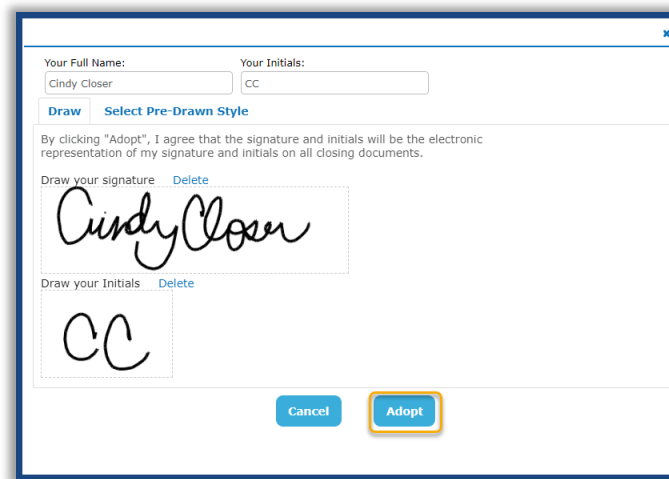
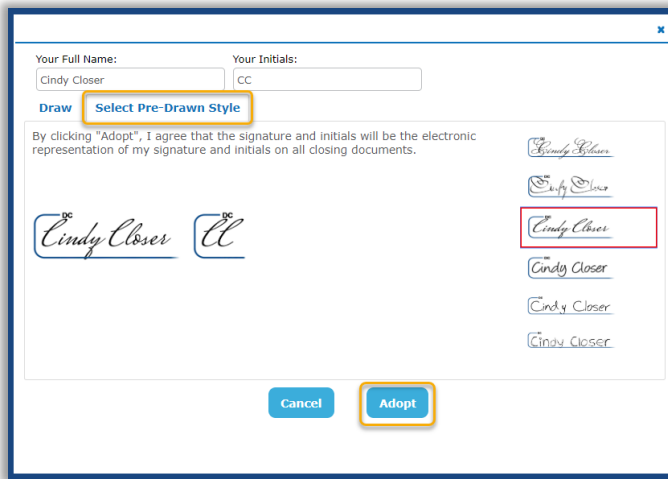
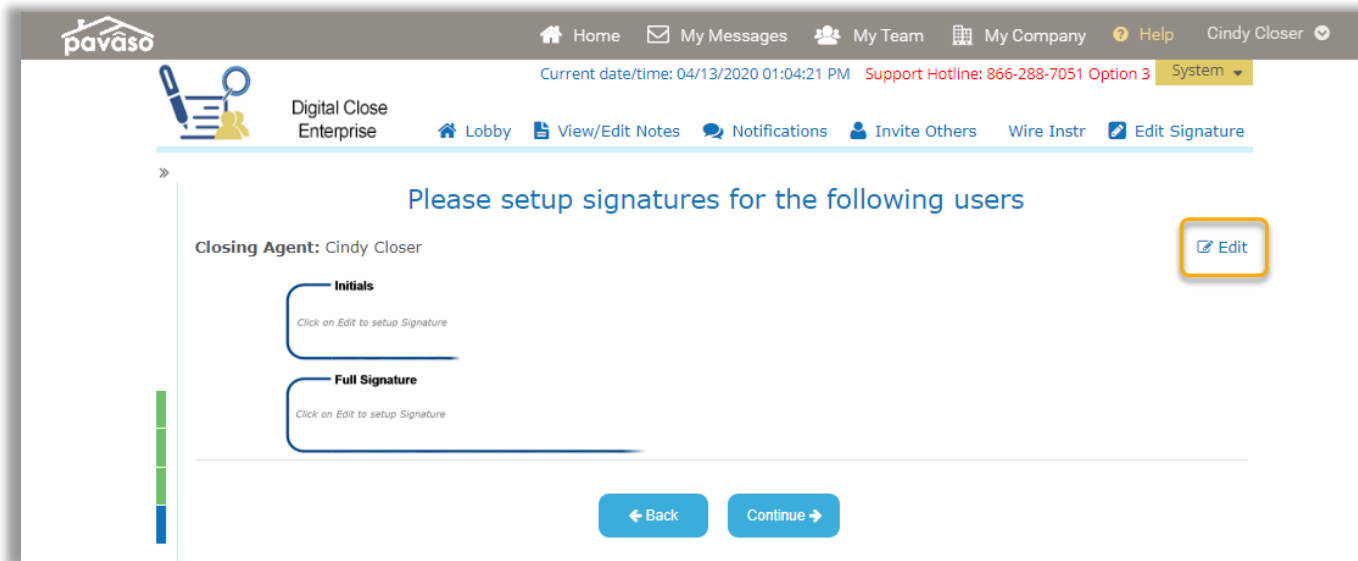
Browser is supported.

Video conference plugin is not supported. Click [here](#) to visit the Chrome Web Store and install plugin.

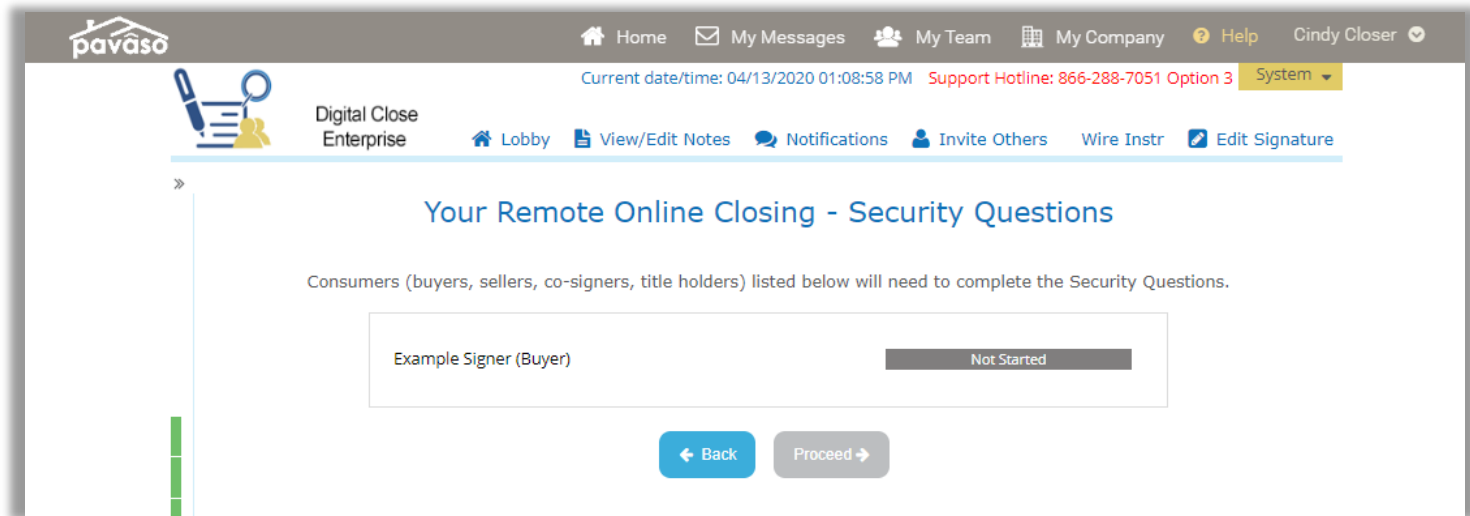
← Back Next →

The notary captures their digital signature. Although no digital signatures are used during an Essential Notary signing, this is still a required step. Select **Edit** to capture the signature.

If available, choose **Select Pre-Drawn Style** to choose a font signature. If not, draw the signature and choose **Adopt**.



The notary is directed to the **Security Questions** screen. As the signer enters the session, this screen will update.



Entering the Session - Signers

Signers can complete the system test in advance of the signing after the [Pre-Closing Review](#) is complete.

Once a green check mark appears next to **Steps 1** and **2**, the signer can select the **Closing** phase to see the system test. Selecting the **Perform System Test** button initiates the test. Green check marks will appear next to each requirement to confirm they are operating correctly.

The **View eConsent** button will remain gray until the closing begins and will not be accessible during this preliminary test.

The signer will be required to complete the system test again prior to the signing beginning to confirm all equipment remains operational.

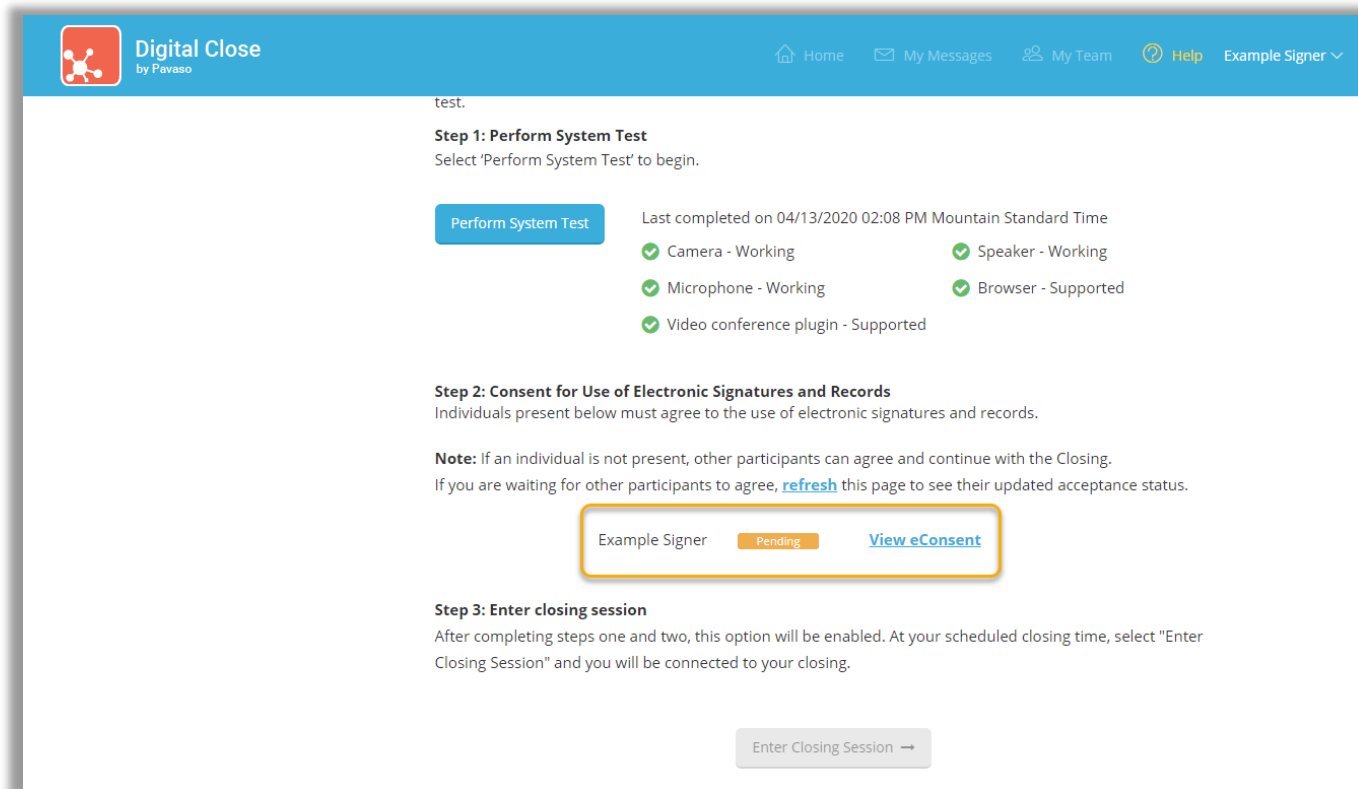
The image shows a screenshot of the Digital Close by Pavaso web application. The main dashboard is titled "Your Remote Online Closing" and displays a navigation menu on the left with the following items: "My Closing Dashboard", "Step 1 - Pre-Closing Review" (with a green checkmark), "Step 2 - Pre-Closing Completed" (with a green checkmark), and "Closing" (highlighted in blue). The main content area shows the closing is scheduled for 01/03/2020 at 01:06 PM Mountain Standard Time. It includes instructions for the remote closing process and a recommendation to perform a system test. A "Perform System Test" button is visible. Below this, a list of system requirements is shown with green checkmarks: Camera - Working, Speaker - Working, Microphone - Working, Browser - Supported, and Video conference plugin - Supported. The dashboard also shows a "Pending" status for Joan Stevens and a "View eConsent" button.

An inset window titled "Perform System Test" is shown, which is a modal dialog for testing the user's hardware. It features a video feed of the user and several configuration options:

- Camera:** EasyCamera (174f:241a). A dropdown menu is shown.
- Can you see yourself in the video?:** Yes (dropdown menu).
- Microphone:** Microphone Array (Realtek High Definition Audio). A dropdown menu is shown.
- Does the blue bar above move when you speak?:** Yes (dropdown menu).
- Speaker:** Speakers (3- Dell USB Audio) (17e9:6006). A dropdown menu is shown.
- Browser:** Browser is supported. Video conference plugin is supported.
- Do you hear the test sound when you play it?:** Yes (dropdown menu).

 The modal includes a "Play test sound" button and "Cancel" and "Done" buttons at the bottom. A blue arrow points from the "Perform System Test" button on the dashboard to this modal window.

At the arranged date and time of the closing, the signer accesses Pavaso using their existing username, password, and PIN. Once the notary has begun the session, the **View eConsent** link enables. The signer selects View eConsent.

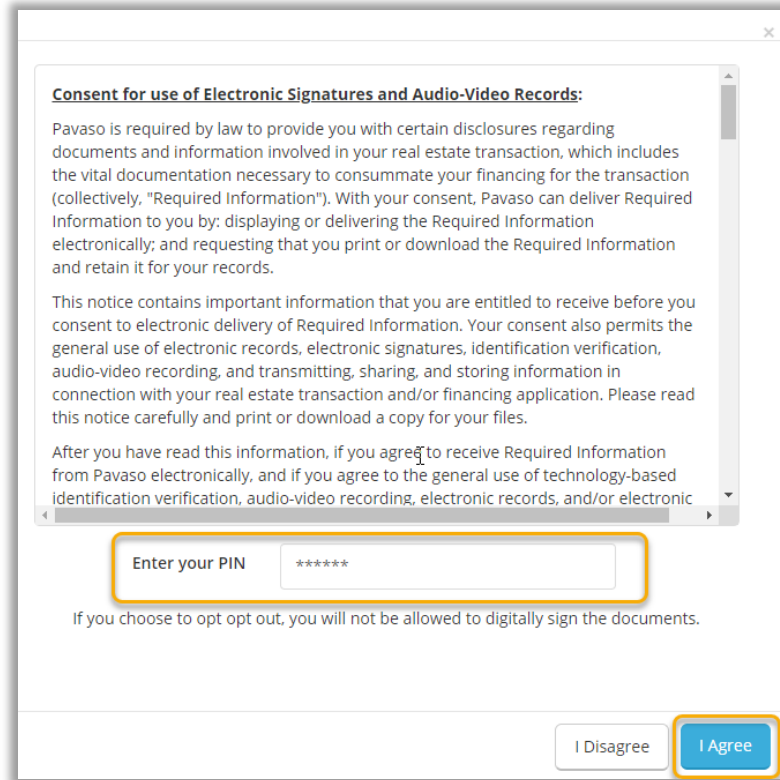


The screenshot displays the 'Digital Close by Pavaso' web interface. The top navigation bar includes 'Home', 'My Messages', 'My Team', 'Help', and 'Example Signer'. The main content area is titled 'test.' and contains three steps:

- Step 1: Perform System Test**
Select 'Perform System Test' to begin.
A blue button labeled 'Perform System Test' is visible. To its right, the text reads: 'Last completed on 04/13/2020 02:08 PM Mountain Standard Time'. Below this, five system checks are listed with green checkmarks: 'Camera - Working', 'Speaker - Working', 'Microphone - Working', 'Browser - Supported', and '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.
A table below shows the status of participants:

Example Signer	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.
A grey button labeled 'Enter Closing Session →' is located at the bottom of the page.

Once selected, the signer enters their PIN and **I Agree** to proceed. If **I Disagree** is selected unintentionally, contact [Pavaso Support](#) to reset the eConsent. The signer will have the ability to Accept the eConsent after the reset.



The screenshot shows a dialog box titled "Consent for use of Electronic Signatures and Audio-Video Records:". The text inside the dialog box reads:

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

Below the text is a text input field with the label "Enter your PIN" and a masked PIN "*****".

Below the input field is the text: "If you choose to opt opt out, you will not be allowed to digitally sign the documents."

At the bottom right of the dialog box are two buttons: "I Disagree" and "I Agree". The "I Agree" button is highlighted with an orange border.

Once the notary begins the session, the **Enter Closing Session** will enable for the signer to join. If the notary has begun the session but the signer cannot select **Enter Closing Session**, the signer may need to refresh their page.

Digital Close
by Pavaso

Home My Messages My Team Help Example Signer

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 **04/13/2020 at 09:39 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 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 04/13/2020 02:08 PM 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.

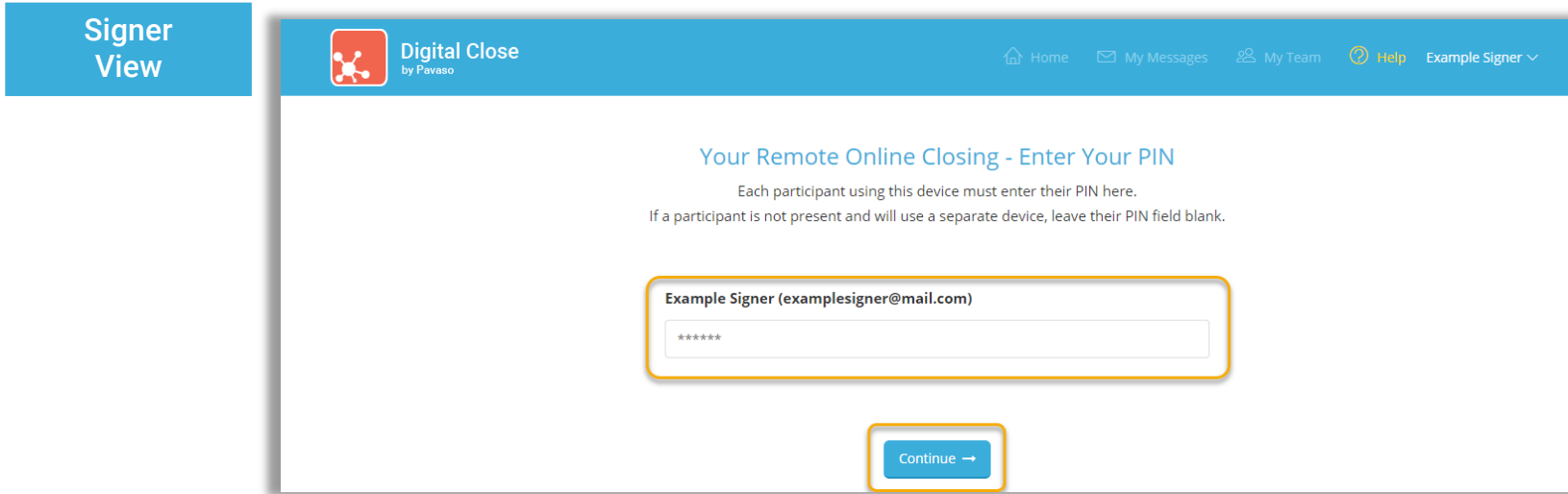
Note: If an individual is not present, other participants can agree and continue with the Closing.
If you are waiting for other participants to agree, [refresh](#) this page to see their updated acceptance status.

Example Signer **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 →

The signer is again prompted to enter their PIN and select the **Continue** button to proceed.



Security Questions

The signer is required to answer security questions to verify their identity. These questions are generated by a third party and are based on the individual's personal history.

Reminder:

- Participants must be U.S. Citizens.
- Participants must have a permanent U.S. address.
- Participant information is generated based on personal credit history. Generating security questions does not count as an inquiry on a credit report.
- If birthdate and/or security questions do not generate, confirm all information entered in Order Details is correct.

The signer is prompted to complete these questions by clicking on the **Select here to complete security questions** link that appears on the screen below.

The screenshot displays the 'Signer View' interface for 'Digital Close by Pavaso'. The page title is 'Your Remote Online Closing - Security Questions'. A message states: '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, a card for 'Example Signer (examplesigner@mail.com)' is shown with a pink 'ES' icon. A yellow box highlights the text 'Pending the completion of security questions.' and a button labeled 'PENDING Select here to complete security questions'. At the bottom, there are 'Back' and 'Continue →' buttons.

The signer must enter their date of birth. If there is an error retrieving information from the third-party database, an error message displays. Confirm legal name and address are correct in Order Details.

Signer View

User Profile Info - Example Signer [X]

First Name (*):

Last Name (*):

Date of Birth (*):

Current Address (*):

City (*):

State (*):

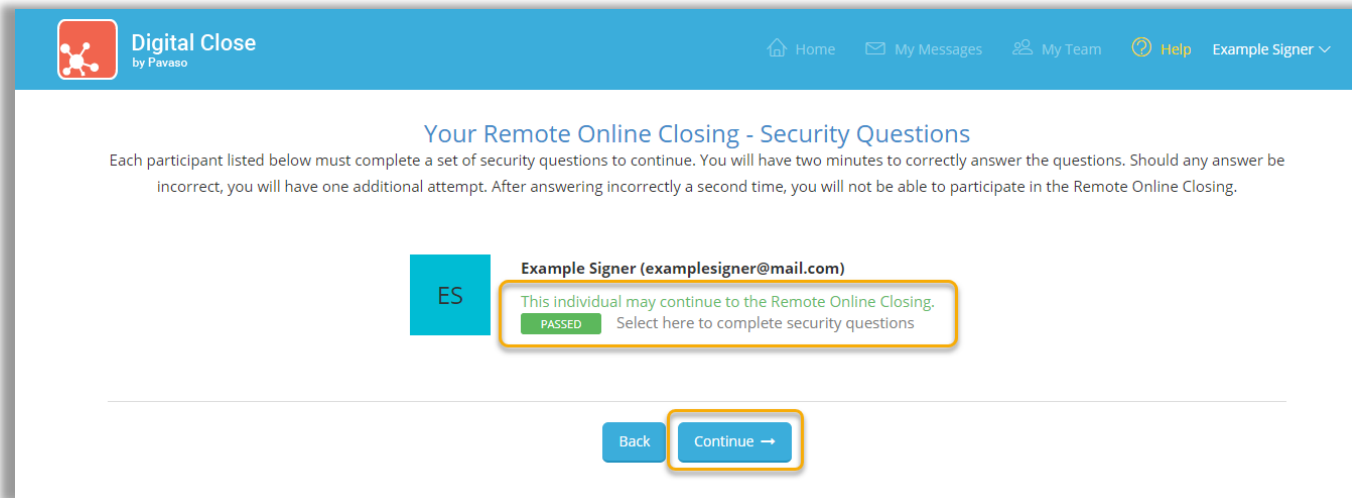
Zip (*):

Security Questions - Example Signer

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

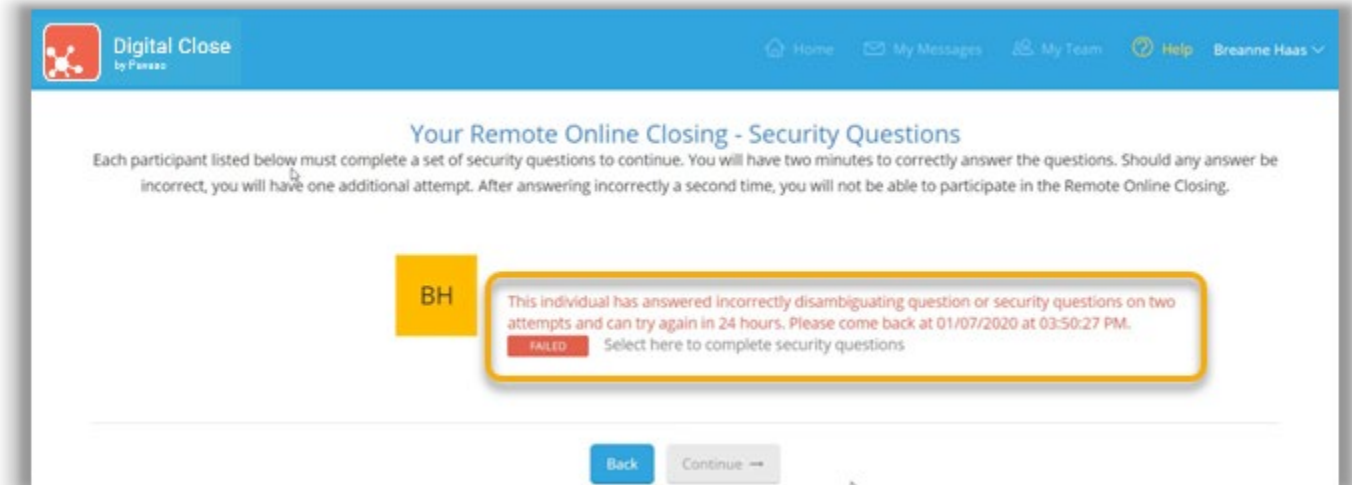
If the signer passes the security questions, they select **Continue**. If they do not pass the first attempt, a second attempt is required.

Signer View



If both attempts are failed, the signer must wait 24 hours before attempting the questions again.

Signer View



As the signer progresses through the security questions, the notary's screen updates.

Pending Security Questions:

Closing Agent/Notary View

The screenshot shows the Pavaso Digital Close Enterprise interface. At the top, there is a navigation bar with links for Home, My Messages, My Team, My Company, Help, and a user profile for Cindy Closer. Below this is a secondary navigation bar with links for Lobby, View/Edit Notes, Notifications, Invite Others, Wire Instr, and Edit Signature. The main content area is titled "Your Remote Online Closing - Security Questions" and includes the text: "Consumers (buyers, sellers, co-signers, title holders) listed below will need to complete the Security Questions." Below this text is a box for "Example Signer (Buyer)" with a button labeled "Not Started" highlighted by a yellow border. At the bottom of the box are "Back" and "Proceed" buttons.

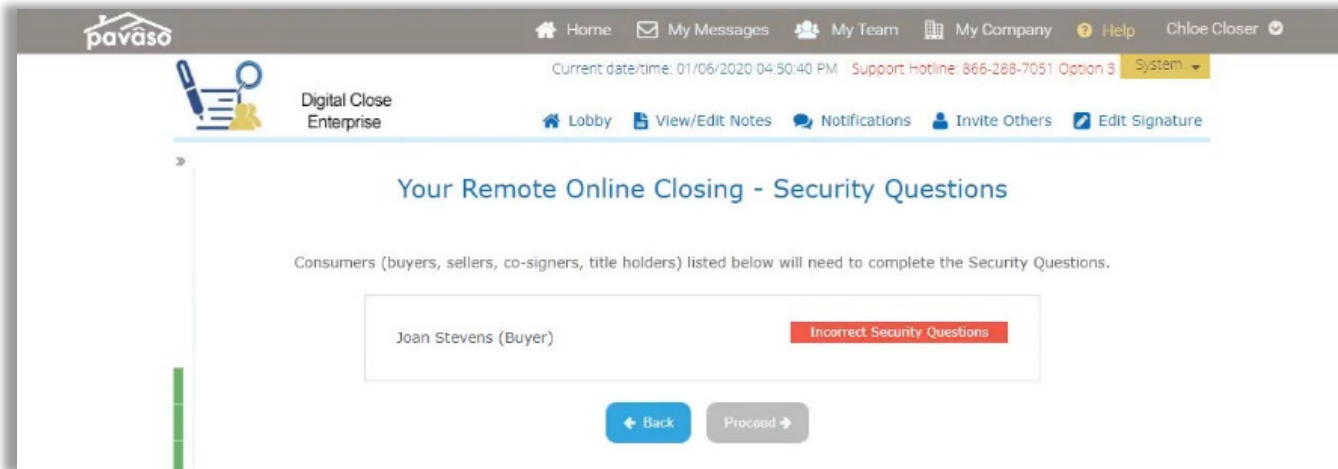
Answering Security Questions:

Closing Agent/Notary View

The screenshot shows the same Pavaso Digital Close Enterprise interface as above. The main content area is titled "Your Remote Online Closing - Security Questions" and includes the text: "Consumers (buyers, sellers, co-signers, title holders) listed below will need to complete the Security Questions." Below this text is a box for "Example Signer (Buyer)" with a button labeled "Answering Security Questions" highlighted by a yellow border. At the bottom of the box are "Back" and "Proceed" buttons.

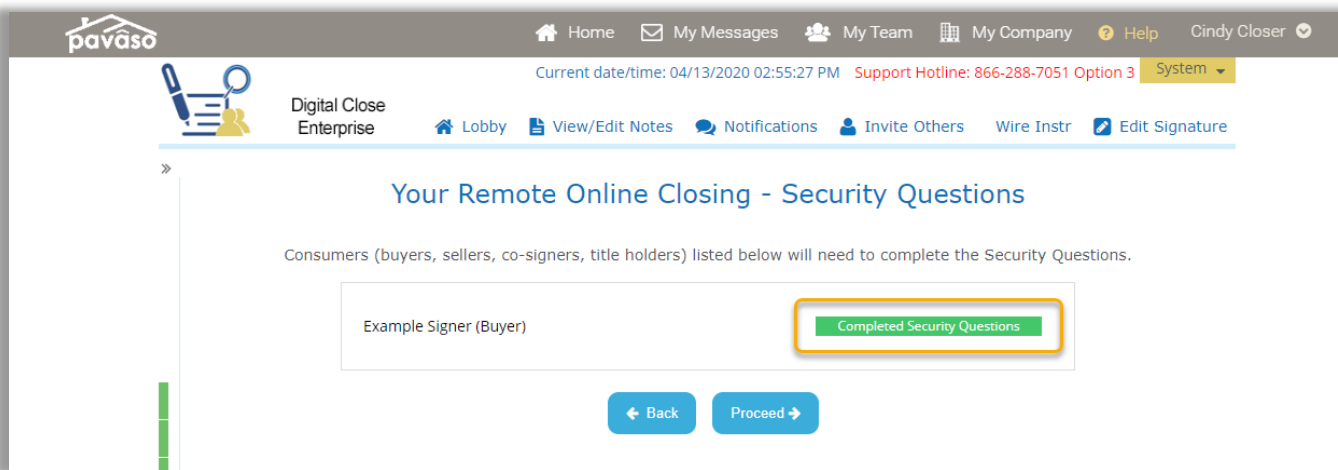
Failed Security Questions:

Closing Agent/Notary View



Completed Security Questions:

Closing Agent/Notary View

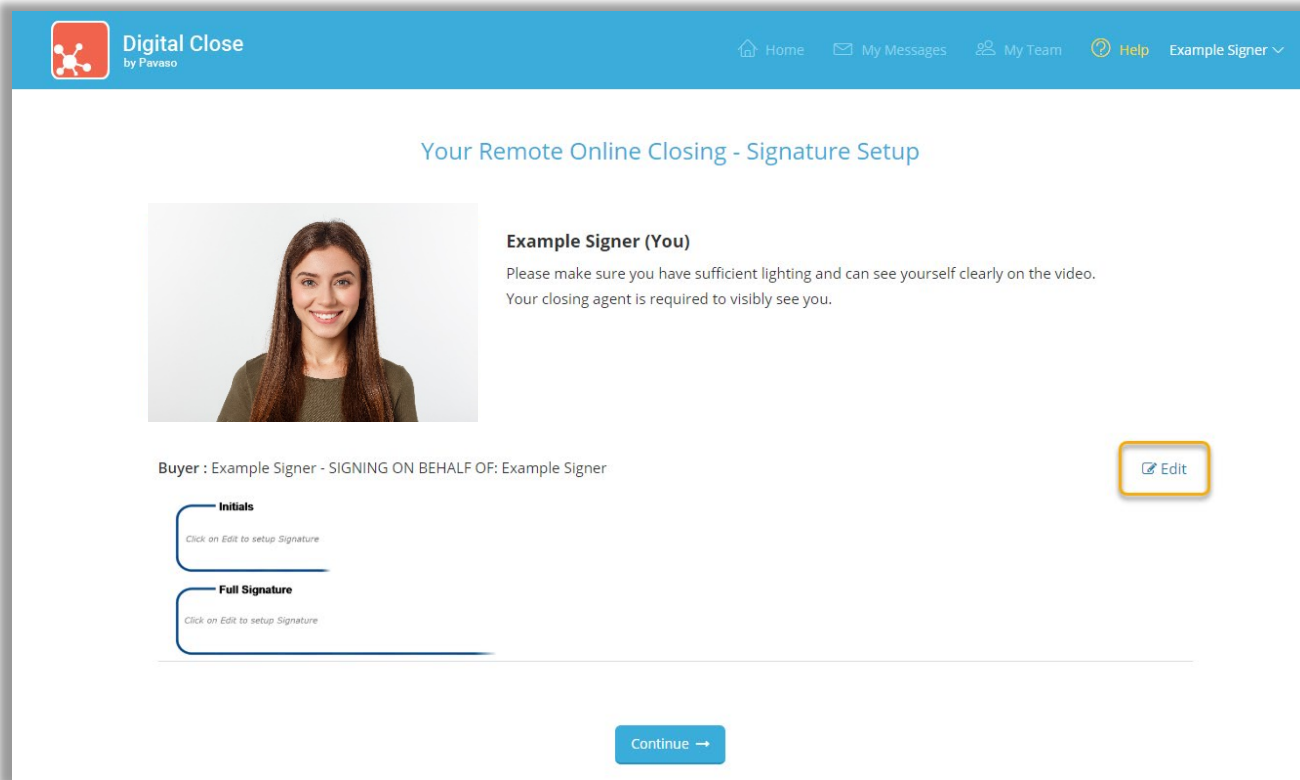


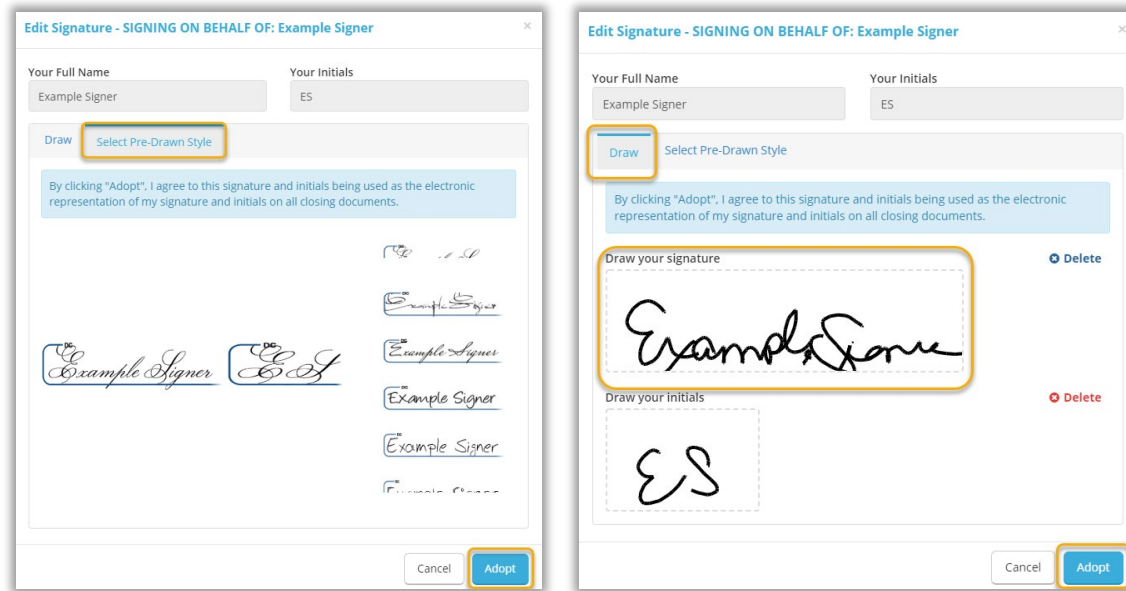
After passing the security questions, the signer selects **Continue** to begin the process of capturing their digital signature.

The signer captures their digital signature. Although no digital signatures are used during an Essential Notary signing, this is still a required step. Select **Edit** to capture the signature.

If available, choose **Select Pre-Drawn Style** to choose a font signature. If not, draw the signature and choose **Adopt**.

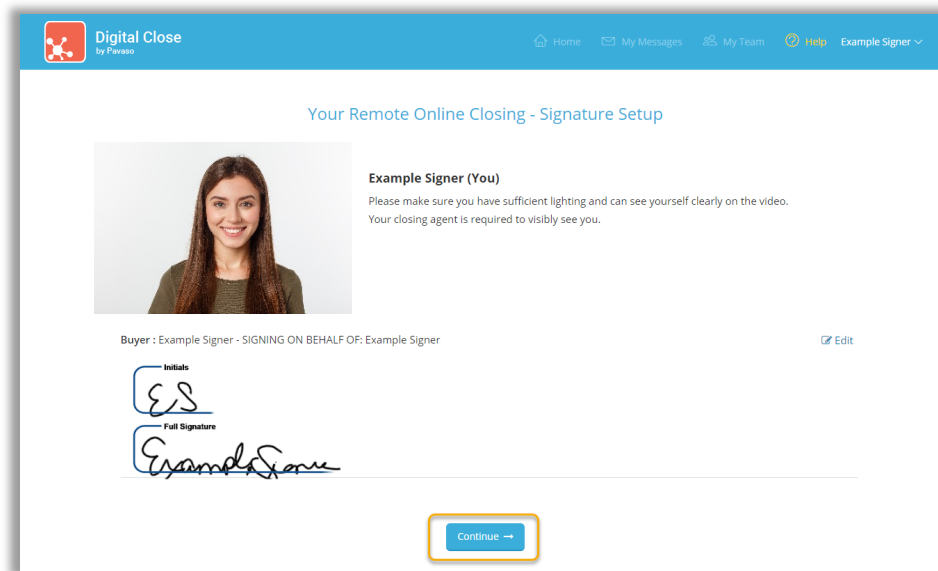
Signer View





The signer chooses **Continue** to proceed.

Signer View



ID Validation

Using a third-party software, Pavaso's Essential Notary tool confirms the validity of the signer's chosen form of identification. It is the responsibility of the notary to confirm the signer's identity via webcam. Acceptable forms of identification include:

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

The signer will see the **Waiting for Closing Agent to start the session...** message as the notary completes their system test and sets up their digital signature.

Signer View

Digital Close
by Pavaso

Home My Messages My Team Help Example Signer

Your Remote Online Closing - ID Validation

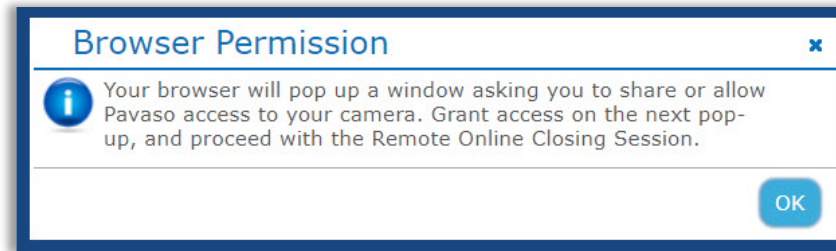
Example Signer (You)
Please make sure you have sufficient lighting and can see yourself clearly on the video. Your closing agent is required to visibly see you.

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

Waiting for the Closing Agent to start the session... ■ ■ ■ ■ ■ ■ ■ ■

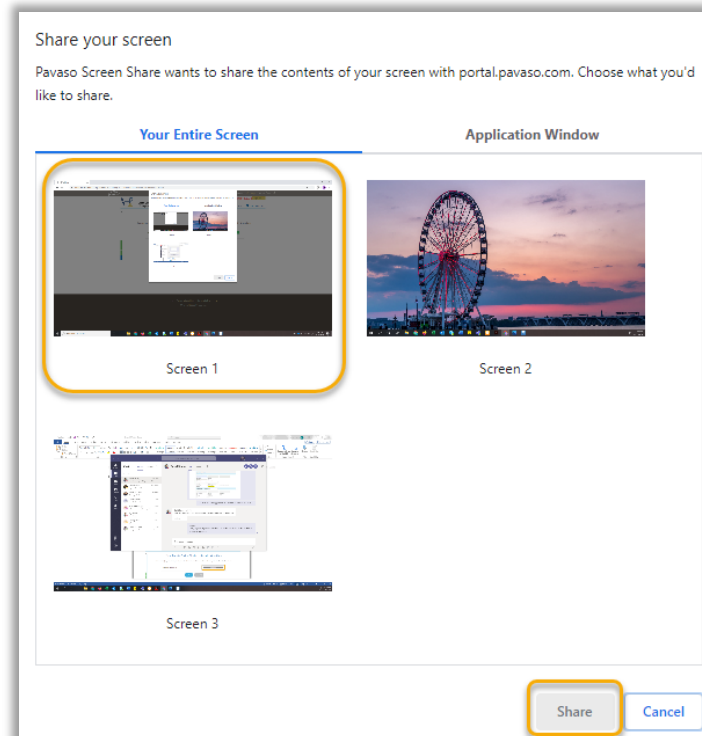
A prompt asks for permission to share the notary's screen.

Closing Agent/Notary View



The notary selects the appropriate screen to share. If the incorrect screen is selected, the back button inside the browser must be used to start over. Select the screen containing Pavaso.

Closing Agent/Notary View



The signer selects their chosen form of identification from the drop down, and chooses **Send Validation Link**. Acceptable forms of identification include:

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

Signer View

The screenshot shows the 'Signer View' interface for 'Your Remote Online Closing - ID Validation'. At the top, the 'Digital Close by Pavaso' logo is on the left, and navigation links for 'Home', 'My Messages', 'My Team', 'Help', and 'Example Signer' are on the right. Below the header, a video feed shows a woman, labeled 'Example Signer (You)'. To the right of the video, instructions state: '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 below reads: 'Note: Each participant using this device must validate their identification.' Below this, a section for 'Buyer - Example Signer' contains a dropdown menu with options: 'State Driver's License', 'State Driver's License', 'State Identification Card', and 'Passport'. A blue arrow points from the second 'State Driver's License' option to a larger, detailed view of the dropdown menu on the right. This detailed view shows 'State Driver's License' selected and a blue 'Validate By Smartphone' button below it. At the bottom of the interface, there is a 'Message to everyone' section with a text input field containing the placeholder 'Enter message here'.

The signer enters their mobile number. A validation link is sent to the number provided. Signers must have:

- Smartphone with camera, browser, and text capability
- Ability to receive text messages from a U.S.-based phone number

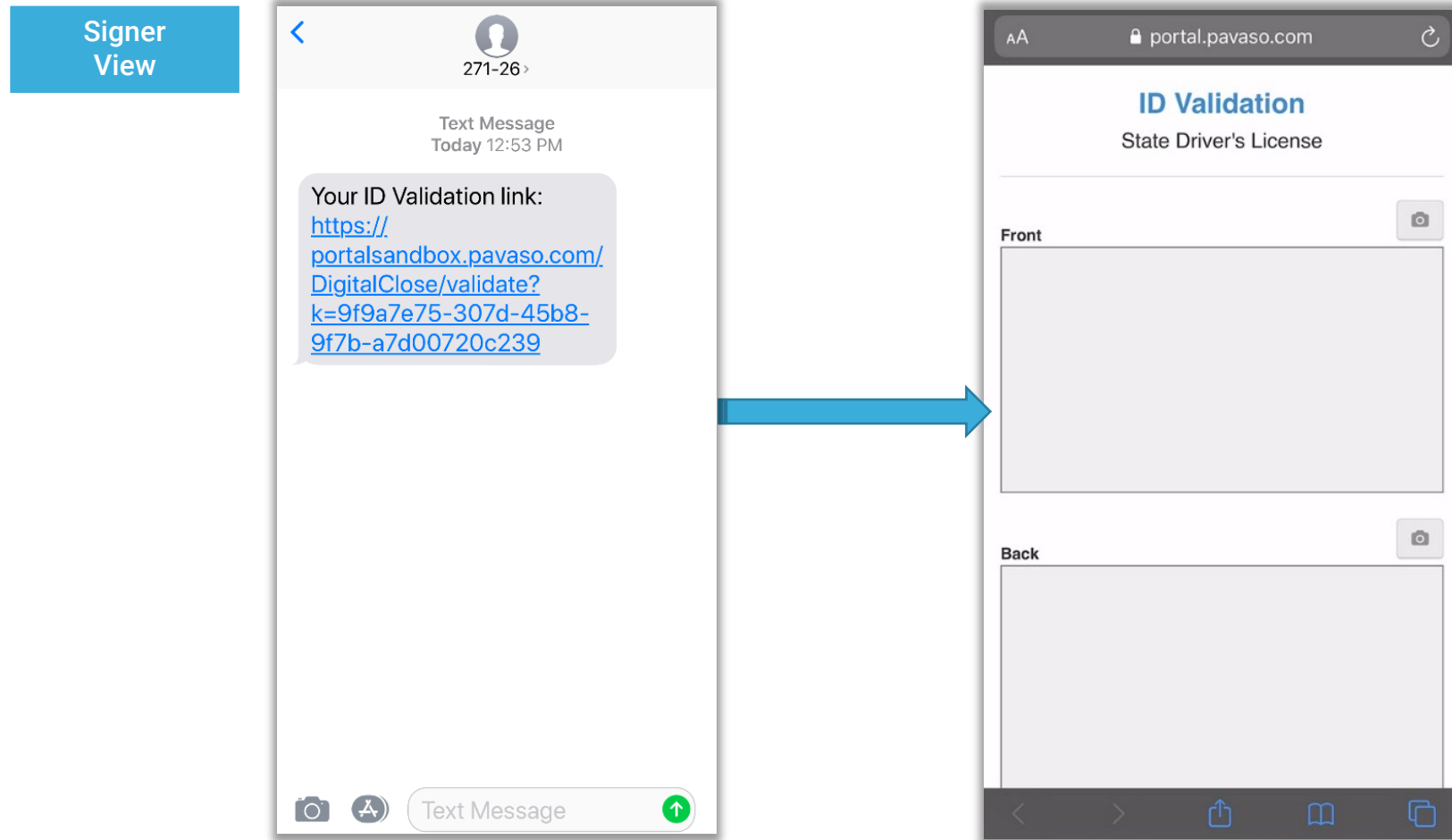
Note: International numbers are accepted, however, the recipient must be able to receive texts from a U.S. phone number.

The image displays two sequential screenshots of an "ID Validation" interface. The first screenshot shows a form with the following fields: "Country Code" set to "+1 - United States" and "Phone number" set to "(555) 555-5555". Below the form are "Cancel" and "Send" buttons. A blue arrow points from the "Send" button to the second screenshot. The second screenshot shows a confirmation message: "An ID validation link has been sent to +15555555555. This link is valid for 5 minutes. Please check your messages and select the link to proceed with ID validation." Below the message are a blue arrow button and a "Cancel Validation" button.

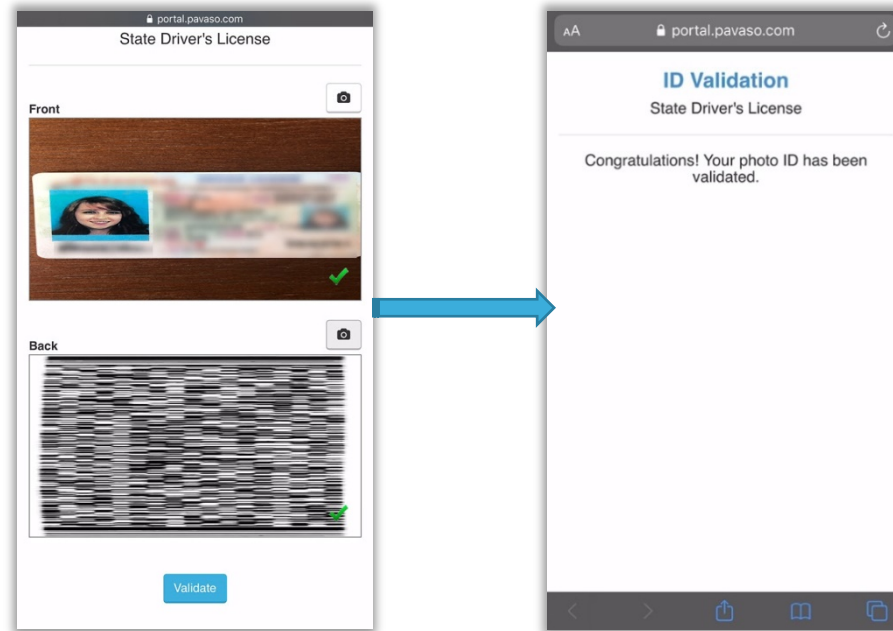
The validation link opens a separate browser window where the front and back of the ID are captured.

Tips for ID validation:

- Capture the ID on a solid, dark background
- Ensure all four corners of the image are inside the camera frame
- Steady hand while capturing the image

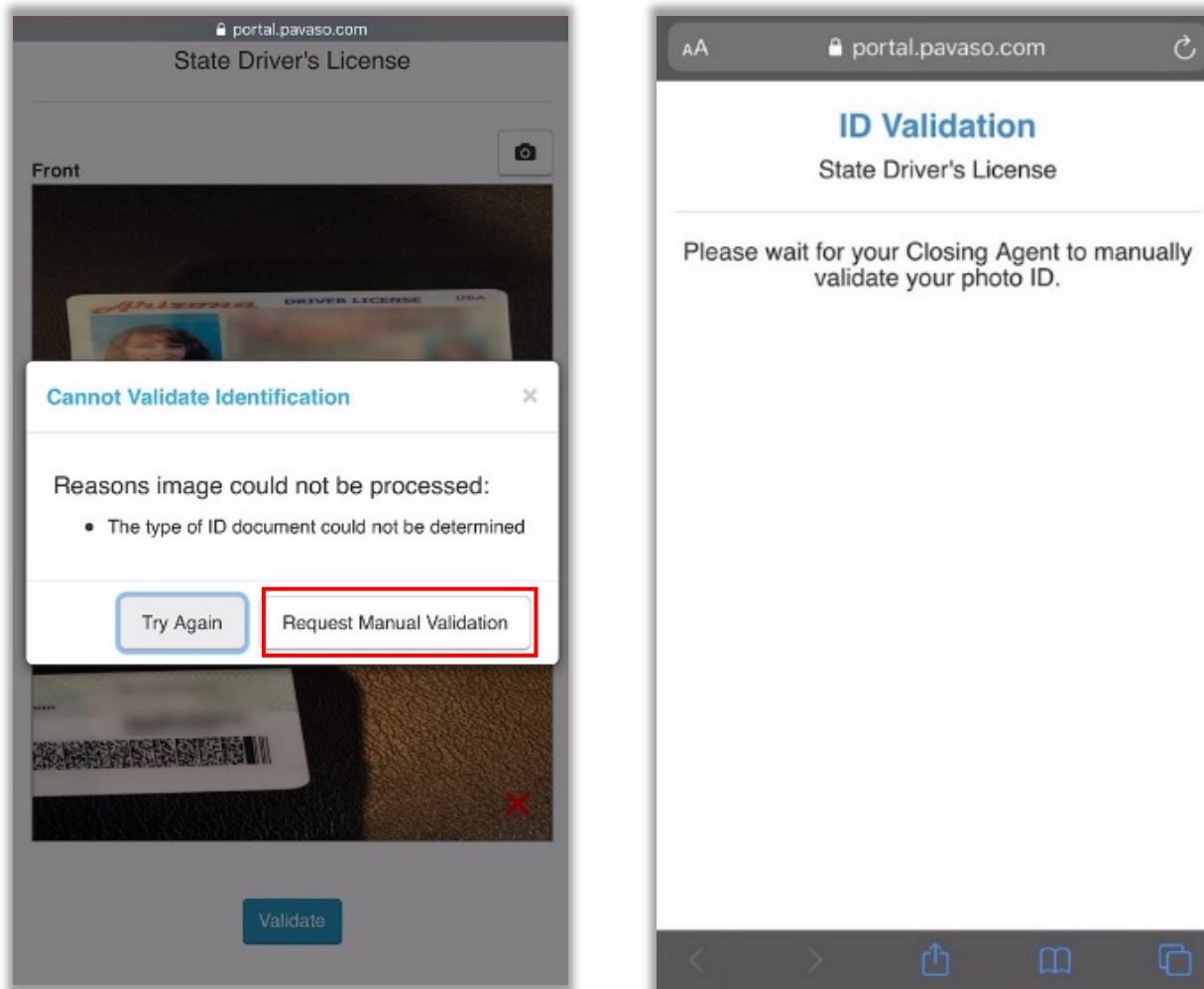


If the pictures are clear and can be processed by the third-party software, the signer sees the below message.



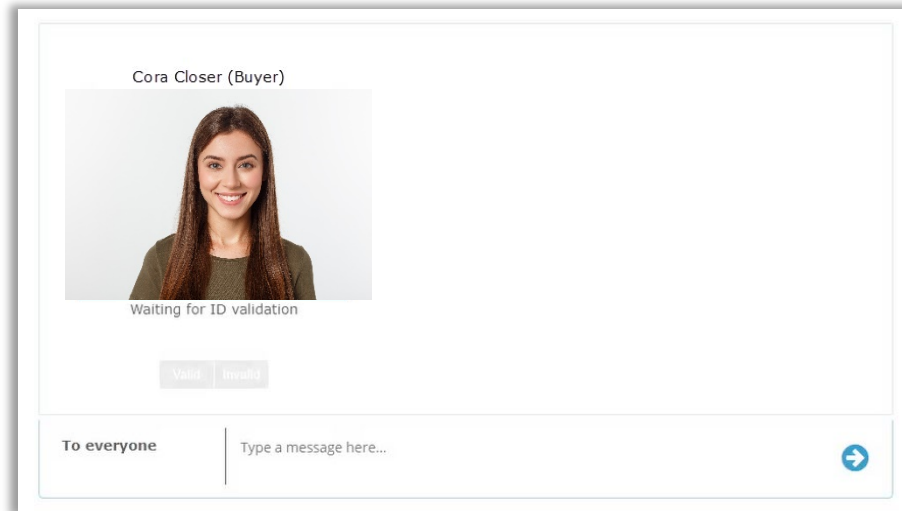
If the images are not clear or there is a problem processing the ID, the user continues to attempt confirming the ID via their smartphone. The ID must be validated via this method to proceed.

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



While the signer attempts to validate their ID, the notary sees **Waiting for ID validation**.

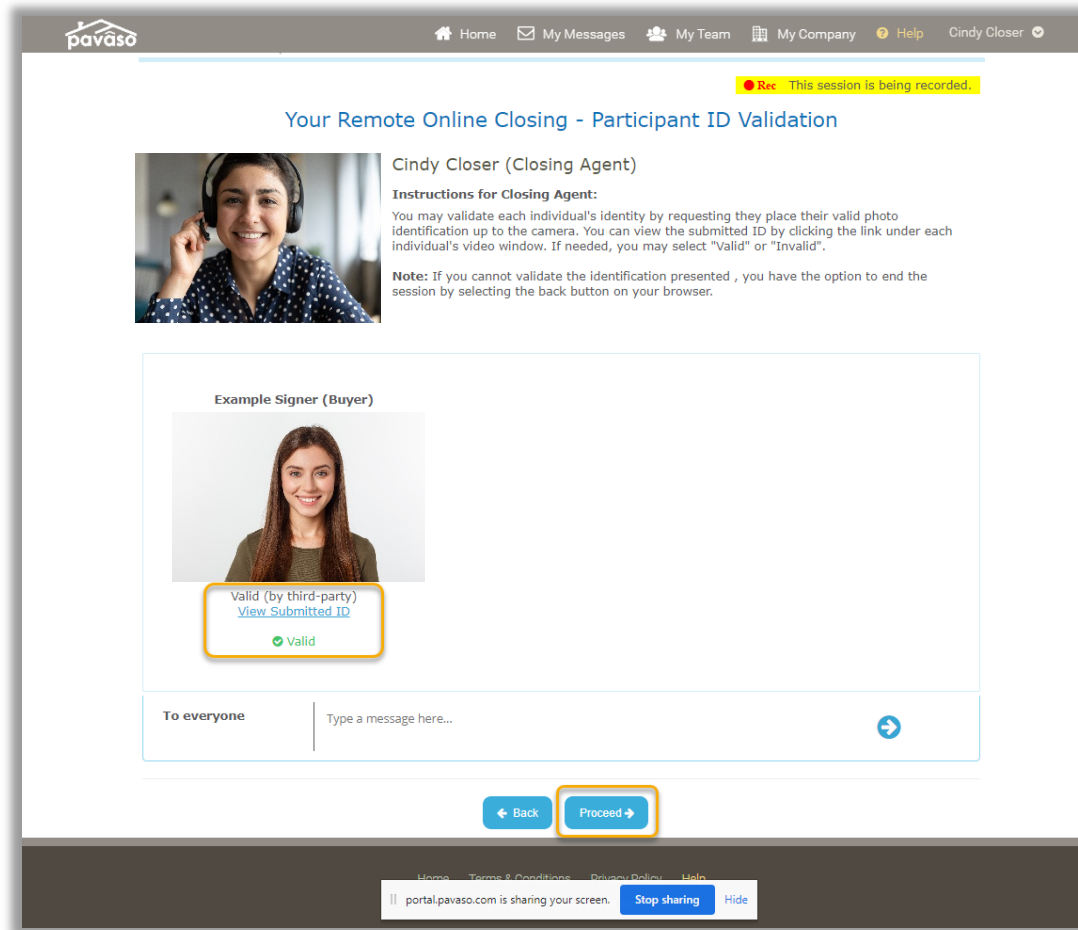
**Closing
Agent/Notary
View**



Once the ID is validated, the screen updates. The notary can select **View Submitted ID** to view the captured image. Choose **Proceed**.

Important Note: The third-party software confirms the ID is in fact a government-issued ID. The third-party does not confirm expiration. Use the webcam to confirm the ID is in fact in good standing and to confirm identity.

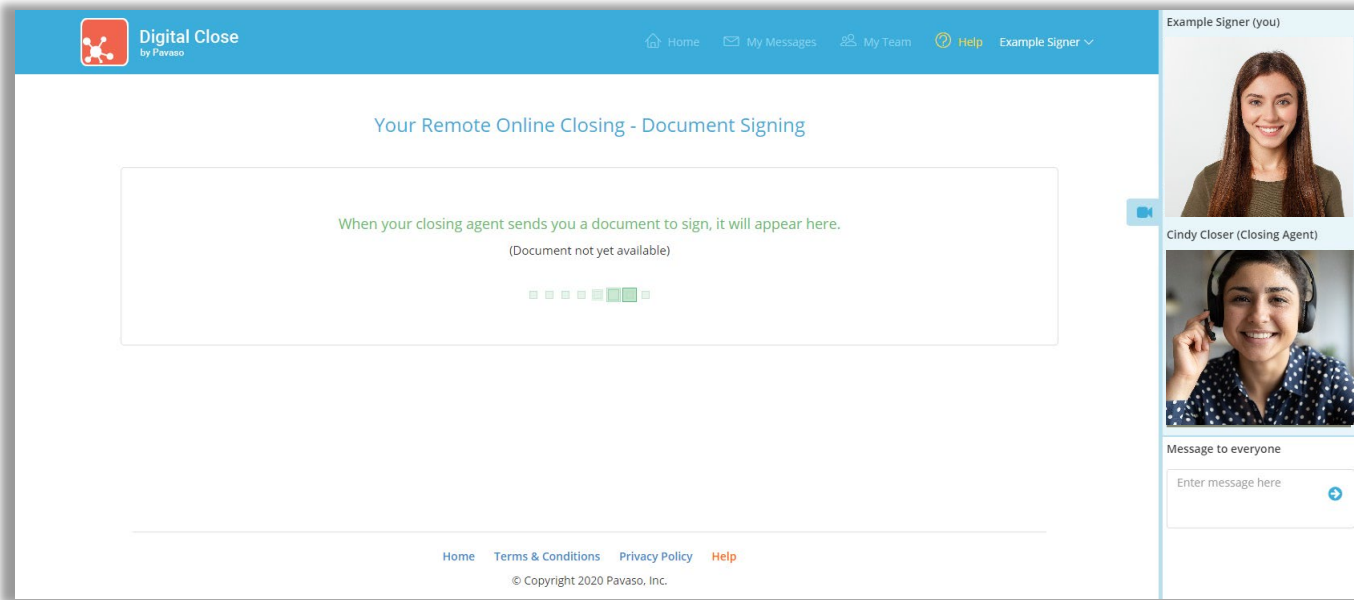
Closing Agent/Notary View



Essential Notary Signing

While the notary begins session, the signer will see the page below.

Signer View



- A. **Buyer Complete:** Only select once the document signing has ended. This will enable immediately upon entering the session. Selecting this button will end the remote session.
- B. **Invite Participant:** Invite a remote witness to join the session. Remote witnesses must complete identity verification before joining.
- C. **Recording reminder:** All actions on the notary's screen are being recorded.
- D. **Send Document to Remote Signer:** Send the current document to the remote signer. If the document package was uploaded as one document, all pages will be sent at once.
- E. **RON Support:** Select to see Pavaso Support information should an agent need to join the session.
- F. **Chat:** Chat feature available throughout the signing if needed.

Closing Agent/Notary View

The screenshot displays the Pavaso Digital Close Enterprise interface. At the top, there is a navigation bar with links for Home, My Messages, My Team, My Company, Help, and the user name Cindy Closer. Below the navigation bar, a toolbar contains several key actions: 'Buyer Complete' (A), 'Task List', 'Undo', 'Save', 'Add Tags and Markup', 'Invite Participant' (B), and 'Send Document to Remote Signer' (D). A yellow notification bar indicates 'Rec - This session is being recorded.' (C). On the right side, there is a 'RON Support' button (E) and a video feed of the user, Cindy Closer. Below the video feed is a placeholder for an 'Example Signer' and a chat window (F) with a text input field and a send button. The main content area shows a 'List of Docs' with 'Example Loan Package' selected, displaying a 'Closing Disclosure' document. The document includes sections for Closing Information, Transaction Information, Loan Information, Loan Terms, and Projected Payments.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2013	Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	Loan Term	30 years
Closing Date	4/15/2013	Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	Purpose	Purchase
Disbursement Date	4/15/2013	Lender	Ficus Bank	Product	Fixed Rate
Settlement Agent	Epsilon Title Co. 12-3456			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456			<input type="checkbox"/> VA <input type="checkbox"/>	
Property	456 Somewhere Ave Anytown, ST 12345			Loan ID #	123456789
Sale Price	\$180,000			MIC #	000654321

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$162,000	NO	
Interest Rate	3.875%	NO	
Monthly Principal & Interest	\$761.78	NO	

Does the loan have these features?	
Prepayment Penalty	YES - As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment	NO

Projected Payments	
Payment Calculation	portal.pavaso.com is sharing your screen. Stop sharing Hide
Principal & Interest	\$761.78
	Years 8-30 \$761.78

To send the documents to the signer, select **Send Document to Remote Signer**.

Closing Agent/Notary View

Digital Close Enterprise

Home
My Messages
My Team
My Company
Help
Cindy Closer

Buyer Complete
Task List

Undo
Save
Add Tags and Markup

Send Document to Remote Signer

List of Docs Example Loan Package

All

Example Loan

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2013	Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	Loan Term	30 years
Closing Date	4/15/2013			Purpose	Purchase
Disbursement Date	4/15/2013	Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	Product	Fixed Rate
Settlement Agent	Epsilon Title Co. 12-3456			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456	Lender	Ficus Bank	<input type="checkbox"/> VA <input type="checkbox"/>	
Property	456 Somewhere Ave Anytown, ST 12345			Loan ID #	123456789
Sale Price	\$180,000			MIC #	000654321

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest	\$761.78	NO
See Projected Payments below for your Estimated Total Monthly Payment		
Does the loan have these features?		
Prepayment Penalty	YES • As high as \$3,240 if you pay off the loan during the first 2 years	
Balloon Payment	NO	

Projected Payments	Years 8-30	
Payment Calculation	portal.pavaso.com is sharing your screen. Stop sharing Hide	
Principal & Interest	\$761.78	\$761.78

RON Support

Cindy Closer (You)

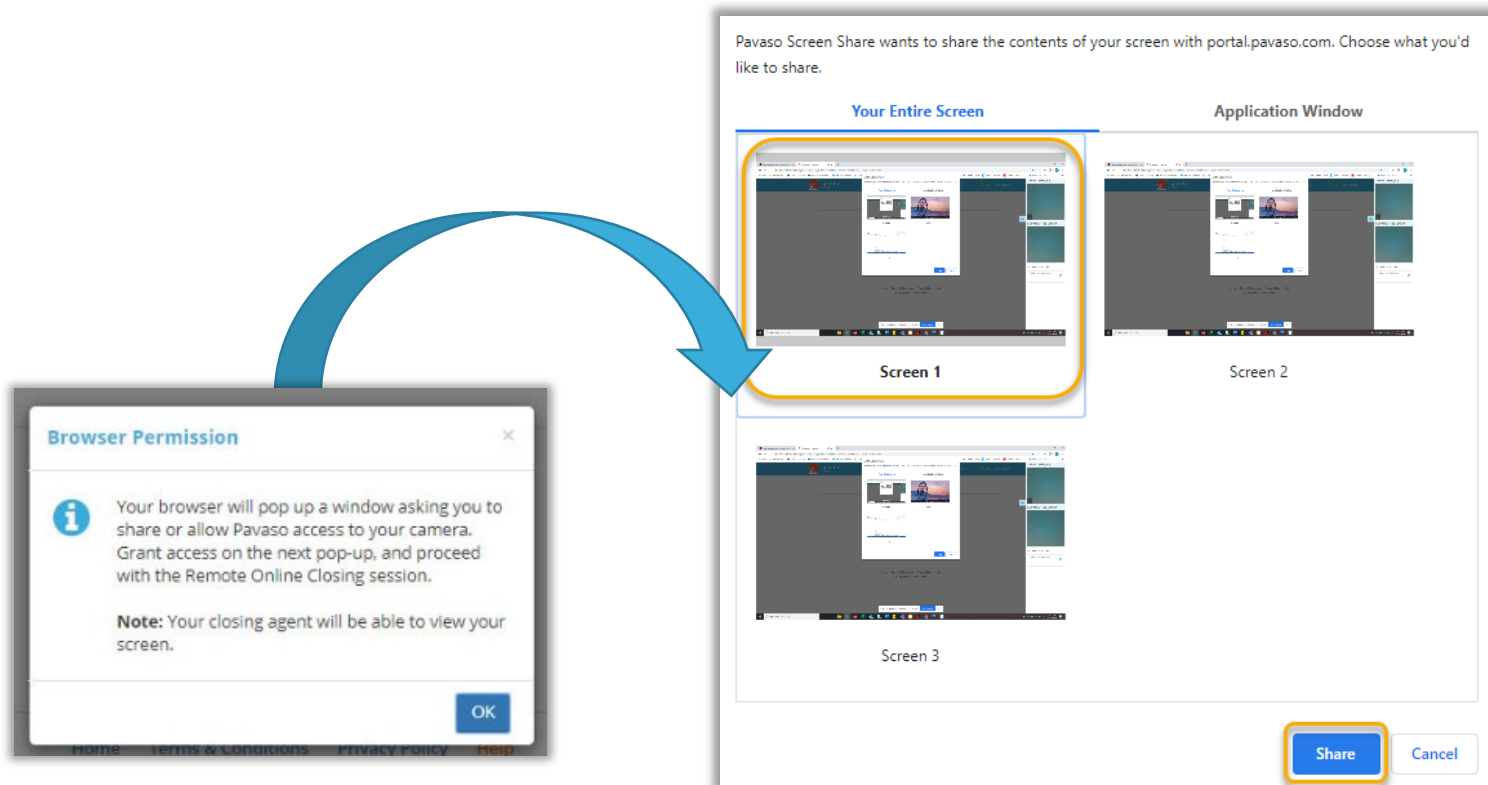
Example Signer

To everyone

Type a message here...

Once a document is sent, the signer is prompted to share their screen. It is important they select the monitor/screen displaying Pavaso. If the wrong screen is selected, the back button inside the browser must be used to begin the process again. Some browsers may have pop-up blockers enabled. These may need to be disabled if the signer does not see the prompt to grant permission to their screen.

Once the correct screen is selected, the signer chooses **Share**.



The notary will see the signer's screen as they sign the document. If necessary, **Reclaim Document Control** can be selected at any time to retract the document permission. It can be re-sent as needed.

Closing Agent/Notary View

The screenshot displays the Pavaso Digital Close Enterprise interface. A central window titled "Viewing Example Signer's Screen" shows a "Closing Disclosure" form. A yellow box highlights a notification: "Cindy Closer (Closing Agent) has sent document to Example Signer." A blue box highlights a "Reclaim Document Control" button in the top right corner of the window. The form includes the following data:

Field	Value	Question	Value
Loan Amount	\$163,000	Can this amount increase after closing?	NO
Interest Rate	5.875%	Monthly Payment Released	NO
Prepayment Penalty	YES - As high as \$3,240 if you pay off the loan during the first 2 years	Can this loan have a balloon payment?	NO
Projected Payments	Years 1-7: \$761.78; Years 8-30: \$761.78		

Below the window, a "Prepayment Penalty" section shows "YES - As high as \$3,240 if you pay off the loan during the first 2 years". A "Payment Calculation" section shows "Principal & Interest" with values of \$761.78 and \$761.78. A "Stop sharing" button is visible in the bottom right of the window.

The notary instructs the signer where to sign on each printed document. The notary must confirm they have good visibility via webcam of the signer completing the documents as required by their state.

The notary must also instruct the signer how to deliver documents back to the appropriate party.

Closing Agent/Notary View

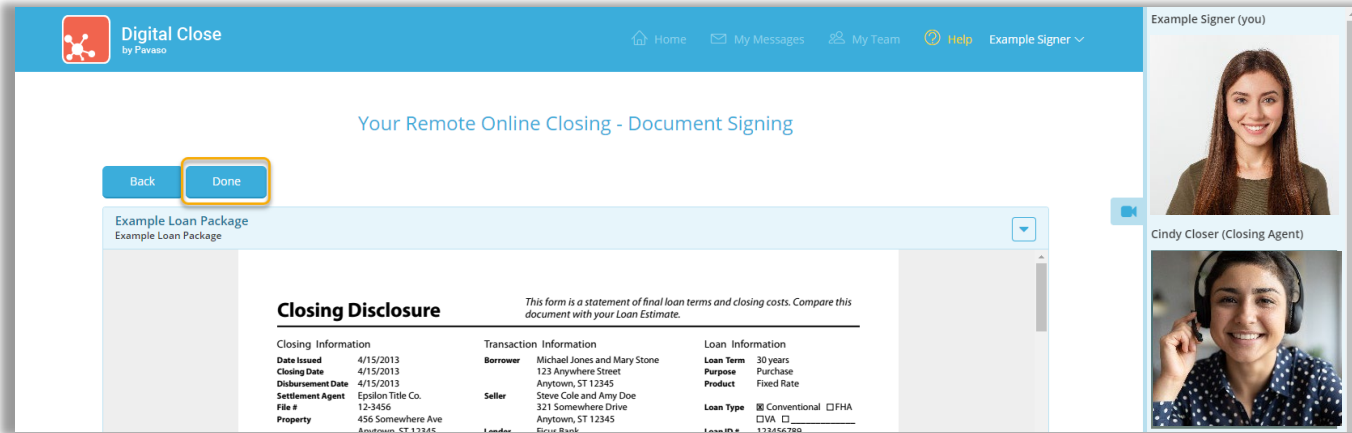
The screenshot shows the 'Digital Close Enterprise' interface. At the top, there are navigation links: Home, My Messages, My Team, My Company, Help, and a user profile for Cindy Closer. The main content area is titled 'Viewing Example Signer's Screen' and contains a document signing interface. A yellow callout box states: 'Cindy Closer (Closing Agent) has sent document to Example Signer.' Below this, there is a 'Reclaim Document Control' button. The document being viewed is a 'Closing Disclosure' form with the following details:

Field	Value	Question	Answer
Loan Amount	\$142,000	Do you have any other loans?	NO
Interest Rate	3.875%	Are you a borrower of the business and living with the borrower?	NO
Monthly Payment	\$761.78	Do you have any other loans?	NO
Prepayment Penalty	YES	Do you have any other loans?	NO
Balloon Payment	NO	Do you have any other loans?	NO
Projected Payments	Years 1-7	Do you have any other loans?	NO
Payment Calculation	portal.pavaso.com is sharing your screen.	Do you have any other loans?	NO
Principal & Interest	\$761.78	Do you have any other loans?	NO

At the bottom of the document viewer, there is a 'Stop sharing' button and a 'Hide' button. The right sidebar shows a video feed of 'Cindy Closer (You)' and 'Example Signer'. Below the video feeds is a chat area with the text 'To everyone' and 'Type a message here...'.

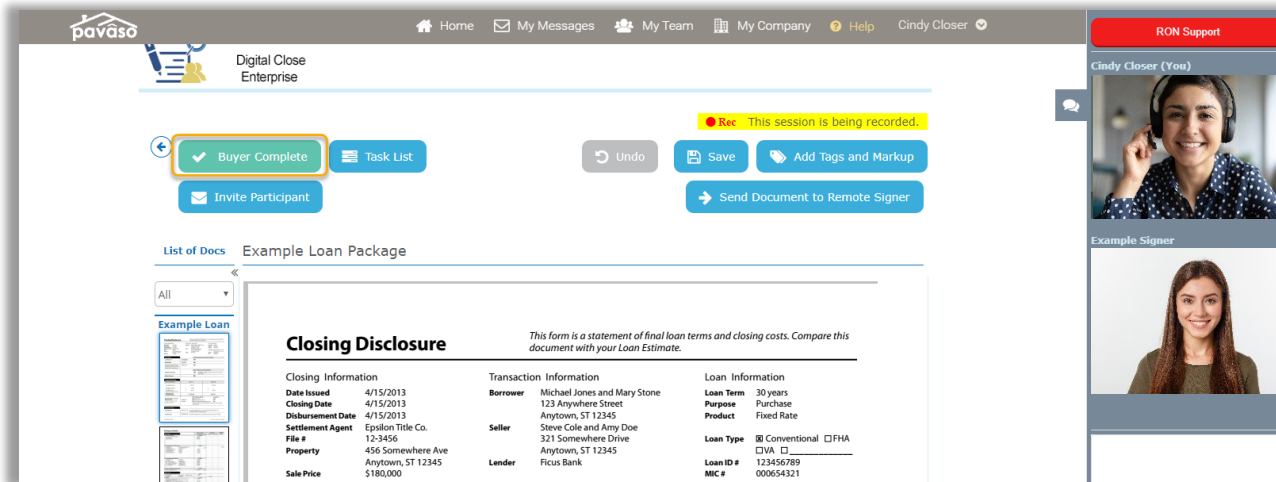
Once documents are completed to the notary's satisfaction, the signer selects **Done** in the top left corner of their screen.

Signer View



The notary selects **Buyer Complete**. If a seller is signing, this will say **Seller Complete**. Selecting this option ends the video and audio connection with the signer.

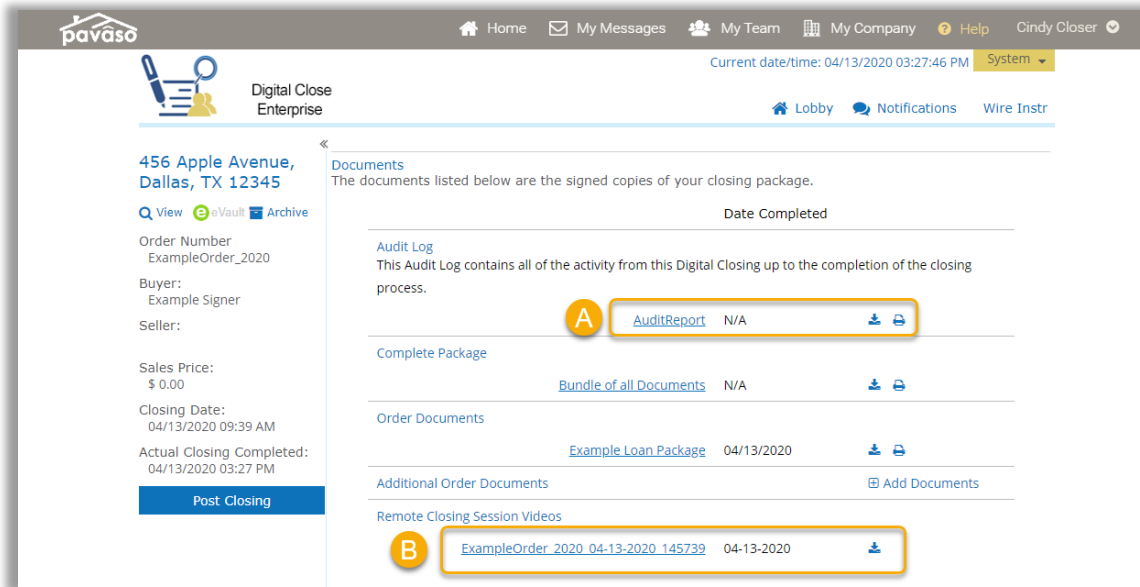
Closing Agent/Notary View



Once the session has ended, the notary is directed to the **Post-Closing** screen. This screen includes:

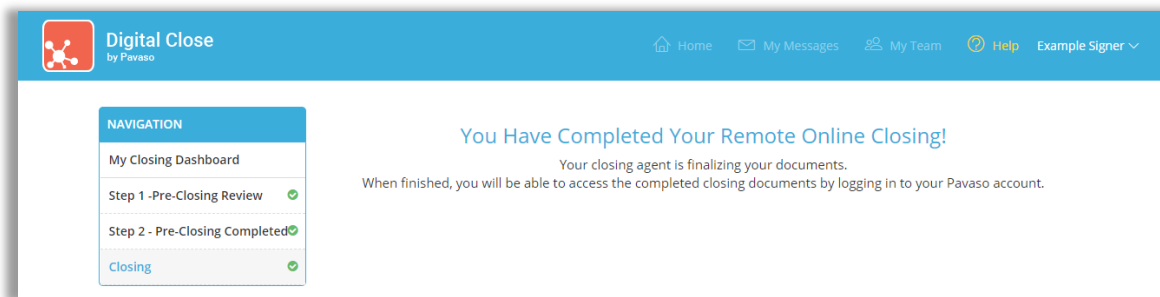
- A. **Audit Report:** A report of all actions taken by the participants during the session.
- B. **Remote Closing Session Videos:** Recording of the session. Only individuals listed on the order can view and download the recording.

Closing Agent/Notary View



The signer also receives notification the session has ended. The signer also has access to the recording via their Pavaso profile.

Signer View



As the order moves to **Closed** status, email notifications are sent to all parties on the order.



Pavaso Support

Business Hours: Monday – Friday 7:00 am – 8:00 pm CST

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 state law or regulation or both, electronic notarization and remote online notarization are not available in all areas.

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