

# End-to-End Workflow for Remote Online Notarization

## How a closing moves from generation to completion

Remote online notarization fits into the existing mortgage closing process while moving the signing experience into a secure digital environment. When DocuTech is used for document generation, the transaction progresses through a coordinated workflow across lenders, settlement agents, and the Proof platform.

Here is the typical flow lenders follow when coordinating a RON closing:

**Lender → DocuTech → Proof → Settlement Agent → CLOPS → Borrower → Lender**

Each step represents a different stage of the transaction lifecycle, from document preparation through completed execution.



## Step-by-step process

### 01 Lender generates the loan package

The lender generates the closing package in DocuTech and designates the transaction as a remote online notarization closing. Because the DocuTech integration uses a pushback vaulting model, the transaction should be finalized before it is sent into the workflow. Changes after the transaction is sent may require additional coordination.

### 02 Proof transaction is created

The loan package is sent to Proof, where the transaction is created and prepared for the remote signing workflow.

### 03 Settlement agent receives the transaction

The settlement agent receives an email prompting them to access the transaction. If they do not already have an account, they are prompted to create one and upload title and settlement documents.



## **04** Settlement agent requests closing operations support

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Once documents are uploaded, the settlement agent places an order for the closing operations team to prepare the signing session.

## **05** Closing Operations (CLOPS) prepares the transaction

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The closing operations team reviews the file and tags title documents so they are ready for signing.

## **06** Transaction is sent to the signers

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Once preparation is complete, closing operations sends the transaction to the borrowers. Because the DocuTech integration uses a pushback vaulting system, cloning transactions or modifying certain transaction settings after the file is sent may not be supported.

## **07** Signers receive notification

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Borrowers receive an email notification inviting them to begin their remote online notarization closing.

## **08** Signers review documents in advance

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Borrowers can preview the closing package and electronically sign any documents that do not require notarization before the live session.

## **09** Live notarization session

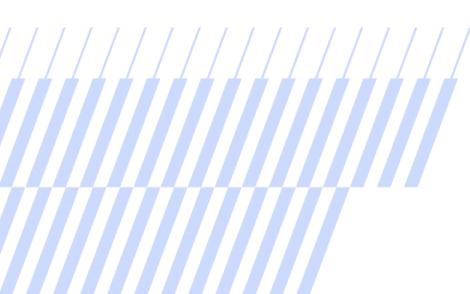
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Borrowers meet with an on-demand notary through a live audio and video session to complete the notarized documents.

## **10** Completed documents return to the lender

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Once signing is complete, the notarized documents and transaction record are returned to DocuTech and the lender for post-closing processing.





## Important integration considerations

When using the DocuTech integration with Proof, lenders should be aware of several workflow considerations.

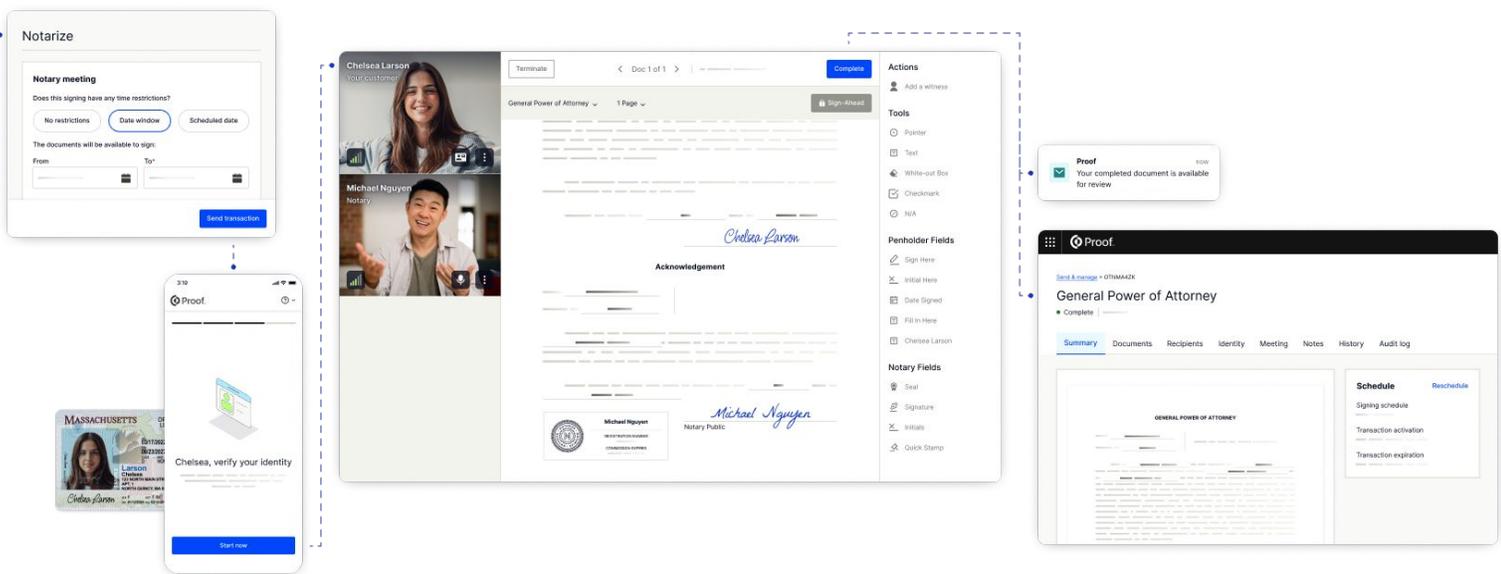
The DocuTech vaulting process uses a pushback system. Because of this configuration, certain changes after the transaction is sent may not be supported within the existing workflow.

For example:

- Cloning transactions after they are created may not be supported
- Modifying the expiration date after the transaction has been sent may cause issues within the workflow
- Changes that affect loan terms, such as interest rate adjustments tied to expiration dates, may require the transaction to be regenerated

DocuTech also collects signer roles for each transaction through the lender's loan origination system (LOS) and applies those roles based on the configuration established for the integration. Adding or changing roles on a transaction may not be supported once the transaction has been created. If role changes are needed, lenders should work with their integration partner to confirm whether those changes are supported within their configuration.

For this reason, lenders should confirm that the loan package, participant roles, and key transaction details are finalized before sending the file into the RON workflow.



## About Proof

Proof connects trusted identity to high-stakes digital actions. Organizations use Proof to verify identity, authorize actions like signing and notarization, and preserve defensible records they can stand behind. Proof operates the Notarize Network, the largest on-demand network of trusted notaries available 24/7. Learn more at [proof.com](https://proof.com).

