

# Remote Online Notarization (RON)

## FAQ for Borrowers

### General RON Experience

#### What is a RON closing?

A remote online notarization (RON) closing allows you to sign notarized documents electronically and meet with a commissioned notary through a live audio and video session, rather than meeting in person.

#### How does a RON closing differ from a traditional closing?

Instead of traveling to sign paper documents in person, you complete your notarization online using a secure device with audio and video capability. The notary verifies your identity, witnesses signatures in real time, and completes the notarization digitally. For many borrowers, this means no driving to an office, no coordinating schedules around business hours, and no rearranging work or family commitments. You can sign from home or another private location at a time that works for you, including evenings and weekends.

#### Can I review documents before signing?

Yes. You may be able to review your document package once it is released. Documents that do not require notarization can often be eSigned in advance, while notarized documents are signed during the live notary session.

### Eligibility & Signing Readiness

#### Am I eligible to complete my closing online?

Eligibility is determined as part of your transaction setup. While many signers are eligible for remote notarization, factors such as property location, recording requirements, and transaction configuration may impact whether your closing can be completed online. You must also meet signer readiness requirements. This includes having a valid, unexpired government-issued photo ID, the ability to complete identity verification, and access to a compatible device with audio, video, and reliable internet connectivity. If you believe you may not meet identity or technology requirements, notify your title or lending team as soon as possible. Addressing these gaps early helps avoid signing delays or the need to reschedule your closing.

#### Does my physical location matter?

Yes. You must disclose your physical location at the time of notarization. Your city and state are captured as part of the notarial audit trail. Providing your location does not automatically disqualify you from signing remotely. This information is collected to support compliance with remote notarization requirements. If your location presents any signing limitations, your title or lending team will provide guidance ahead of your session.

### Technology Requirements

#### Is my device tested before signing?

Yes. The platform performs device compatibility checks before you join the notary session to confirm your camera, microphone, and connectivity [meet requirements](#).

## What do I need to complete a RON closing?

You will need:

- A valid email address
- A device with audio and video capability
- A [supported browser](#)
- A government-issued photo ID that meets verification requirements
- A reliable, high-speed internet connection

## Identity Verification

### How is my identity verified?

Identity verification includes credential analysis of your government-issued photo ID and knowledge-based authentication (KBA) before you meet with the notary. These steps are recorded as part of the transaction audit trail.

### What is knowledge-based authentication (KBA)?

KBA presents identity-based questions generated from personal data sources. You will have 2 minutes to answer 4 out of 5 questions correctly to verify your identity.

If you fail the quiz on the...	You can retake the quiz...
First attempt	Immediately
Second attempt (first retake)	After 24 hours have passed from the first attempt
Third attempt (second retake)	After 48 hours have passed from the first attempt

### What kind of ID is required?

You will need a valid, unexpired government-issued photo ID, such as a driver's license, state-issued ID, or passport.

### Are images of my ID retained?

ID images may be retained as part of the transaction audit trail in accordance with legal and platform requirements.

## The Notary Session

### What happens during the notarization session?

You will join a live audio-video meeting with a commissioned notary. During the session, the notary will confirm your identity, review notarized documents with you, witness your signatures, and apply the notarial seal. The session is recorded, and an audit trail is generated documenting the notarization.

### How long does the session take?

Session length varies based on document volume and the number of notarizations required. Your notary will guide you through the process step by step.

## Multiple Signers

### Can multiple borrowers sign in the same transaction?

Yes. Multiple signers can participate in the same transaction.

## Do we have to sign at the same time?

Not necessarily. Signers may be able to complete their portions in separate sessions if needed. However, joining the notarization session together is considered a best practice. Signing at the same time helps ensure documents are completed accurately, reduces the likelihood of errors, and can prevent delays in finalizing your closing. If separate sessions are required, your closing team will coordinate the signing process and provide instructions.

## Scheduling & Availability

### Do I need to schedule an appointment?

No. Once your transaction is ready, you can complete the signing.

### When are notaries available?

Notary services are available 24/7, allowing you to sign at a time that works for you.

## Witnesses

### Are witnesses supported in remote notarizations?

Yes. Witnesses can be added when required.

### Do witnesses need to be physically present?

Witness requirements vary by state. Your closing team will provide guidance if witnesses are needed.

## Recording & Document Access

### Is the notarization session recorded?

Yes. Audio and video recordings are created as part of the notarization record.

### Will I receive copies of my documents?

Yes. Completed documents are made available after signing.

## Changes & Exceptions

### What if documents need to be corrected during signing?

In some cases, minor corrections can be made during the session when permitted. To help avoid delays, borrowers are encouraged to review their documents as soon as they are available and notify their title company or lender if anything appears incorrect. Addressing issues ahead of the notarization session helps keep your closing on schedule.

### Can I opt out of signing online?

Yes. If you prefer not to proceed with remote notarization, notify your title company or lender as soon as possible. Your closing may need to be rescheduled for an in-person signing, and providing advance notice helps your closing team coordinate the appropriate arrangements.