Proof

Remote Online Notarization (RON)

FAQ for Mortgage Lenders

General RON Experience

What is a RON closing?

A Remote Online Notarization (RON) closing allows borrowers 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 signing paper documents in person, borrowers complete the notarization online using an approved device. The notary verifies identity, witnesses signatures in real time, and completes the notarization digitally.

Can borrowers review documents before signing?

Yes. Borrowers can review the closing package once it is released, though notarized documents are signed during the live notary session. Documents that do not require a notarization can be eSigned prior to the notary meeting.

Eligibility & Transaction Setup

When is RON eligibility determined?

RON eligibility is evaluated before the closing is initiated, based on legal requirements and recording feasibility. Compliance requirements are enforced again during the live notarization session.

How is RON eligibility determined when using DocuTech?

DocuTech uses an eligibility engine to determine whether a transaction can be completed as a RON closing based on factors such as property location, recording options, and transaction setup.

Are all loans eligible for RON?

No. While many transactions are legally eligible for RON, investor, warehouse, or eNote acceptance requirements may limit applicability.

How is the account configured by default for notary capacity?

By default, transactions are configured so that the closing package is routed through Closing Operations for document preparation, quality control, and distribution prior to signing. This helps ensure consistent preparation and execution of remote online closings.

Is routing through Closing Operations required?

Routing through Closing Operations supports consistent document preparation and is especially important when settlement partners may be unfamiliar with remote notarization workflows or do not have in-house notaries. This approach helps ensure transactions are prepared correctly before execution.

Borrower Requirements & Readiness

What does a borrower need to complete a RON closing?

Borrowers must have:

- 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

Is device readiness tested?

Yes. The platform checks device compatibility before the signer joins the notary session.

Does the borrower's physical location matter?

Yes. Borrowers must disclose their physical location at the time of notarization. The signer's city and state are captured as part of the audit trail.

What are best practices for borrower adoption of RON?

Lenders that see the highest adoption rates typically introduce remote notarization early in the process. Setting expectations in advance helps borrowers understand technology requirements, identity verification steps, and what to have ready for the signing session. Some lenders also default eligible transactions to RON rather than requiring borrowers to opt in. This approach helps internal teams become more familiar with the workflow and avoids reserving RON only for edge cases.

Identity Verification & Authentication

How is borrower identity verified?

Borrower identity verification includes credential analysis of a government-issued photo ID and knowledge-based authentication (KBA) prior to the notary session. These steps are completed before the signer meets with the notary and are recorded as part of the transaction audit trail.

What is required to complete knowledge-based authentication (KBA)?

To complete KBA, the signer is presented with a series of identity-based questions generated from personal identity data. You have 2 minutes to answer 4 out of 5 challenge questions correctly to verify your identity. KBA questions are generated using personal identity data, which generally relies on the signer's Social Security number and credit history. If a signer fails KBA, they cannot proceed with the notarization and must follow the platform's retry or alternative verification process.

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

Are images of borrower IDs retained?

Yes. Images of borrower IDs may be retained as part of the audit trail, with retention periods configurable by the customer.

Notaries & Compliance

Where must the notary be physically located?

The notary must be physically located in the state where they are commissioned at the time of notarization. Borrowers and properties may be located in different states, subject to interstate recognition and applicable state RON laws.

How are notaries vetted?

Notaries complete state-specific onboarding, credential verification, training, background checks, and are monitored to ensure active commission status.

Are notaries required to carry insurance?

Yes. Notaries performing notarizations are required to maintain errors and omissions insurance.

We have a requirement for the closing to be completed by a notary that is commissioned in the same state as the property. Can Proof support custom notary routing?

We do not support closing routing to specific states for on-demand notaries. Lenders needing strict in-state notaries must use a title company with an onboarded, in-house notary. In house notary setup takes, on average, two weeks due to obtaining their RON notary commission via their state. If state specific notary routing is required, these loans are ineligible to close via Proof's on demand notary network.

Multiple Signers & Participation

Can multiple borrowers sign in the same transaction?

Yes. Multiple signers can complete a transaction together on one device, simultaneously on separate devices, or in separate notary sessions.

Can signers complete the closing at different times?

Yes. If signers are unable to attend the same session, signatures can be completed in separate notary sessions.

Can loan officers join the notary session?

Yes. Loan officers can join the session as participants or observers, depending on permissions, and may join via audio or audio/video.

Can real estate agents or title agents join the session?

Yes. Real estate agents and title agents may join the session in a similar manner to loan officers.

Scheduling & Availability

Do borrowers need to schedule a notary appointment?

No. RON closings can be completed on demand once the transaction is eligible and ready - unless the title agent or lender is using their in-house notary. In that case, they can set a date and time in the transaction.

When are notaries available?

Proof’s on-demand notaries are available 24/7.

Witnesses

Are witnesses supported in RON closings?

Yes, witnesses can be added if they are physically with the signer or, for a fee, can be called into the meeting by the notary where the witness is another on-demand notary serving in a witness capacity.

Do witnesses need to be physically present?

Witness requirements vary by state. In some cases, witnesses must be physically present with the signer; in others, remote witnesses may be permitted under specific conditions.

Is remote witnessing supported?

Remote witnessing is supported only for certain transactions and jurisdictions.

Recording & eRecording

Does RON require eRecording?

No. While eRecording enables a fully digital workflow, some transactions may proceed using papering out where legally permitted.

What is papering out?

Papering out refers to producing a certified paper copy of an electronically notarized document for recording in counties that do not support eRecording.

How do I know if my loan is eligible for eRecording?

eRecording acceptance happens at the county level. Proof's eligibility engine provides insight on general acceptance.

Fees & Disclosures

How do lenders determine the correct disclosure approach for RON fees?

The appropriate disclosure approach is typically determined by the lender’s Loan Origination System (LOS) and how fee data flows to the Loan Estimate and Closing Disclosure. Lenders should work with their LOS provider to confirm configuration and ensure consistent disclosure.

Is there a different fee schedule for transactions involving multiple notary sessions?

Transaction fees are generally applied per completed notary session. A single session may include multiple signers and multiple notarized documents. If a transaction requires more than one notary session resulting in sealed documents, each session may be invoiced separately.

Are fees charged per transaction or per session?

Fees are typically charged per completed notary session, including multiple signers within the same session.

Are fees charged for missed or canceled signings?

No. Fees are typically charged only for completed notarization sessions.

Does pricing differ between in-house notaries and on-demand notaries?

Pricing may differ depending on whether notarizations are completed by in-house notaries or through the Notarize Network. Transaction routing and pricing depend on the configured workflow.

Records, Evidence & Audit Trail

Is the notarization session recorded?

Yes. The audio and video of the notarization session is recorded and retained.

Who can access the recording?

Access to recordings depends on role and account permissions.

How long are recordings retained?

Recordings are retained for the legally required retention period, which may vary by jurisdiction and customer configuration.

What turnaround time should lenders expect from Closing Operations?

Closing Operations processes submissions on a first-in, first-out basis. Turnaround times vary based on volume and the completeness of the submission. Providing complete and accurate documents helps reduce delays.

How are document errors handled?

Closing Operations does not typically validate lender-prepared documents for accuracy. If issues are identified with title documents, the appropriate settlement partner is contacted directly for resolution.

Can borrowers preview documents before the closing?

If documents are released in advance, borrowers may be able to preview disclosures prior to the signing session. Documents requiring notarization are signed during the live notary meeting.

Document Changes & Exceptions

What happens if documents need to be corrected during the session?

Notaries can update or correct documents during the session when permitted.

What if a borrower decides not to proceed with RON after setup?

If a transaction is configured for RON and the borrower opts out, the closing package may need to be redrawn for an in-person notarization.

We have a document that we want to add to the closing package that was not generated as part of the DocuTech closing package. Can we add it in the Proof UI?

Lenders cannot manually add trailing documents in the Proof UI post-doc generation. This breaks the automated write-back in the integration. If there are trailing docs, title can add them during the title document upload process.

Our closing documents have been completed with an error. Can we get the closing documents corrected?

Correctable errors are contained to the duties of a notary in accordance with their state's RON law. Generally corrections can be obtained when:

- Missing or incorrect signatures on the notarial section
- Missing or incorrect dates in the notarial section
- blank fields in the notarial section
- A correction is required for the Patriot Act Form

To request a correction, please reach out to support. If there are document content errors or if signers need to make corrections to their signer locations, a redraw will be required. No corrections can be made by notaries commissioned in the state of Florida.

Settlement Agents & Notaries

Can title agents use their own notaries?

Yes. Title agents and lenders with in-house notaries may route notarizations to their own commissioned notaries.

How does a title agent join the platform?

Title agents can create an account when prompted during a transaction or through a separate sign-up process.