⊙ Proof

Remote Online Notarization (RON)

FAQ for Title & Settlement Agents

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 signers review documents before signing?

Yes. Signers 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 the property jurisdiction's legal and recording requirements. Compliance requirements are enforced again during the live notarization session.

Are all loans eligible for RON?

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

Document Preparation & Collaboration

Who prepares closing documents for a RON transaction?

Title agents typically prepare settlement and title documents as they would for a traditional closing, coordinating with lenders on final execution packages. The title agent will receive an email to collaborate on the closing and and, if they have an onboarded in-house notary on the Proof platform, can schedule with their in-house team or use proofs ODNs.

How are documents delivered for signing?

Documents are uploaded electronically so they can be reviewed, prepared, and executed during the RON session. Once the closing package is released, signers receive an email notification prompting them to access the documents, go through KBA and credential analysis, and join the notarization session at the scheduled time.

When should documents be uploaded?

Documents should be uploaded as early as possible to allow time for preparation and signing coordination.

Signer Requirements & Readiness

What does a signer need to complete a RON closing?

Signers must have:
- A valid email address
- A device with audio and video capability
- A supported browser
- A government-issued photo ID that meets the notary's 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 signer's physical location matter?

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

Identity Verification & Authentication

How is signer identity verified?

Signer 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 signer IDs retained?

Yes. Images of signer 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, as out-of-state notarizations are valid in every state due to interstate recognition 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.

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 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, when they are added as a closing contact on the transaction.

Scheduling & Availability

Do signers 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, but acceptance is not guaranteed. Questions about recording requirements should be directed to the local recorder of deeds in the property's jurisdiction.

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.

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. Title agents need their eNotary commission through their state, digital certificate, and Proof account setup prior to being assigned the closing.

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.