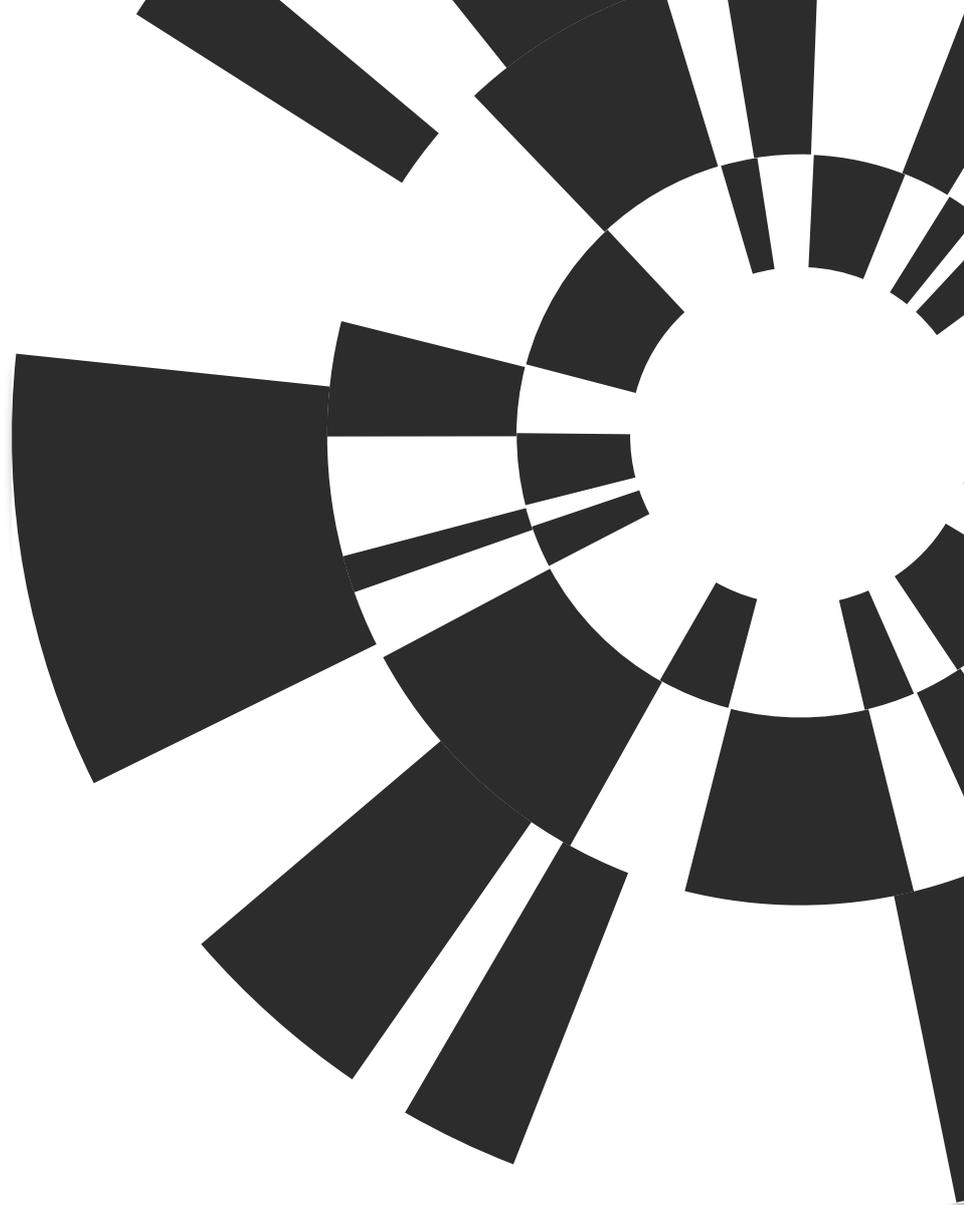


Rolling Out A **RON Strategy**

Process, service targets, and
support for mortgage lenders

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The value of a RON strategy

Remote Online Notarization (RON) can meaningfully reduce closing friction and timelines, but only when it is rolled out with clear rules and strong operational alignment. For mortgage lenders, the goal is not simply to enable RON, but to ensure it is applied consistently, compliantly, and in ways that downstream teams can support.

Lenders and settlement partners that have implemented RON with defined eligibility and operational buy-in have seen measurable returns. Proof customers report average online closing sessions completed in under 20 minutes, funding timelines reduced from nearly an hour to as little as 10 minutes, and 20 to 30 minutes saved per transaction on seller-side closings. Teams also report higher completion rates and the ability to support more volume without adding operational headcount.

This guide outlines a practical roadmap for rolling out RON using Proof, with a focus on eligibility, compliance, and execution.

Establish RON eligibility rules and pipeline visibility in the LOS

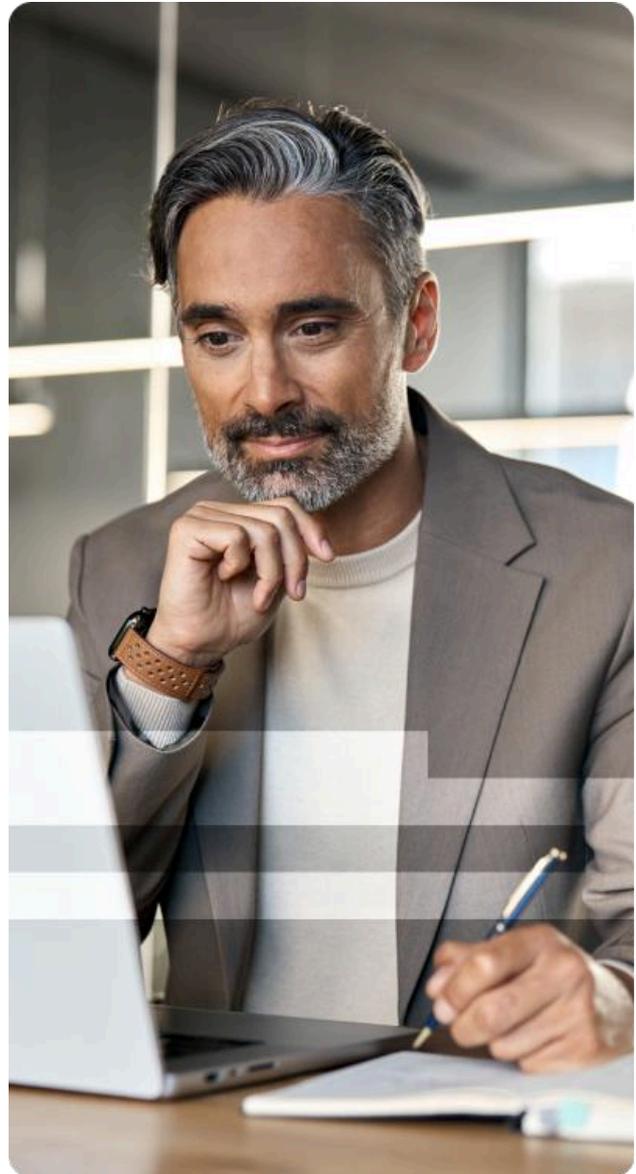
Successful RON adoption starts with visibility. From an adoption and operational perspective, lenders should clearly define which loans qualify for RON within their Loan Origination System (LOS).

Defining RON eligibility in the LOS allows loan officers, closers, and operations teams to easily identify RON-eligible loans in their pipeline and understand why a loan does or does not qualify. This reduces last-minute exceptions and supports consistent execution.

Eligibility rules are commonly driven by:

- Designated loan types
- Investor and warehouse criteria
- eRecording eligibility
- Underwriter approval requirements
- Eligible property states

When RON eligibility is surfaced through LOS business rules and pipeline views, teams can engage borrowers earlier, prepare documentation correctly, and support a smoother closing experience.



Best practice

Use LOS-level business rules and pipeline indicators to make RON eligibility visible early and consistently across loan officers, closers, and operations teams.

Apply RON eligibility early in the transaction flow

A successful RON strategy starts with early eligibility decisions, not last-minute closing changes.

RON eligibility should be evaluated before the closing is configured, based on the property jurisdiction's legal and recording requirements. This allows the lender and title or settlement partner to determine whether a remote online closing can be properly supported and delivered.

With Proof, closing invitations and documents are only sent once the online closing setup has been confirmed. This effectively gates RON eligibility before the closing event itself. At the time of the notarization session, the platform then enforces the notary's commissioning state-specific legal requirements and identity verification rules during execution.

Best practice:

Treat RON eligibility as a structured decision made early in the workflow, with execution-level compliance enforced at the time of notarization.

Default to RON with an opt-out model

To maximize adoption, lenders should consider defaulting eligible loans to a RON closing type rather than requiring borrowers or teams to opt in.

An opt-out approach helps normalize RON as part of the standard closing workflow, ensures operations teams gain consistent experience supporting RON transactions, and reduces friction caused by introducing RON only in edge cases.

Opt-in models often result in lower adoption and create variability in how teams support closings. Defaulting eligible loans to RON creates predictability for internal teams and a more consistent borrower experience.

Best practice:

For loans that meet RON eligibility criteria, configure RON as the default closing method with the option to opt out when needed.

Capture and analyze RON opt-out reasons

In addition to supporting opt-out workflows, lenders should configure their LOS to capture why a loan was removed from a RON closing path.

Tracking opt-out reasons helps teams:

- Identify recurring operational or training gaps
- Understand borrower objections
- Refine eligibility rules over time
- Expand RON adoption in a controlled way

This data provides a feedback loop that supports continuous improvement rather than static eligibility decisions.

Best practice:

Capture opt-out reasons in the LOS and review them regularly to inform training, borrower messaging, and eligibility expansion.

Account for investor / eNote constraints

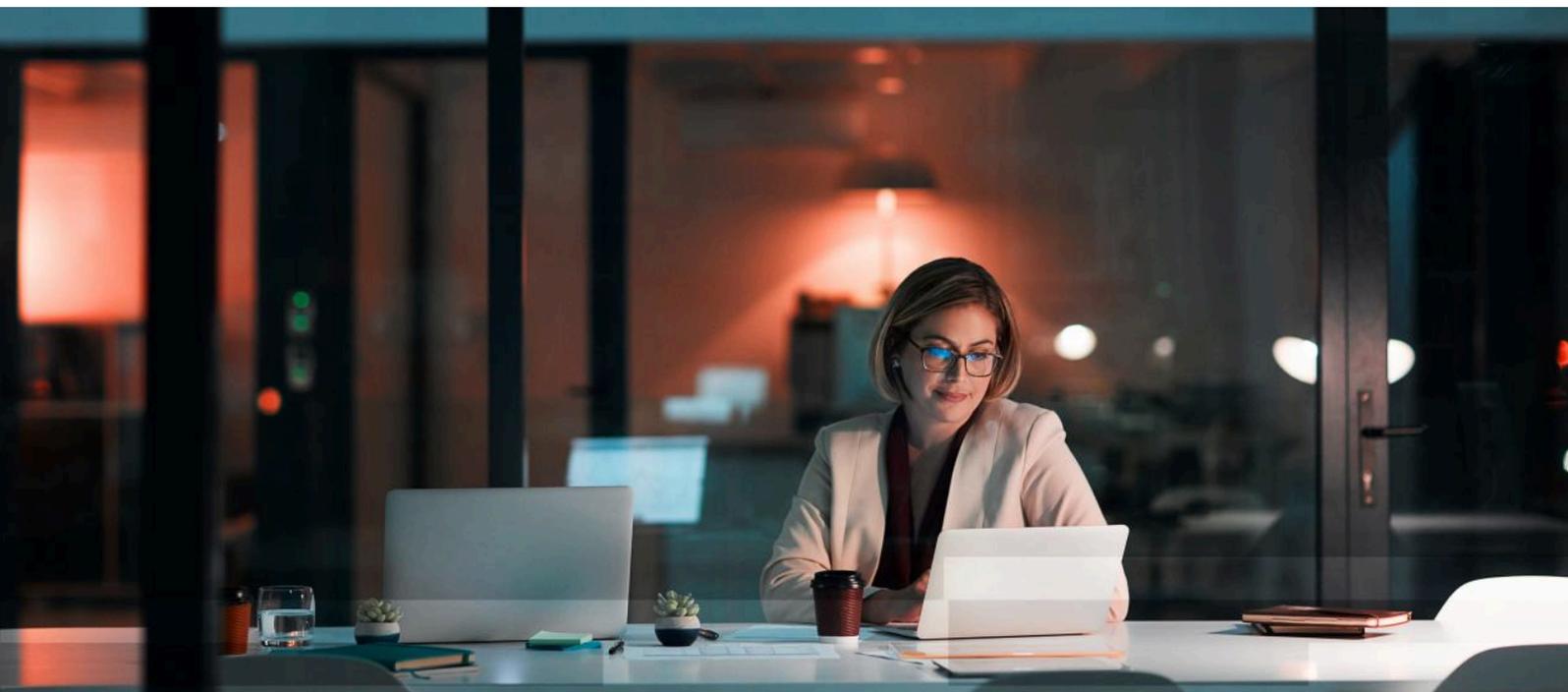
Even when a transaction is legally eligible for RON, secondary market constraints can affect rollout decisions.

Not all lenders, investors, or warehouse providers currently accept eNotes. As a result, some organizations choose to limit RON initially to scenarios where eNote acceptance is already established, while others phase RON adoption based on investor readiness.

This is not a Proof-specific limitation, but a broader ecosystem consideration lenders should factor into their rollout strategy.

Best practice:

Document where eNote acceptance is required and where wet-note workflows still apply, so RON eligibility decisions are predictable and repeatable.



Capture and enforce signer location requirements

Signer location is a critical compliance component of RON.

Proof's signer flow explicitly requires the signer to indicate whether they are physically located at their home address. If not, the signer must provide their current physical location at the time of notarization. The audit trail records the signer's city and state during the notary session.

This information supports compliance with state RON laws and strengthens the defensibility of the notarization record.

Best practice:

Treat signer location capture as a compliance safeguard, not a formality. Ensure teams understand that physical presence is verified and recorded as part of the notarization process.

Confirm eRecording readiness by county

RON delivers the most operational value when paired with eRecording, but county acceptance varies.

Acceptance depends on county recorder policies, supported document types, and submission requirements. Proof does not mandate whether lenders or title partners own this verification step, but someone in the transaction must confirm county acceptance.

eRecording eligibility is built into the Proof platform based on our best available knowledge, but is not a guarantee. You should check external county coverage resources or directly confirm eligibility with county recorders.

If a county does not offer eRecording, digital closings may still be possible through papering out, where legally allowed. In these cases, a certified paper printout of the electronic record is used for recording. Check with the county recorder for more information on requirements and process.

Best practice:

Confirm county acceptance early and document whether eRecording or papering out will apply, so downstream recording expectations are clear.

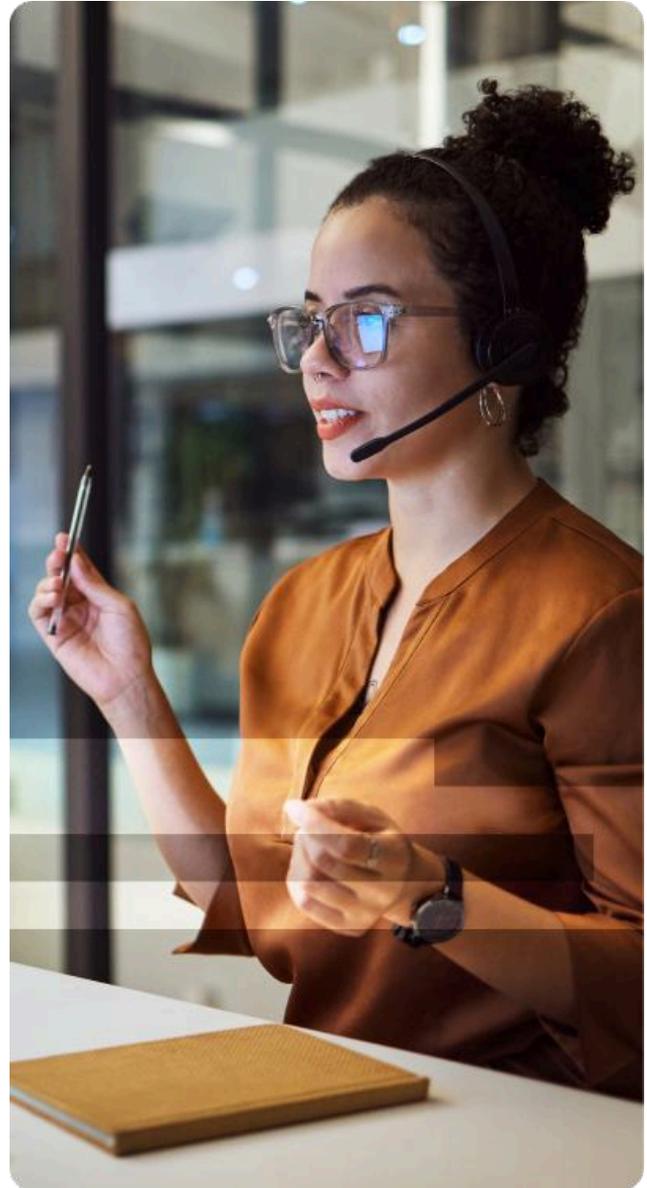
Align underwriting and risk teams on RON standards

Underwriter confidence is essential for sustainable RON adoption.

Proof's RON flow is MISMO-certified and includes:

- Automated identity verification steps before the notary session, such as ID credential analysis and knowledge based authentication
- Live notary verification during the session
- A recorded notary session
- Secure record storage and a detailed audit trail

These controls are designed to support regulated, high-stakes mortgage transactions and provide evidence that can be reviewed if a notarization is questioned.



Best practice

Ensure underwriting and risk teams understand how identity verification, notarization, recording, and audit evidence are captured and retained, so RON is viewed as a controlled process rather than an exception.

Prepare the organization for change

Rolling out RON is not only a technology change. It is an operational and cultural shift that requires clear ownership, training, and internal alignment.

Designate ownership and executive support

Lenders should designate a Digital Closing expert or owner responsible for overseeing RON adoption and ongoing optimization. This role helps coordinate across lending, operations, compliance, and settlement partners. Strong executive sponsorship is equally important to reinforce priorities, support change management, and ensure teams have the resources needed to adopt new workflows.

Prepare loan officers

Loan officers play a critical role in RON adoption. They are often the first to introduce the closing experience to the borrower. Loan officer enablement should include:

- The value and ROI of RON for borrowers and lenders
- How the RON workflow differs from traditional closings
- How to explain RON clearly and confidently to borrowers
- How to set expectations and prepare borrowers early

Providing this context helps loan officers position RON as a benefit rather than an exception.

Prepare closers and operations teams

Closers and operations teams need hands-on training to support RON consistently. Training should cover:

- Updated workflows and responsibilities
- LOS changes and eligibility requirements
- Platform and integration basics
- How to create and manage transactions
- Where to go for support and escalation

Well-prepared operations teams reduce delays, avoid rework, and improve borrower confidence at closing.

Best practice

Assign clear ownership for digital closings and secure executive backing to support adoption and operational change.

Configure closing disclosure treatment for RON fees

RON fees must be disclosed accurately and consistently.

In DocuTech-based workflows, the lender is responsible for paying RON fees.

Even when the lender pays the fee, it is standard practice to disclose the cost as part of the closing costs associated with the Loan Estimate and the Closing Disclosure provided to the borrower.

Lenders handle RON fee disclosure in a few common ways, depending on how their Loan Origination System (LOS) is configured. The cost of remote online notarization may appear:

- Under a general technology fee line item

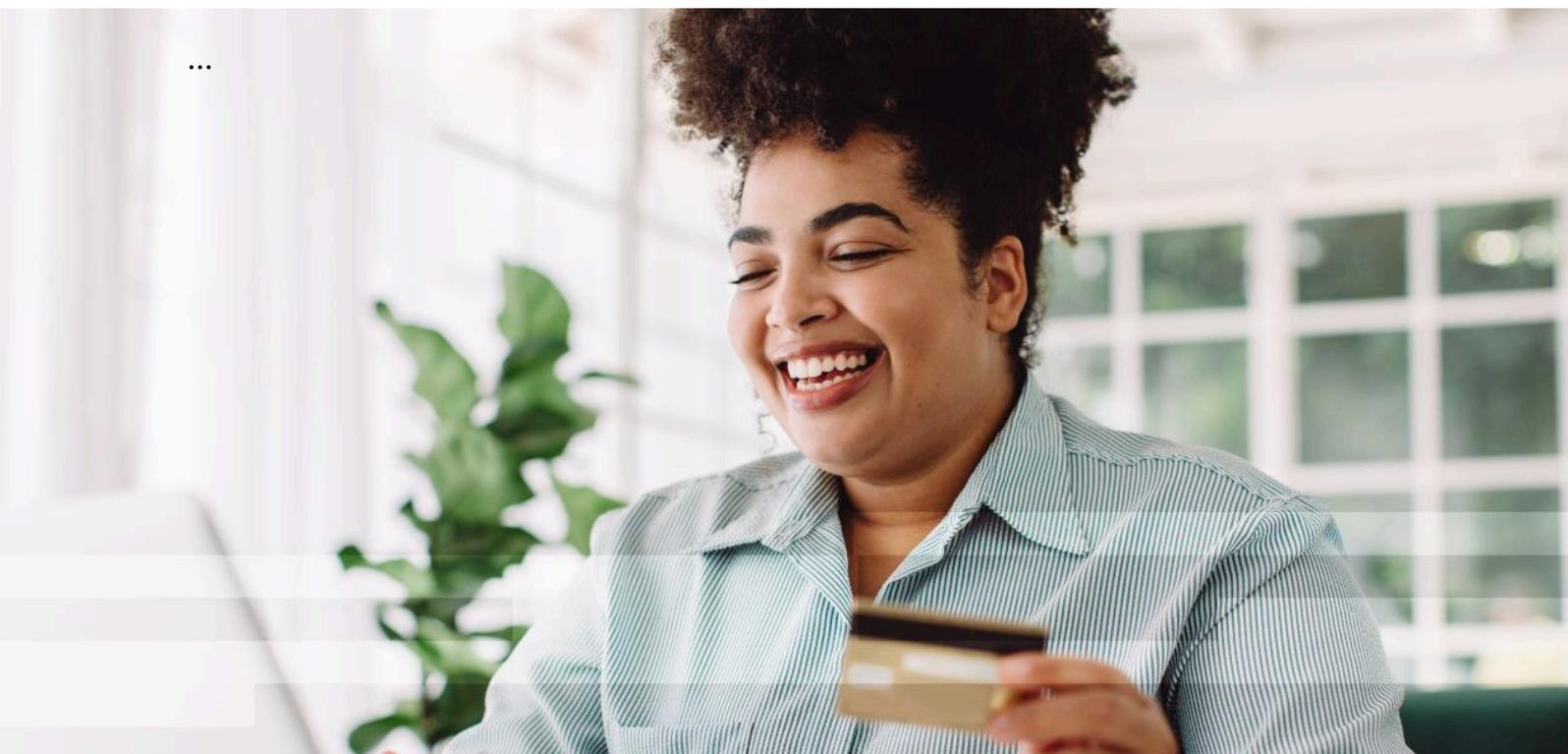
- Included within a standard notary fee line item
- Specifically listed as a remote online notarization fee

How RON fees ultimately appear on the Closing Disclosure is driven by LOS configuration and how fee inputs are calculated and transferred into disclosure documents. Lenders should work with their LOS provider and any vendors supporting the RON workflow to confirm the appropriate configuration and ensure disclosures are applied consistently.

Best practice:

Define and document RON fee treatment early, and validate LOS configuration before rollout, to avoid inconsistent disclosures or last-minute changes at closing.

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Prepare borrowers for RON readiness

Borrower readiness is a practical gating requirement for RON. Proof's signer requirements include:

- A valid email address
- A device with audio and video capabilities
- A government-issued ID that meets verification requirements

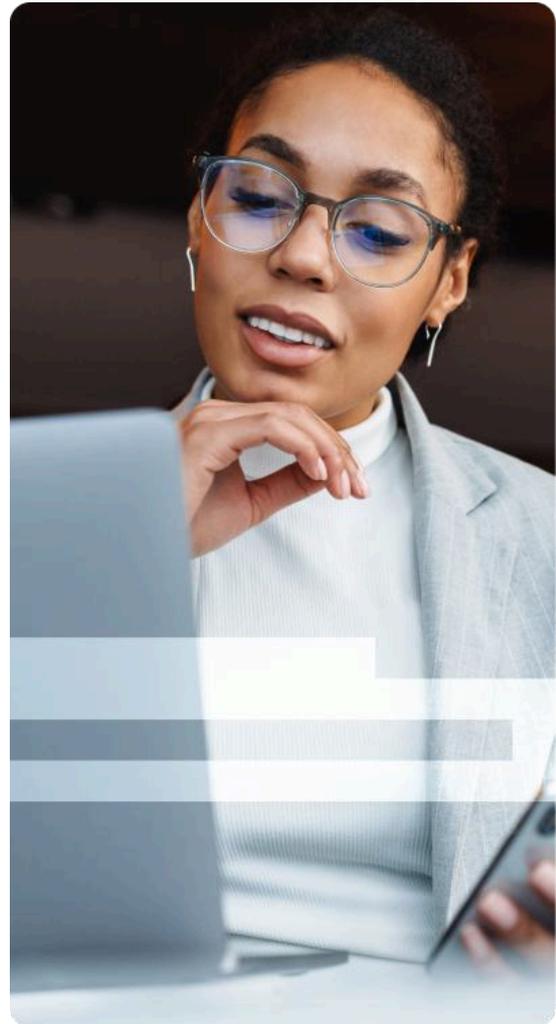
Proof provides a signer-facing checklist outlining what borrowers need to complete a remote notarization.

In addition, administrators can present a custom electronic consent disclosure to every signer.

This consent is recorded in the audit log and is separate from the automatically generated eSign consent used in real estate transactions.

Borrower readiness is most effective when it is addressed early in the loan process. Introducing RON well before closing helps borrowers understand what to expect and reduces day-of-closing issues related to technology, identity verification, or device readiness.

Loan officers and closers should reinforce borrower preparation throughout the process rather than waiting until documents are released.



Best practice

Set clear borrower expectations early and ensure digital readiness requirements are communicated well before closing.

Understand the role of the Notarize Network

Remote online notarization depends on more than a single notarization event. It relies on a coordinated network of identity verification, commissioned notaries, and tamper-evident records that operate consistently across transactions.

The Notarize Network supports:

- Identity verification prior to notarization
- Access to authorized, commissioned notaries
- Secure, recorded notarization sessions
- Evidence retention tied to the transaction

This networked approach is especially important for mortgage transactions, where notarized documents may be reviewed long after closing and must stand up to scrutiny from investors, regulators, and auditors.

Best practice:

Evaluate remote notarization as part of a broader trust and authorization infrastructure, not as a standalone notary interaction.

Prepare title and settlement partners for RON

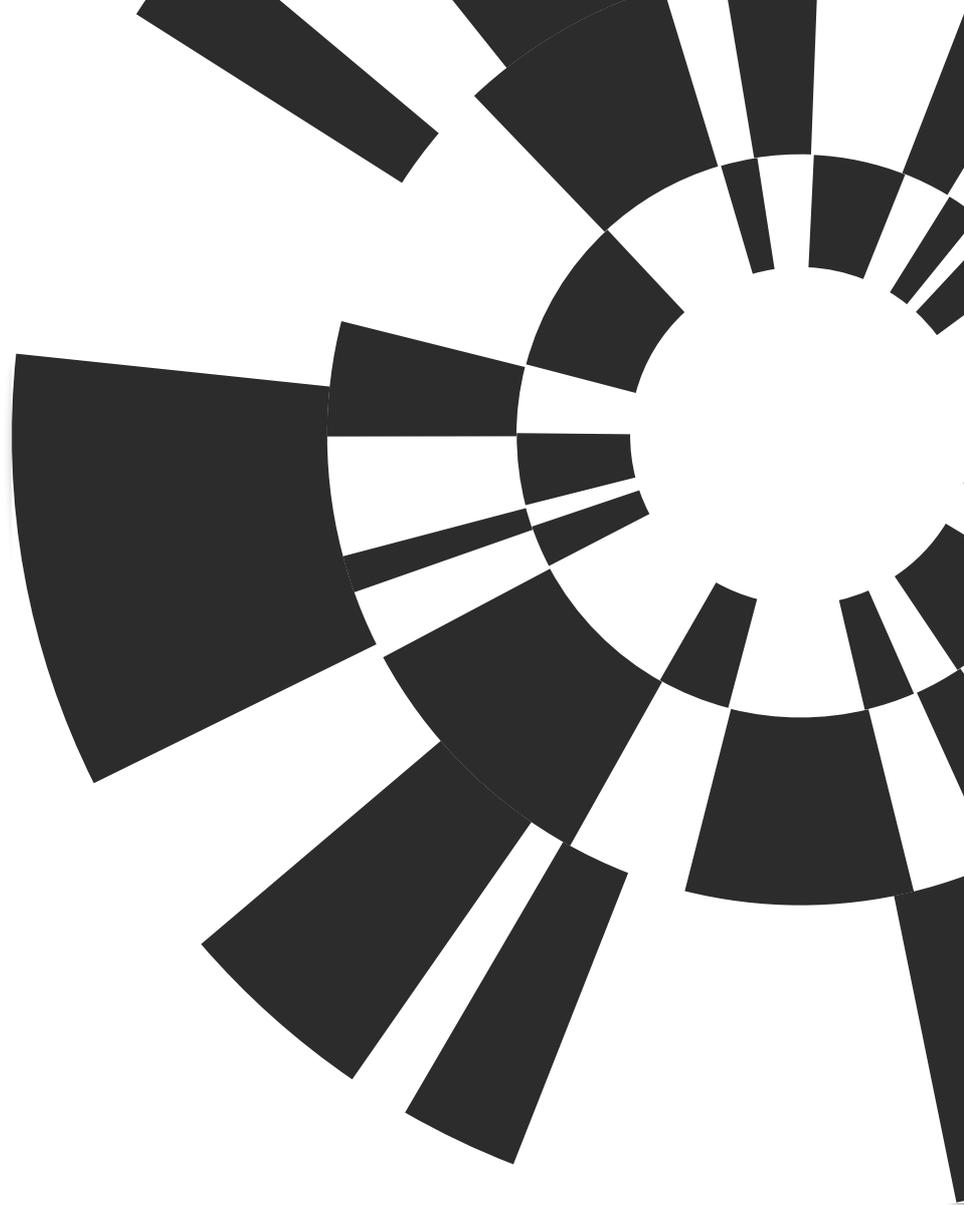
Title and settlement partners are key participants in a successful RON rollout. Lenders should proactively communicate changes to avoid confusion and delays at closing.

Best practices include running an outreach or email campaign to title and settlement partners to:

- Notify them of the RON rollout
- Provide instructions for creating and setting up a Proof account
- Explain how to collaborate on a RON transaction
- Outline how to upload documents and prepare closing packages
- Clarify options for joining the notary meeting
- Share where to go with questions or support needs

Best practice:

Early communication helps partners prepare, reduces last-minute issues, and supports smoother execution across the transaction.



Final takeaway

Rolling out RON is an operational change, not a feature toggle.

The most successful mortgage lenders start with clear eligibility rules, confirm recording readiness early, align underwriting and compliance teams, and prepare borrowers well before closing day. By treating RON as a structured workflow with enforceable controls, lenders can scale adoption while maintaining confidence and consistency.