

# Welcome to Proof

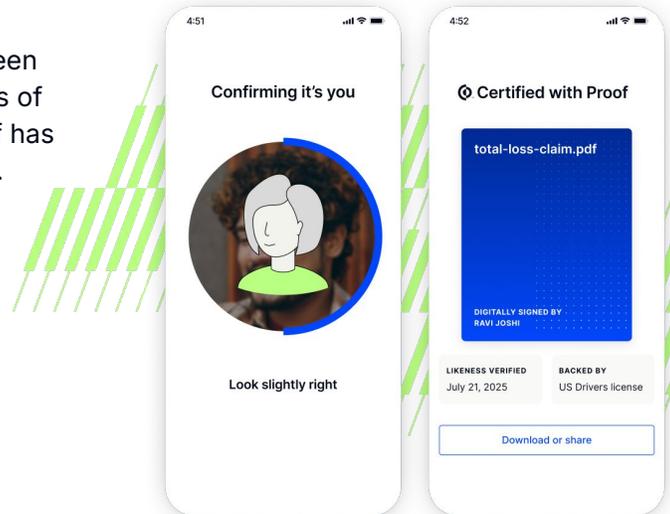
The platform pioneering secure digital mortgage closings

Mortgage closings have historically relied on in-person meetings, paper documents, and manual coordination between lenders, settlement agents, and borrowers. While many parts of the mortgage process have become digital, the closing itself has long remained one of the most operationally complex steps.

Proof was built to change that.

Proof provides a secure platform that allows mortgage transactions to be completed digitally while maintaining the legal and compliance standards required for notarized documents. Through remote online notarization and digital closing workflows, lenders, title agents, and borrowers can complete closings online without coordinating in-person meetings.

The result is a closing experience that is easier to coordinate, faster to complete, and supported by a verifiable digital record of the transaction.



## Who we are

Proof is a digital trust platform designed to verify identity and secure critical transactions online.

Many lenders know us by our original name, [Notarize](#). Today, Proof builds on that foundation by providing a broader platform for secure digital agreements, identity verification, and high-assurance transactions.

Proof enables businesses to:

- verify customer identities
- execute agreements digitally
- complete legally compliant notarizations online
- generate verifiable records of customer authorizations

The Proof platform supports organizations across financial services, real estate, legal services, and government institutions, helping them move critical transactions into secure digital environments.

## A pioneer in digital mortgage closings

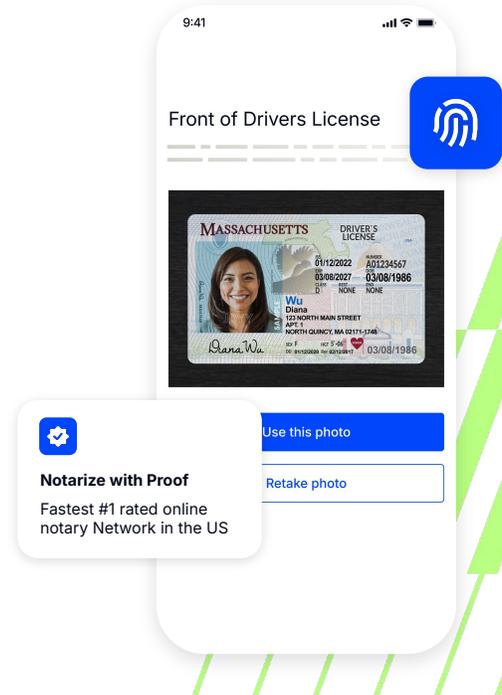
Proof has played a major role in shaping the modern digital closing landscape.

In 2017, Proof (then Notarize) partnered with [United Wholesale Mortgage](#) to complete the first fully online mortgage closing in the United States, demonstrating that an end-to-end digital closing could be completed securely and legally.

That early milestone helped accelerate industry adoption of remote online notarization and digital closings.

Since then, the platform has been used to support digital closings across the country, helping lenders and title partners coordinate transactions without requiring all participants to meet in person.

Proof has also helped secure more than [\\$374 billion in real estate transactions](#), demonstrating how digital notarization can scale to support high-value financial transactions.



## How lenders are using Proof today

Many lenders now use Proof as part of their closing strategy, integrating remote online notarization into existing mortgage workflows. For example:



### United Wholesale Mortgage

UWM brokers have completed more than 30,000 digital closings and refinancings using Proof, enabling borrowers and title partners to complete closings even when participants are located in different states.



### Thrive Mortgage

Thrive Mortgage partnered with Proof to [complete the first online mortgage closing in Texas](#), and within the first year the lender completed more than 100 digital closings through the platform.



### Title Partners such as Canyon Title

Settlement teams use Proof to [streamline seller-side closings](#) and complete transactions when signers are located out of state, sending a secure digital signing link instead of coordinating in-person meetings or mobile notaries.

These examples illustrate how lenders and settlement partners are using digital closings to reduce scheduling friction while maintaining compliance with mortgage and notarial requirements.

# What Proof enables for mortgage lenders

Proof allows lenders to adopt digital closings while maintaining their existing operational workflows. Using Proof, lenders can:



## Complete closings remotely

Borrowers connect with a commissioned notary through a live video session where identity verification, document signing, and notarization occur in real time.



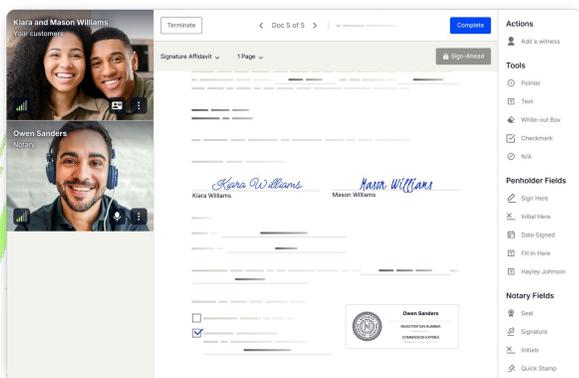
## Reduce closing coordination

Transactions can move forward without coordinating in-person meetings or mobile notaries.



## Maintain compliance

The notarization process includes identity verification, audio-video recording of the session, and a detailed audit trail documenting the transaction.



## Create a verifiable transaction record

Each notarization produces a digital record that may include:

- executed documents
- identity verification results
- an audit trail of signing activity
- a recording of the notarization session

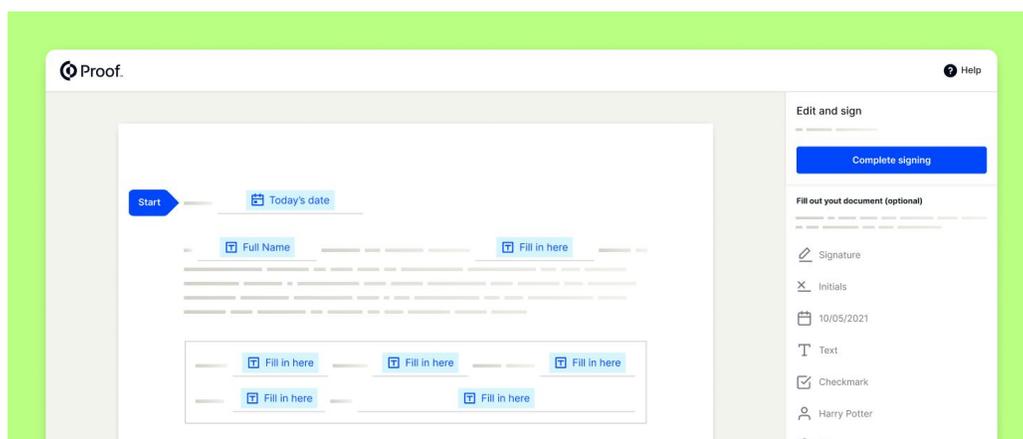
These records provide a clear history of how the transaction was completed.

# Built to support the mortgage closing process

Proof integrates into the existing mortgage closing workflow rather than replacing it. Lenders continue to:

- Generate loan documents through their document provider
- Coordinate with settlement partners to prepare the closing package
- Complete post-closing and funding activities as they normally would

Proof provides the secure digital environment where identity verification, signing, and notarization occur. By aligning with the existing closing process, lenders can adopt remote online notarization without disrupting the broader loan lifecycle.



## A digital foundation for the future of mortgage transactions

As the mortgage industry continues to modernize, digital closing workflows are becoming a key part of improving operational efficiency and borrower experience.

Remote online notarization enables lenders and settlement partners to complete transactions from anywhere while maintaining the documentation and compliance standards required for mortgage closings.

Proof helps lenders bring that experience to life by providing a platform designed to secure the most important moments in the mortgage transaction.



**Your home purchase is eligible for eClosing**

Complete fully on the Proof platform

## 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).