

What Is Remote Online Notarization (RON)?

A guide for mortgage lenders

Remote online notarization (RON) allows borrowers to sign and notarize documents digitally instead of meeting a notary in person. Through a secure online platform, signers connect with a commissioned notary using live audio and video while identity verification, document execution, and notarization occur in real time.

For mortgage lenders, RON provides a way to complete closings more efficiently while maintaining compliance with notarial requirements. Transactions can proceed without coordinating in-person meetings, helping reduce scheduling friction and support more consistent closing timelines.



Why use RON?

Remote online notarization is helping lenders move transactions forward faster and with fewer manual steps.

Title teams using digital closing workflows have reported measurable operational gains, including eliminating [up to 157 minutes](#) per closing and reducing funding cycle timelines by as much as seven days.

Remote online notarization offers several advantages over traditional in-person closings.

Operational flexibility

Borrowers can sign from different locations without coordinating travel or in-person appointments. Organizations like [Canyon Title](#) use remote notarization to complete seller-side closings even when parties are located in different states.

Closing efficiency

Digital closings allow loans to move forward as soon as documents are ready. Some lenders using Proof have reduced closing timelines significantly, with [Thrive Mortgage](#) reporting loans funded in minutes once documents were signed.

Borrower convenience

Borrowers can complete their signing from home or another private location. Title companies such as [Homestead Title & Escrow](#) have used remote notarization to keep closings moving when borrowers are traveling, relocating, or unable to attend an in-person signing.

Secure documentation

Identity verification, recorded sessions, and audit trails create a detailed record of the notarization. Companies like [Champion Title](#) cite the recorded session and audit trail as providing clear documentation of how the signing was completed.

Scalable closing capacity

Digital closings allow teams to support transactions across locations without expanding in-person scheduling logistics. For example, [United Wholesale Mortgage](#) completed more than 30,000 digital closings using Proof.

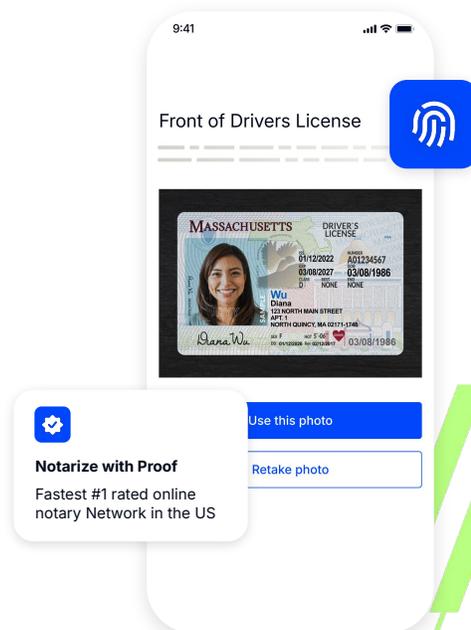
How remote online notarization works

While each transaction may vary slightly, the experience typically follows a consistent flow:

-  The closing package is prepared and uploaded
-  Borrowers receive a secure signing link
-  Identity verification is completed
-  The borrower joins a live video session with a notary
-  Documents are reviewed and notarized in real time
-  Completed documents are returned to the transaction record

The notary witnesses signatures during the session and applies an electronic seal with the same legal standing as an in-person notarization.

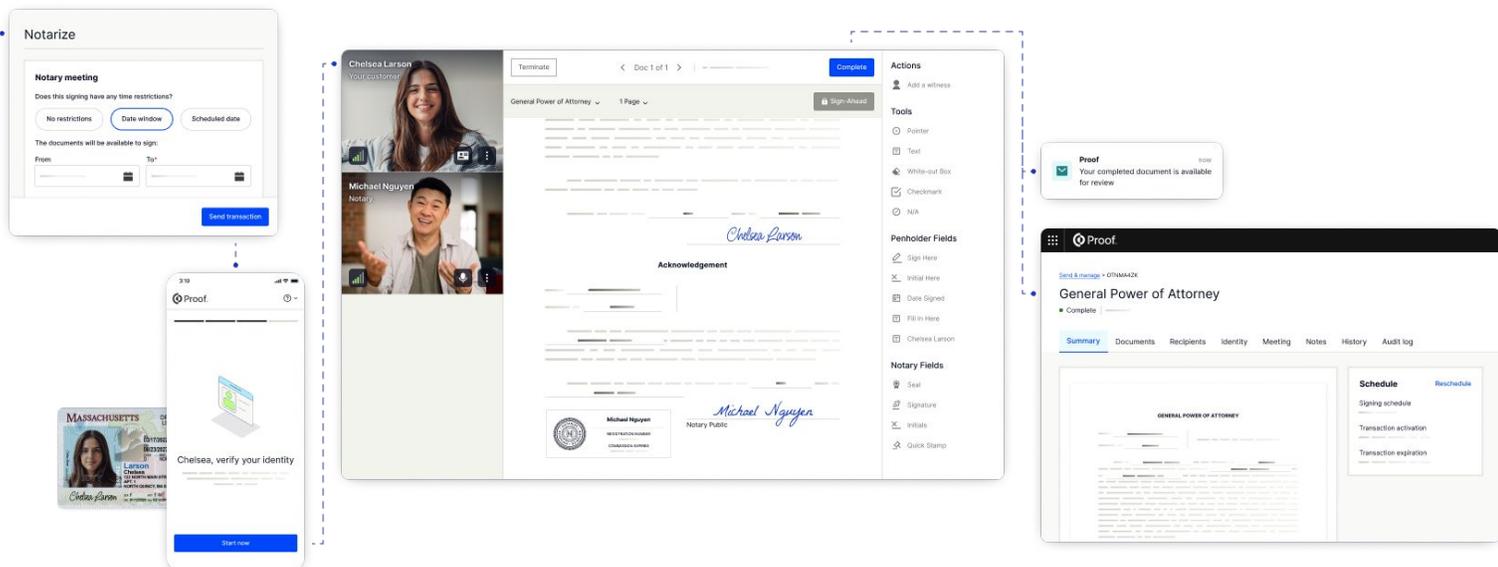
For lenders, the process integrates into the existing closing workflow while shifting the signing experience into a digital environment.



Identity verification and compliance

Before entering the notarization session, borrowers complete identity verification. This typically includes credential analysis of a government-issued ID and knowledge-based authentication questions.

These steps confirm the signer's identity and are recorded as part of the transaction audit trail. The session itself is recorded and retained according to applicable regulatory and platform requirements. These controls help lenders meet notarial compliance obligations while maintaining a documented record of the transaction.



Is remote online notarization legally valid?

Yes. Remote online notarization is [legally authorized for notaries across most of the United States](#), with legislation continuing to expand adoption.

When performed in accordance with applicable state regulations, remote notarizations carry the same legal validity as in-person notarizations. Due to interstate recognition laws, a notarization performed by a commissioned notary in their authorized state can generally be accepted for transactions involving parties or property located in other states.

Notaries performing online notarizations are commissioned and trained to follow the legal requirements of the state where they are authorized to operate.

State laws govern how identity verification, audio-video recording, and notarial recordkeeping must be conducted to ensure compliance.

As part of the notarization process, the platform maintains a record of the transaction that may include the session recording, the notary's journal entry, and an audit trail documenting the identity verification steps and signing activity. These records support compliance and provide a verifiable history of the transaction.

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.