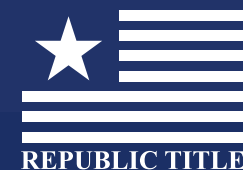


REPUBLIC TITLE'S GUIDE TO ECLOSING



With more closing options than ever before, this guide will help you understand the primary differences between the eClosing options.



HYBRID SIGNING AND NOTARIZATION

Any combination of closing types. Typically means ink-signing recordable/notarized documents and eSigning the rest of the closing



IN-PERSON ELECTRONIC NOTARIZATION (IPEN)

Electronic documents are eSigned and eNotarized in-person. Typically performed on a tablet shared by the signer and the notary.



REMOTE ONLINE NOTARIZATION (RON)

A fully digital process where electronic documents are eSigned and eNotarized once identity is verified with the notary in a remote location via webcam.

DOCUMENTS	Either	Electronic	Electronic
SIGNATURES	Either	Electronic	Electronic
NOTARIZATION	Either	Electronic	Electronic
LOCATION	Either	In-person	Remote

eClosing availability and practices vary by state and county. Contact your local Republic Title representative to confirm available eClosing options and underwriting requirements in your market.

Additional Details

REMOTE ONLINE NOTARIZATION (RON)

- Typically requires multi-factor authentication of the signer through credential analysis and identity proofing.
- Notaries are typically required to obtain a separate commission to perform RON.
- Republic Title typically requires the notary to be located in the same state as the property.



Other things to know

MODEL RON LAWS

Most states adopting RON have done so by using one of these model laws:

- MBA-ALTA Model: The Mortgage Bankers Association and the American Land Title Association have proposed model legislation to help states adopt a process for remote online notarization. [Learn More](#)
- RULONA 2018: The Uniform Law Commission amended the Revised Uniform Law on Notarial Acts (RULONA) in 2018 to allow RON through the use of audio-visual recording and identity-proofing technology. [Learn More](#)

LENDERS AND THE SECONDARY MARKET

Lenders and secondary market participants like Fannie Mae and Freddie Mac have different tolerances for eClosing options. For example, they may not permit the promissory note to be electronically signed, may not have an eVault set up to store eNotes, or may not accept loans involving electronic documents at all. Lenders alone are responsible for determining whether a loan involving electronic documents will be acceptable to them or their secondary market partners. Therefore, the lender must provide written authorization for the use of electronic closing methods for any document to which the lender is signatory or a beneficiary. In addition, the lender must provide express written instructions for how the promissory note is to be executed.

PAPERING OUT

Papering out is a statutory process available in some states whereby notaries are permitted to certify that a printed, paper copy of an electronic document is accurate so that the paper copy can be submitted for traditional recording. Keep in mind that this process is more complicated than simply printing electronic documents.

COUNTY RECORDERS

Recorder acceptance varies, so it is important to confirm that the county recorder in the county where the property is located will accept RON or RIN documents for recording.

ECLOSING VENDORS

The following vendors are approved for RON transactions subject to state laws and all other First American Title underwriting guidelines and requirements.

- Notarize
- NotaryCam
- Nexsys Clear Sign
- Pavaso

Visit publictitle.com/eVolve for more information.