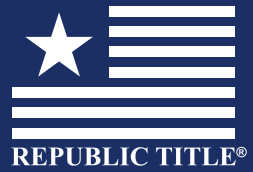


# Types of Closings

Beyond the technology, local laws, customs, and underwriting requirements will determine what types of signings are possible. These variations create different types of closings. When more types of closings become available, consumers will have more choices on how and where they will be able to complete their real estate transaction.



## Traditional Closing

- In-person
- Paper documents with wet signatures
- In-office or "mobile notary"
- Traditional ID verification



## Hybrid eClosing

- In-person
- Some paper documents with wet signatures
- Some eDocuments with eSignatures
- In-office or "mobile notary"
- Traditional ID verification



## In-Person eClosing (IPeN)

- In-person
- 100% eDocuments with eSignatures
- In-office or "mobile notary"
- Traditional ID verification



## Remote Online eClosing (RON)

- NOT in person
- Notary Public/Escrow Officer appears before signer via webcam
- 100% eDocuments with eSignatures
- Electronic ID verification
- \* Certain transaction requirements must be met.