

eClosings & eNotarization Overview

Three Types of eClosing

1. Hybrid In-Person:

- Signing occurs in person
- All non-notarized documents are electronic and eSigned
- All notarized documents are wet signed and notarized on paper

Three Types of eClosing

2. In-Person eNotarization (IPEN):

- Signing occurs in person
- All documents are electronic, eSigned and eNotarized

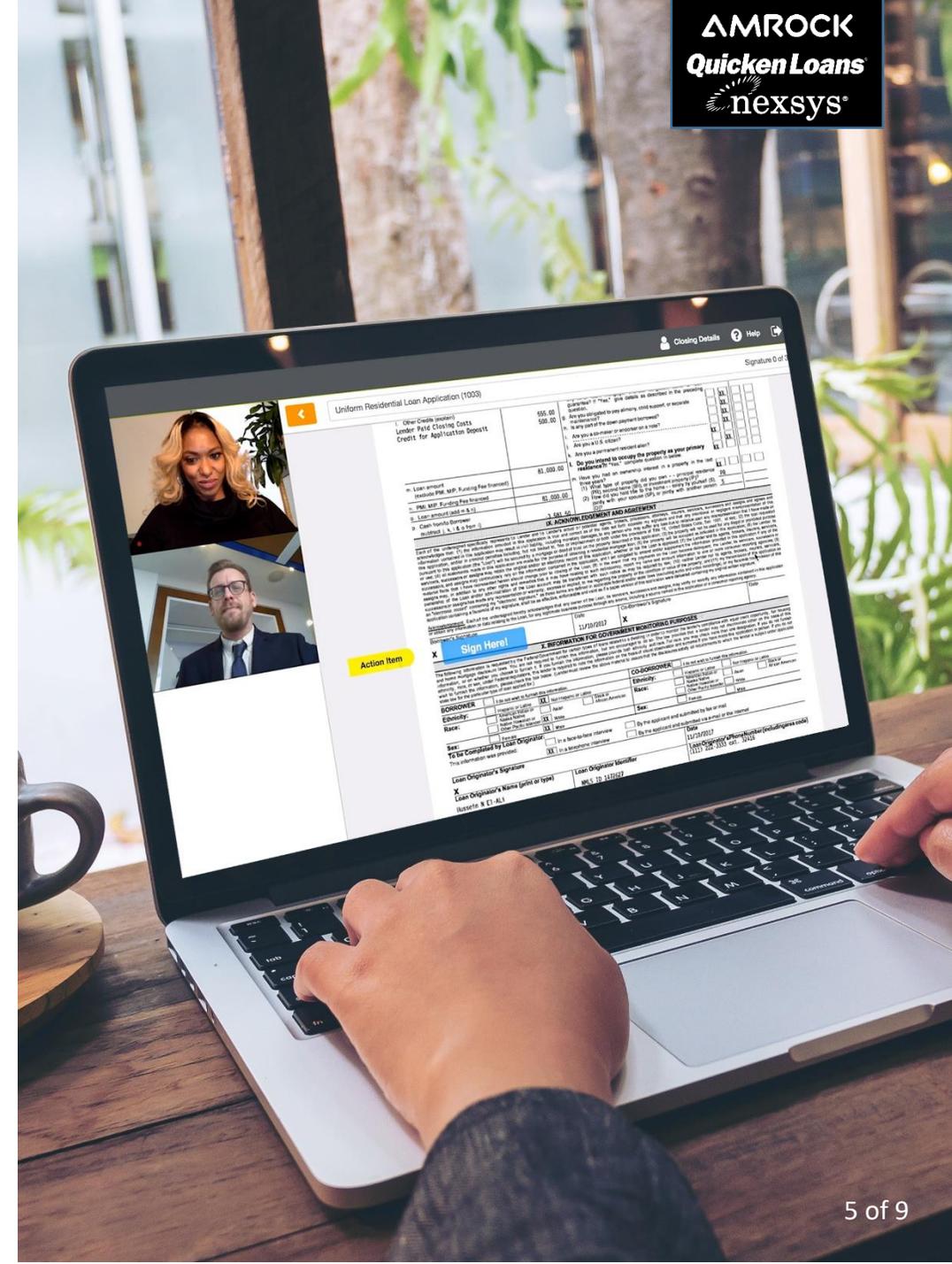
Three Types of eClosing

3. Remote Online Notarization (RON)

- Signing occurs remotely in real-time via two-way, audio-visual connection
- All documents are electronic, eSigned and eNotarized
- ID verification occurs through knowledge based assessment in addition to other ID inspections

Remote Online Notarization (RON): Why Allow It?

- Constituent expectations and choice
- Reduce fraud risk
- Be at the forefront of industry
- Environmentally friendly
- Safer interactions between notaries and clients

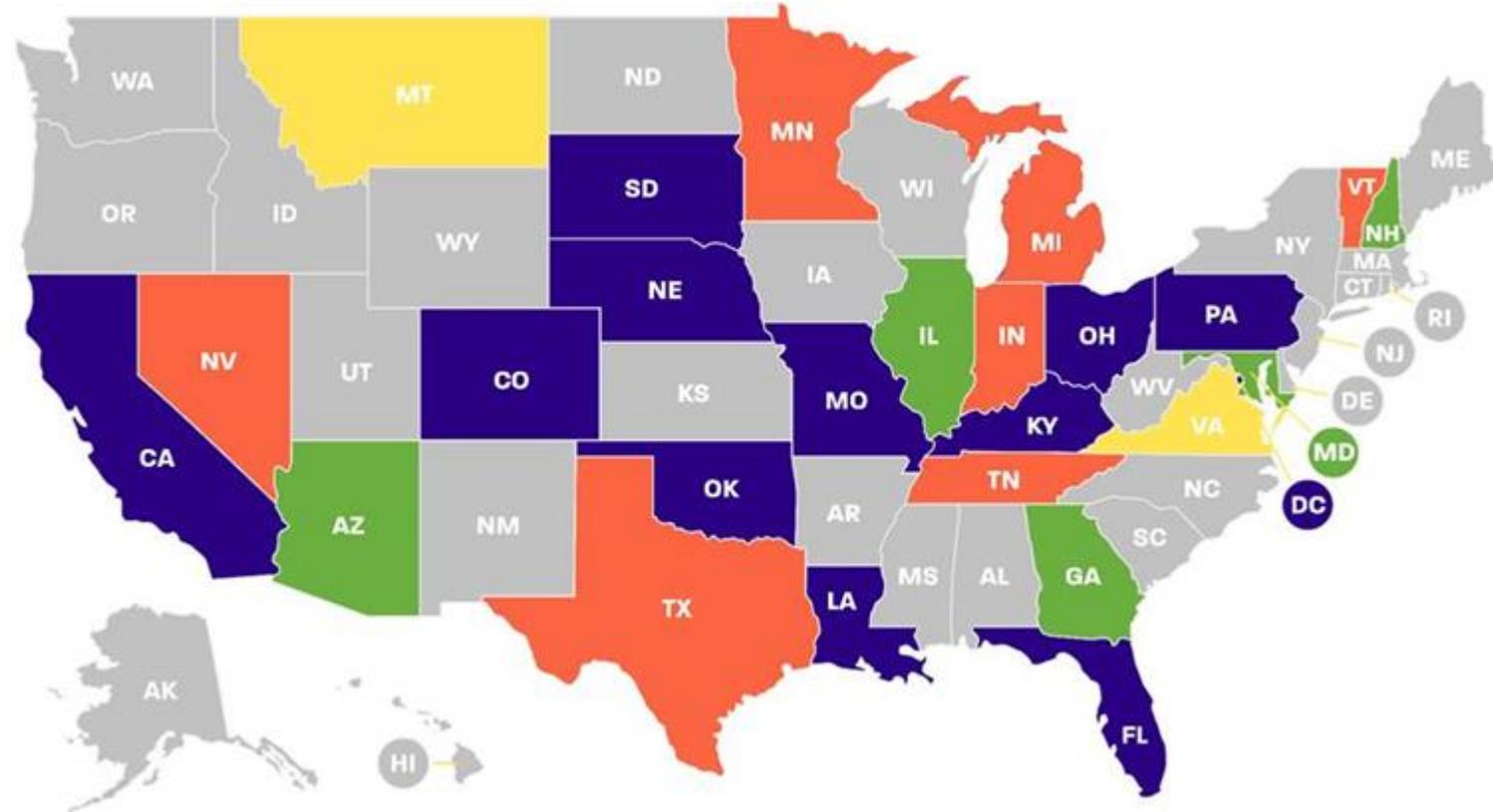


National Activity

RON has passed in 9 states:

- **Virginia (current)**
- **Montana (current)**
- **Texas (July 1, 2018)**
- **Nevada (July 1, 2018)**
- **Minnesota (Jan 1, 2019)**
- **Indiana (July 1, 2019)**
- **Tennessee (July 1, 2019)**
- **Vermont (July 1, 2019)**
- **Michigan (March 30, 2019)**

2018 RON State Movement



How It Works



Remote Online Notarization

Q & A <