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Before You Begin

What is Essential Notary?

Essential Notary is Pavaso’s web-based notary solution* that provides an optimal alternative to notarizing real estate closing documents in person. Pavaso’s technology delivers an Audio/Video Online Notarization option, that can be utilized in accordance with state emergency mandates and requirements in this time of social distancing.

All parties involved in a signing must know and meet the requirements imposed on them, not only through the emergency Executive Orders from COVID-19, or established laws and regulations. Before utilizing Pavaso's Essential Notary tool, confirm you know and are ready to meet all state, legal, underwriting, lender, and system requirements for which you’re responsible.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every signer participating in an Essential Notary signing session. Pavaso validates identity in three ways:

- **Security Questions** – Signers are required to answer a set of security questions generated from a trusted third-party knowledge-based authentication database.
  
  *Important Note:* All signers must be a U.S. citizen with a U.S. permanent address to participate in an Essential Notary signing.

- **Government or State ID** – Signers are also required to validate their photo ID through a trusted third-party identify verification service. They must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the smartphone must be able to receive a text from a United States phone number.
  
  *Important Note:* Third-party software confirms if the ID is a valid ID. Expired IDs will still validate. Confirm via webcam that the ID being used is in good standing.

- **Video Identification** – Notaries may also validate the signer’s identification by asking them to hold up their state-issued identification card, driver’s license, or a government-issued passport to their web camera. Proper lighting and clear visibility are required to validate each participant.

Document Delivery Requirement

A printed version of the documents must be sent to the signers in advance of the Essential Notary session. You must determine and plan for the method of delivery of the printed package of documents to the signers, and their return via circulation to the notary, all in accordance with state requirements.
Minimum System Requirements
Please refer to https://pavaso.com/system-requirements/ for the most current information.

Operating Systems
- Microsoft 8.1+
- Mac OS X 10.11+

Compatible Web Browsers
The latest versions of the following are required to participate in an Essential Notary eClosing session:
- Firefox
- Chrome – When using Chrome, the Pavaso Screen Share plugin is required.

Note: Browsers not listed (e.g., Safari, Edge, Internet Explorer) are not compatible.

Hardware and Devices
- Microsoft Surface Pro Tablet using Chrome*
- Desktop or laptop (touchscreen recommended)**
- Keyboard & Mouse (stylus recommended)

Note: Signature pads are not compatible for Essential notary closings.
*Microsoft Surface Pro is the only tablet currently supported for Essential Notary closings.
**Mac desktop/laptops require Chrome or Firefox browsers for Essential Notary signings.

Camera & Audio
A functional camera, speakers and microphone are required for all participants to communicate during the session.

Smartphone with Camera and Text Capability
Signers must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the smartphone must be able to receive a text from a United States phone number.
Internet Connection and Speed
Essential Notary requires a strong, reliable internet connection. A consistent, uninterrupted internet speed of 15 MBPS upload and download speed is required for an ideal experience.

System Configuration
An Essential Notary Addendum must be signed prior to Essential Notary being enabled for your company. Speak with your Sales Representative to request this addendum. If you are unsure who to contact, email implementation@pavaso.com for assistance.
Creating an Order

Sign in to Pavaso and select **Digital Close Enterprise**. From the **Order Lobby**, select **Create Order**.
Complete all required order fields.

A. **Order number**: Create a unique order number for the order.
B. **State**: Select the property state from the drop down.
C. **Closing Date**: Choose the date the order is scheduled to close.
   
   *Note*: This will not affect the order’s ability to close. This is for display purposes in the portal only.
D. **Closing Time**: Select the closing time and time zone.
E. **Closing Type**: This should not be changed. Closing type will default to Digital Closing.
F. **Signing Type for Consumer**: Select Sign Each.
G. **Remote Closing and Video eNotary**: Enable Pavaso’s Essential Notary capabilities for the order.
H. **Optional: Loan Type**: Select either Purchase, Refinance, Other, or Cash Only.
I. **Property Address**: Enter the address of the property.

![Create Order Form](image)
Adding Signers to the Order

Enter buyer or seller information in Order Details depending on order requirements.

**Important Note:** Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.

A. **Email:** Enter the email address of the signer. Confirm the email address is correct as the Pavaso invitation email will be sent to this address.

   *Note:* Signers can share an email address. Each user will receive their own invitation email and be required to create their own account.

B. **First and Last Name:** Enter the legal name of the signer. The first, middle (if applicable), and last name will be used to generate the security verification questions.

   a. **For buyers:** This should be their current permanent address; not the address of the property being purchased.
   
   b. **For sellers:** This should be the address of the property being sold.

   *Note:* For unit or apartment numbers, do not include # in front of the unit or apartment number.

C. **Street Address:** Enter the current mailing address for the signer.

   a. **For buyers:** This should be their current permanent address; not the address of the property being purchased.
   
   b. **For sellers:** This should be the address of the property being sold.

D. **Optional: International Phone Number:** For Essential Notary transactions, international numbers can be used to send ID verification texts. The number must be able to receive text messages from a U.S.-based phone number.

E. **Add another Buyer/Seller:** Select this option to add an additional buyer or seller to the order.
Essential Notary   Title Guide

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Assigning Title Users

Assign the closing agent. Complete the required fields:

A. **Company**: Select the applicable company from the drop-down. Associated companies/branches appear.
B. **Closer Email Address**: Choose the closing agent to be associated with the order. If the required user is not available in the drop-down, contact the company administrator.
C. **Is this Closer the Notary for this order?**: Keep default selection of **Unknown Notary**. No eNotarization will occur using Essential Notary. **Observer for this RON Order**: Select to make the selected user an Observer for the Essential Notary signing. The Observer must be directly associated with the company selected in the dropdown and must be an active user. Observers cannot be added via the **Other** section.
   - **Note**: Observers will be visible via webcam and can participate in audio, however, they do not go through identity verification.
D. **Add another Closer**: Multiple users can be associated with an order. Adding another closing agent allows this additional user to access and close the order on Pavaso.
   - **Note**: This also applies to independent notaries associated with your company.
Adding a Lender User

If applicable, add the lender to the order via the Lender section.

A. **Company and Lender Email Address**: Select the appropriate lender and lender user from the drop down.

B. **Observer for this RON Order**: Select to make the selected user an Observer for the Essential Notary signing. The Observer must be directly associated with the company selected in the dropdown and must be an active user. Observers cannot be added via the Other section.
Submitting an Order

The **Additional Party** section can be used if additional team members are to be added to the order.

A. **As Role:** Select from the available options from the dropdown.
   
   *Note:* The witness in the Additional Party dropdown is for a remote witness in a separate location than the rest of the signers.

B. **Add Another Party:** Add another Additional Party.

C. **Add Documents:** Select to upload documents directly to the order. This can also be done after the order has been submitted.

D. **Submit:** Select to create the order.

![Additional Party section screenshot](image-url)
Enable Essential Notary for an Existing Order

Order Settings

*Note:* Essential Notary must be enabled for your company prior to attempting an Essential Notary transaction. Speak with your Implementation Lead to request this feature be turned on. If you are unsure who to contact, email implementation@pavaso.com for assistance.

Access the order from the Order Lobby. Select Edit to enter the Order Details screen.
The state selected in Order Details must be enabled for Essential Notary on Pavaso. To enable, select the Remote Closing and Video eNotary option. This selection must be made for each Essential Notary order.

If the state selected does not have Essential Notary enabled, the option will not be available. Ensure you understand and meet all state requirements before utilizing the Essential Notary tool. Choose Save before navigating away from this screen.
Uploading Documents
From inside the order, select **Edit** under **Documents** to upload documents to the order.
Select **Upload**.
Documents can be uploaded individually or as one file for Essential Notary. No digital tagging occurs. To eliminate the need to send each document individually during the signing, upload the package as one document.

A. Select **Choose Files** to browse to find files to upload.
B. **Drag and Drop** from another folder/desktop to upload.
C. **Phase:** Default selection of **ALL** must remain selected.

D. **Audience:** Select the appropriate audience for the document set. Generally, **All** is an appropriate audience selection. If there are buyers and sellers on the order, select the appropriate audience for these documents.

E. **Save** to save settings.

F. If any templates automatically apply, select **Please select a template** to ensure no digital tags are placed.

G. **Save** to upload.
The uploaded documents appear in Edit mode. No digital tagging occurs for Essential Notary. Select Back to return to the document list.
**Inviting Signers**

Once configuration is complete, invite signers to the order to review documents.

A. If a lender is added to the order, select **Release Order** to notify them the order is ready on Pavaso.
B. To invite signers, select **Invite Borrowers to Pre-Closing**. This will also invite sellers if applicable.

**Reminder:** Buyer and seller cannot be on the same order for Essential Notary. Separate orders must be created for each.

Signers will receive an account creation invitation email to the email address entered in Order Details. All signers must create an account with their own username, password, and PIN.
Example invitation email:

Welcome to Pavaso!

We wanted to take this opportunity to personally welcome and introduce you to Pavaso, a new way to manage your home. Pavaso will be your electronic connection to important home closing information through the Digital Close™ application.

Create Your Account >>

Your real estate team will use Digital Close™ to electronically communicate with you during your home closing process. And, in turn, you will be able to use Digital Close™ for unprecedented visibility into the status of your home closing at all times.
Signer Pre-Closing Document Review

After selecting the link in the account invitation email, signers are prompted to create a username and password. Each signer must complete the Pre-Closing Document Review prior to the signing using their own account.
The signer selects **Digital Close** from their dashboard. A prompt appears to generate a six-digit PIN. This PIN will be required to access the signing.

All orders appear on the signer’s **Closing Dashboard**. The signer selects the order to open.
Selecting the order from the Dashboard opens the order to begin document review. Signers are required to eConsent, which is achieved by selecting the **Accept** button.

Should the signer decline the eConsent unintentionally, contact [Pavaso Support](https://www.pavaso.com) to reset the eConsent. The signer will have the ability to Accept the eConsent after the reset. If the eConsent is declined intentionally, the signer cannot proceed with an Essential Notary signing.
A. Selecting the **Let’s Review** button opens the document package.

B. **Skip Pre-Closing Review** bypasses the review of documents.
C. The signer can print from this view if necessary. Printing from this screen will not generate a QR code or mark the document for wet signature.

D. All pages of the document must be opened before the Confirm this Document button will enable.

Note: Because there are no digital tags during an Essential Notary signing, confirmation of a document will not auto-apply signatures during closing.

E. Skip Pre-Closing Review is also available from this view.
After confirming the document or skipping Pre-Close Review, the signer selects **Complete** to finalize the Pre-Closing Review. All signers must complete the Pre-Closing Review for the order to move to Pending Closing status. The order cannot be closed until it reaches this status.

After the Pre-Closing Review is finalized, the signer can select the **Closing** tab.
This directs the signer to a preliminary system test. This test must be completed again before the signing begins.

The View eConsent button will remain gray until the closing begins and will not be accessible during this preliminary test.
Starting the Session - Notaries

Confirm Order Status

Prior to closing on Pavaso, the notary must confirm the order status is **Pending Closing**. The Pending Closing status is achieved after all signers have completed their [Pre-Closing Review](#). If the order is not in Pending Closing status, the closing cannot begin.
Once inside the order, select **Remote Online Closing** and **Continue**. Select **I Agree** on the **Remote Online Notary Disclaimer** prompt.
Choose Buyer (REMOTE) and Continue. If there is a seller signing, this will say Seller (REMOTE).

*Note:* The Tasks Remaining message will appear. No digital tags or wet signatures are required for the buyer.
Performing the System Test – Notaries

Prior to each signing, notaries will be required to complete a system test to confirm working camera, microphone, and speakers. Select the Choose Answer drop down to confirm each piece of hardware, and Next to continue.

If Chrome is the chosen browser, you may be prompted to install the Pavaso screen share plug-in. Select here from the Browser box underneath your camera feed to install this plug-in. This will only need to be done once.
The notary captures their digital signature. Although no digital signatures are used during an Essential Notary signing, this is still a required step. Select **Edit** to capture the signature.

If available, choose **Select Pre-Drawn Style** to choose a font signature. If not, draw the signature and choose **Adopt**.
The notary is directed to the **Security Questions** screen. As the signer enters the session, this screen will update.
Entering the Session - Signers

Signers can complete the system test in advance of the signing after the Pre-Closing Review is complete.

Once a green check mark appears next to Steps 1 and 2, the signer can select the Closing phase to see the system test. Selecting the Perform System Test button initiates the test. Green check marks will appear next to each requirement to confirm they are operating correctly.

The View eConsent button will remain gray until the closing begins and will not be accessible during this preliminary test.

The signer will be required to complete the system test again prior to the signing beginning to confirm all equipment remains operational.
At the arranged date and time of the closing, the signer accesses Pavaso using their existing username, password, and PIN. Once the notary has begun the session, the View eConsent link enables. The signer selects View eConsent.
Once selected, the signer enters their PIN and I Agree to proceed. If I Disagree is selected unintentionally, contact Pavaso Support to reset the eConsent. The signer will have the ability to Accept the eConsent after the reset.
Once the notary begins the session, the **Enter Closing Session** will enable for the signer to join. If the notary has begun the session but the signer cannot select **Enter Closing Session**, the signer may need to refresh their page.
The signer is again prompted to enter their PIN and select the **Continue** button to proceed.
Security Questions

The signer is required to answer security questions to verify their identity. These questions are generated by a third party and are based on the individual's personal history.

Reminder:

- Participants must be U.S. Citizens.
- Participants must have a permanent U.S. address.
- Participant information is generated based on personal credit history. Generating security questions does not count as an inquiry on a credit report.
- If birthdate and/or security questions do not generate, confirm all information entered in Order Details is correct.

The signer is prompted to complete these questions by clicking on the Select here to complete security questions link that appears on the screen below.
The signer must enter their date of birth. If there is an error retrieving information from the third-party database, an error message displays. Confirm legal name and address are correct in Order Details.
Security questions generate based on the individual’s personal history.

- Four out of five questions must be answered correctly.
- Two attempts to pass are permitted.
- Each attempt has a two minute time limit.
- If both attempts are failed, the signer cannot attempt the questions again for at least 24 hours.
If the signer passes the security questions, they select **Continue**. If they do not pass the first attempt, a second attempt is required.

If both attempts are failed, the signer must wait 24 hours before attempting the questions again.
As the signer progresses through the security questions, the notary’s screen updates.

**Pending Security Questions:**

![Pending Security Questions](image1)

**Answering Security Questions:**

![Answering Security Questions](image2)
**Failed Security Questions:**

![Failed Security Questions](Image)

**Completed Security Questions:**

![Completed Security Questions](Image)
After passing the security questions, the signer selects **Continue** to begin the process of capturing their digital signature.

The signer captures their digital signature. Although no digital signatures are used during an Essential Notary signing, this is still a required step. Select **Edit** to capture the signature.

If available, choose **Select Pre-Drawn Style** to choose a font signature. If not, draw the signature and choose **Adopt**.
The signer chooses **Continue** to proceed.
ID Validation

Using a third-party software, Pavaso’s Essential Notary tool confirms the validity of the signer’s chosen form of identification. It is the responsibility of the notary to confirm the signer’s identity via webcam. Acceptable forms of identification include:

- Government-issued passport
- Government-issued U.S. driver’s license
- Government-issued U.S. identification (ID) card

The signer will see the **Waiting for Closing Agent to start the session** message as the notary completes their system test and sets up their digital signature.
A prompt asks for permission to share the notary’s screen. 

The notary selects the appropriate screen to share. If the incorrect screen is selected, the back button inside the browser must be used to start over. Select the screen containing Pavaso.
The signer selects their chosen form of identification from the drop down, and chooses **Send Validation Link**. Acceptable forms of identification include:

- Government-issued passport
- Government-issued U.S. driver's license
- Government-issued U.S. identification (ID) card
The signer enters their mobile number. A validation link is sent to the number provided. Signers must have:

- Smartphone with camera, browser, and text capability
- Ability to receive text messages from a U.S.-based phone number

*Note:* International numbers are accepted, however, the recipient must be able to receive texts from a U.S. phone number.
The validation link opens a separate browser window where the front and back of the ID are captured.

**Tips for ID validation:**

- Capture the ID on a solid, dark background
- Ensure all four corners of the image are inside the camera frame
- Steady hand while capturing the image
If the pictures are clear and can be processed by the third-party software, the signer sees the below message.
If the images are not clear or there is a problem processing the ID, the user continues to attempt confirming the ID via their smartphone. The ID must be validated via this method to proceed.

Some states allow manual ID validation. In these cases, Request Manual Validation will appear.
While the signer attempts to validate their ID, the notary sees **Waiting for ID validation.**
Once the ID is validated, the screen updates. The notary can select **View Submitted ID** to view the captured image. Choose **Proceed**.

**Important Note:** The third-party software confirms the ID is in fact a government-issued ID. The third-party does not confirm expiration. Use the webcam to confirm the ID is in fact in good standing and to confirm identity.
Essential Notary Signing
While the notary begins session, the signer will see the page below.
A. **Buyer Complete**: Only select once the document signing has ended. This will enable immediately upon entering the session. Selecting this button will end the remote session.

B. **Invite Participant**: Invite a remote witness to join the session. Remote witnesses must complete identity verification before joining.

C. **Recording reminder**: All actions on the notary’s screen are being recorded.

D. **Send Document to Remote Signer**: Send the current document to the remote signer. If the document package was uploaded as one document, all pages will be sent at once.

E. **RON Support**: Select to see Pavaso Support information should an agent need to join the session.

F. **Chat**: Chat feature available throughout the signing if needed.
To send the documents to the signer, select **Send Document to Remote Signer**.
Once a document is sent, the signer is prompted to share their screen. It is important they select the monitor/screen displaying Pavaso. If the wrong screen is selected, the back button inside the browser must be used to begin the process again. Some browsers may have pop-up blockers enabled. These may need to be disabled if the signer does not see the prompt to grant permission to their screen.

Once the correct screen is selected, the signer chooses **Share**.
The notary will see the signer’s screen as they sign the document. If necessary, Reclaim Document Control can be selected at any time to retract the document permission. It can be re-sent as needed.
The notary instructs the signer where to sign on each printed document. The notary must confirm they have good visibility via webcam of the signer completing the documents as required by their state.

The notary must also instruct the signer how to deliver documents back to the appropriate party.
Once documents are completed to the notary’s satisfaction, the signer selects **Done** in the top left corner of their screen.

The notary selects **Buyer Complete**. If a seller is signing, this will say **Seller Complete**. Selecting this option ends the video and audio connection with the signer.
Once the session has ended, the notary is directed to the **Post-Closing** screen. This screen includes:

A. **Audit Report**: A report of all actions taken by the participants during the session.
B. **Remote Closing Session Videos**: Recording of the session. Only individuals listed on the order can view and download the recording.

The signer also receives notification the session has ended. The signer also has access to the recording via their Pavaso profile.
As the order moves to **Closed** status, email notifications are sent to all parties on the order.

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Pavaso Support

**Business Hours:** Monday – Friday 7:00 am – 8:00 pm CST  
**Email:** support@pavaso.com  
**Phone/ Closing Hotline:** (866) 288-7051, Option 3  
**24/7 Online Help Library:** Log into your Pavaso account and click on "Help" next to your name.

*Due to state law or regulation or both, electronic notarization and remote online notarization are not available in all areas.

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