REMOTE ONLINE NOTARY CLOSINGS
A Checklist for Lenders

In its 85th session, the Texas Legislature passed a bill approving Remote Online Notary (RON), allowing Texas notaries to notarize documents electronically and remotely. If you have your company's approval and are interested in closing your transaction with a Remote Online Notary, here are a few questions to consider:

What Does a Signer Need to Get Started?

- Check with your escrow team to ensure that this transaction can close via RON.

- A reliable laptop or desktop computer is recommended; tablet or smart phone can also be used.

- A reliable internet connection is required

- A camera, microphone and speakers are required. They can be built into the computer or can be external devices.

How Will the Closing Work?

- Once the session is ordered, an invitation from the notary company will be sent to the signers, which will guide them through the set-up and ID verification processes along with verifying the compatibility of their computer and technological components.

- The signers must review the documents and contact the closing team with any questions on the documents during normal business hours and PRIOR to setting an appointment with the online notary. At this time, there is not a way to answer the questions and perform a 'closing' at the same time the notary session is occurring. The notary session will resemble someone meeting with a mobile notary.

- Signers can connect with a notary Monday through Friday, 24 hours a day and on Saturdays from 8 am to 7 pm (CST).

- Once the online session is complete, the signers will receive a copy of the online session.

What's Required of the Signer?

- All signers must have a Social Security number.

- All signers must have a valid ID such as:
    - US State Issued Driver's License
    - US State issued Photo ID
    - US Passport Book
    - US Passport Card
    - Foreign Passport

- Communication with the Notary will be in English, so signers will need to be able to communicate proficiently in English.

- There are identity challenge questions that the signers must answer in order to move forward in the session. These questions are created by a 3rd party ID verification platform and are generated from information contained in various databases (driver's license records, IRS records, county public records, utility records, school records, etc.). Per our State's statutory notary requirement, the signers will have only 2 minutes to answer 4 of the 5 questions correctly and will be given only 2 attempts. After the 2nd attempt fails, they will be locked out of trying again for 24 hours.

Please contact your Independence Title Escrow Team with any questions regarding RON.

We are here to help!