

LenderClose Remote Online Notarization (RON) Process



FINANCIAL INSTITUTION schedules a closing in the LenderClose portal

A RON session can be scheduled in advance or same day. Time zones are based on where the notary public is based.



Select a notary public



Add participants (borrowers and additional parties required for the closing)

All signers must provide name, address, email and mobile phone



Upload transaction document(s)



Completion of the above actions triggers an email to the notary to confirm they can accommodate the RON date and time.



Confirmation



SIGNERS

receive a series of emails and SMS messages to walk them through the identity verification process and set up the session.



NOTARY PUBLIC

receives session link and waits for signers to authenticate and join the session.



Knowledge-based authentication (KBA) questionnaire

Must correctly answer 4 of 5 questions within two minutes.



ID validation

Must be over 18, have a Social Security number, a valid driver's license or state issued ID, a 5+ year credit history and a US-based mobile phone number.

Adopt a signature



Once all signers authenticate and the notary accepts the RON date and time, a link to the session is generated and sent.



Notary activates RON session by clicking on session link.

Signers and any additional participants receive a link to join the session.

A unique link ID is sent to each signer via email and SMS. Each signer MUST be on their own device to access the closing room, and continue using the same device used during identity verification. If using a smart phone for the RON session, they must choose the front-facing camera, and use their smart phone's internal microphone.



All participants are now in one session.

All parties can see and hear each other in the gallery view. Only signers and the notary can see the documents.



Notary confirms participants by voice and photo, and explains the process, following state requirements.



Notary public places signature requirement for signers, in addition to notary stamps, and closes the session.



Notarization is complete!

Notarized document(s) are automatically uploaded into the LenderClose platform and the financial institution receives notification that document(s) are ready to view.

