What is RON?

With Chris Kass





Traditional in-person - (your place or ours)

Hybrid Closing - (your place or ours)

RON - Remote Online Notary - (Online Only!)

Vendors Authorized to Perform Rev. March 2022 Electronic and Remote Notarizations in Michigan

The Michigan Law on Notarial Acts requires the Department of State to approve vendors authorized to perform electronic/remote notarial acts. Only approved vendor systems can be used to perform an electronic/remote notarization.

The approvals are effective immediately and Notaries can contract with their selected vendor. Their use is optional, and no action is needed to continue performing traditional pen and paper notarizations. All questions related to system capabilities, cost, training, etc, must be directed to the vendors themselves.

CURRENTLY APPROVED VENDORS	
Nationawide Title Clearning -	Cyberize It, LLC -
Electronic Notarizations	Electronic and Remote Notarizations
E-Mortgage Law -	SimplySecureSign -
Electronic Notarizations	Electronic and Remote Notarizations
Nexsys -	Stavvy, Inc
Electronic and Remote Notarizations	Electronic and Remote Notarizations
Pavaso -	Docusign -
Electronic and Remote Notarizations	Electronic and Remote Notarizations
NotaryCam -	DocVerify -
Electronic and Remote Notarizations	Electronic and Remote Notarizations
CSCGlobal, Inc -	eNotaryLog -
Electronic Notarizations	Electronic and Remote Notarizations
Signix -	Notarize -
Electronic and Remote Notarizations	Electronic and Remote Notarizations
Digital Delivery, Inc -	Secured Signing Inc -
Electronic and Remote Notarizations	Electronic and Remote Notarizations
Qualia Labs, Inc -	Simplifile -
Electronic and Remote Notarizations	Electronic and Remote Notarizations

We use a vendor called Notarize – vendors must be approved by the State of Michigan

What does the signer need to bring to closing?

- 1. Ability to answer knowledge-based authentication questions
- 2.Device with audio and video
- 3.Strong connection to internet
- 4.Government-issued ID
- 5.SS#
- 6. Forwarding address
- 7. Wiring instructions, if necessary



Types of transactions make a difference:

-Mortgage Closing (Full & Buy-side) –

Traditional, RON – depends on Lender

- -Seller Side Traditional, RON
- -Cash Sale Traditional, RON
- -Land Contract Traditional, RON



The notary and our client







SELLER CLOSING STATEMENT

1234 Test, Auburn Hills, MI 48326

Seller Buyer

George Smith	Suzy Jones Seller	
Closing Date: December 2, 2021		
Description	Debit	Credit
Deposits, Credits, Debits	Debit	Credit
Sale Price of Property		\$75,000.00
Prorations	Debit	Credit
City/Town Taxes 12/2/2021 to 7/1/2022 @ \$1,000.00/Year		\$578.08
County Taxes 12/2/2021 to 12/1/2022 @ \$100.00/Year		\$99.73
Payoffs	Debit	Credit
Payoff First Mortgage to Bank of America	\$50,000.00	
Commissions	Debit	Credit
Real Estate Commission to Broker One Real Estate Co.	\$2,250.00	
Real Estate Commission to Broker One Real Estate Co.	\$2,250.00	
Title Charges	Debit	Credit
Settlement or Closing Fee	\$200.00	
Owner's Coverage	\$678.00	
Title - Overnight Processing Fee	\$35.00	
Title - Release Tracking Fee	\$35.00	
Government Recording and Transfer Charges	Debit	Credit

\$56,093.00 \$75,677.81

\$82.50 \$562.50

Balance Due to Seller: \$19,584.81

Seller:

Total

County Deed Tax/Stamps

State Deed Tax/Stamps

Signature

George Smith

WARRANTY DEED

Orafted by: George Smith, 1234 Test, Auburn Hills, MI 48326

When recorded return to: Suzy Jones, ,

THE GRANTOR(s): George Smith

Whose address is: 1234 Test, Auburn Hills, MI 48326

Conveys and warrants to: Suzy Jones

Whose address is: 1234 Test, Auburn Hills, MI 48326

the following described premises: See attached Exhibit A.

Tax Parcel No:

Commonly known as: 1234 Test, Auburn Hills, MI 48326

for the sum of Seventy Five Thousand Dollars and No Cents (\$75,000.00)

COUNTY Transfer Tax: \$82.50 STATE Transfer Tax: \$562.50

Subject to easements, reservations and restrictions of record.



Warranty Deed Page 1 of 3

File Number: VGANEWTEST

Dated: December 2, 2021	
Signed and Sealed:	
& Square	
George Smith	
STATE OF MICHIGAN)
COUNTY OF) z
)
evidence to be the person(s) do	2021, before me personally appeared, George Smith, who provided satisfactory escribed in and who executed the foregoing instrument and acknowledged that e as his/her/their free act and deed.
	Notary Public:
	Printed Name:
	County, MI
	My Commission Expires:

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The Owner understands that **Old Republic National Title Insurance Company** and the policy issuing agent will rely on this affidavit when closing a real estate transaction and insuring title to or a security interest in the land and agrees to hold **Old Republic National Title Insurance Company** and its policy issuing agent harmless from any loss or claim arising because of title insurance protection provided a purchaser or lender in reliance in whole or in part on the completeness and correctness of the representations or attestations made herein.

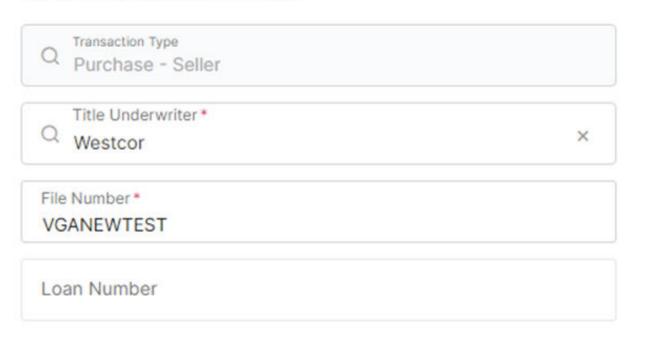
07/16/2020 Dated:	
Signed and Sealed:	
Justin M. and Brittany A. Pence Trust dated May 1, 2020	
Justin M. Patrusy	k_
Justin M. Pence, Trustee	_
18 without a partner	ee .
Brittany A. Pence, Trustee	
)	
STATE OF TEXAS	
COUNTY OF Dolles)	
On this 07/16/2020 , before	me personally appeared, Justin M. Pence, Trustee, and Brittany A. Bence Touri dated May 1, 2020, who provided satisfactors suidence to
be the person(s) described in and who execute	b. Pence Trust dated May 1, 2020, who provided satisfactory evidence of the foregoing instrument and acknowledged that he/she/they executed the foregoing instrument and acknowledged the foregoing the foregoing instrument and acknowledged instrument and
the same as his/her/their free act and deed.	1 4
	Notary Public Helise Judge
(A) (1999)	Printed Name: Kelsee Hearne
MANUFACT E. SEE	Tesses County, Dallers
Notes red on ne using audio video communication.	My Commission Expires: 11/08/2022

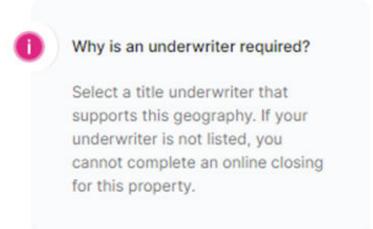
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Page 2 of 2
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File Number: VSA220057



Where the property is located matters!

Transaction Details





Property Address

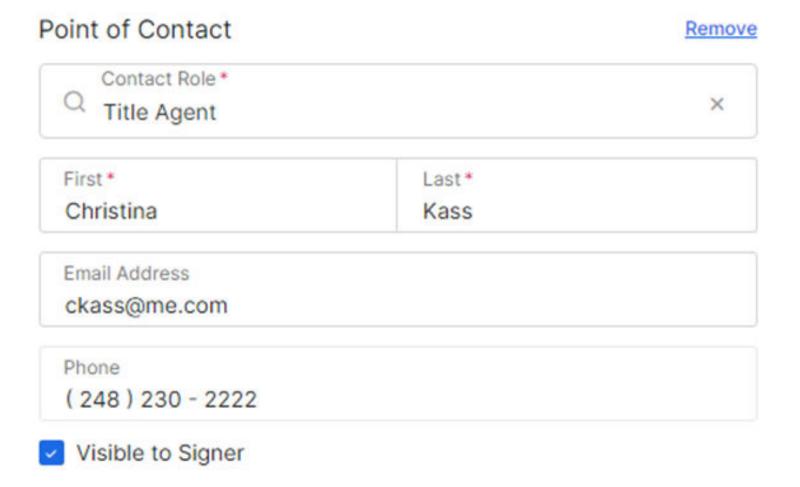




How do they get into the system?

Closing Team

The closing team includes anyone who will be supporting the transaction. You can give closing team members permission to view and download documents, as well as show their contact information to the signers so that they may be contacted during document review or dialed into the closing.





When can it close?

Closing Schedule

Does this signing have any time restrictions?

Date Window

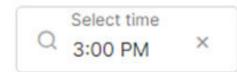
Scheduled Closing

The closing will occur on:

MM/DD/YYYY* 12/02/2021

(GMT-05:00) US/Eastern

What time is the notary meeting?



Who will conduct the meeting?

Internal Notary

Notarize

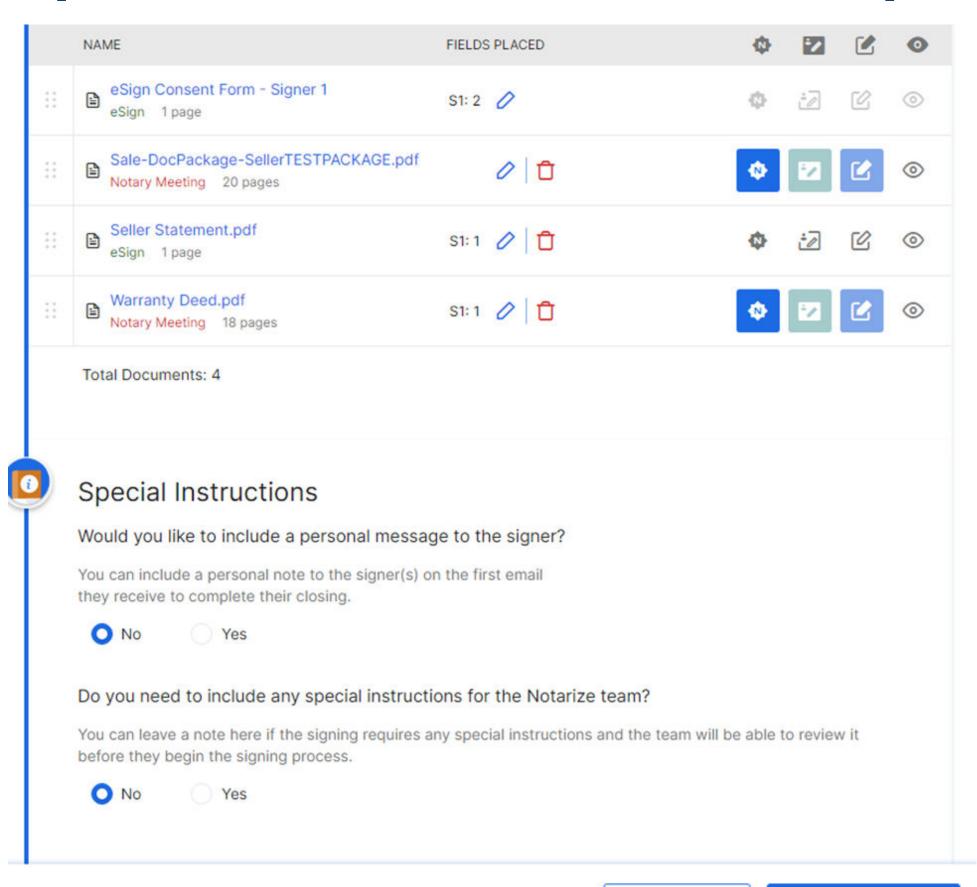


Schedule a Closing

You'll want to choose this option if there is only one day that your signers can join a meeting with a notary to close on their property. They won't be able to join a meeting prior to the date that you select and if they miss it, they will no longer have access to this transaction.



We upload the documents to the portal!

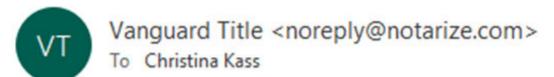


Save & Exit

Send Transaction



You have closing documents ready for review



(i) If there are problems with how this message is displayed, click here to view it in a web browser.



Review documents ahead of closing date

Read through your documents online, taking as much time as you need to review your closing package.

MEETING SCHEDULED FOR



PREVIEW DOCUMENTS



- Read through your documents taking as much time as you need to review your closing package.
- Receive an email on the day of your closing with a link launching your closing experience.
- Electronically sign the majority of your documents before meeting with a remote online notary.
- Verify your identity by answering a few personalized questions and providing a valid photo ID.
- Join a live two way video call with a remote online notary and complete the closing package.

Signer Checklist

You will need the following for your meeting:

- US Social Security Number
- Government issued photo ID (see list of acceptable IDs)
- A device with audio and video capabilities.
- An up to date supported browser (Mozilla Firefox, Google Chrome and Safari) OR Notarize app on Android or iOS
- A strong internet connection

Have questions? Ask your closing team.

We're here to help! Please don't hesitate to reach out.

Notarize Support | Available 8am-8pm ET



▼ support@notarize.com

+1 (888)-483-4330





Subject: Seller e-notarization information through our portal called NOTARIZE

Thank you for choosing Vanguard Title! We want this to be a great experience for you. Please see the detail below that will help with the e-notarization portion of the closing:

To be eligible to do e-notarization:

- You must have a <u>computer/tablet/smartphone</u> with audio and video capabilities
- You must have access to a strong internet connection
- You must have a US social security number or a personal tax id number (not a company tax id)
- You must have an active government-issued photo ID passport or driver's license
- You must supply us with the signer's email address and cell phone number

On the day of closing:

- You will receive a link to the NOTARIZE portal, this link will come from Vanguard Title/Notarize.
 When you receive the link, you will log in and create your password.
- You will need to e-sign all documents that are preset to e-sign that do not need notarization on your own before a notary appears, please do so ahead of your scheduled time.
- Once you review the documents that need notarization and sign the e-sign documents you can
 continue and will be taken to the verifying your identity step where you will take a <u>Knowledge</u>
 <u>Based Authentication Quiz</u> and take photos of your ID.
- Once this step is complete, click <u>Connect with a Notary</u>. Clicking this button will move you into an online waiting room, where a notary will pick up the video within a couple of minutes.
- When the notary joins the video, Vanguard Title will be notified, and our closing officer will join the video as well.
- The notary (with our closing officer present) will walk you through the remaining documents for you to sign and they will notarize them.
- A representative with Vanguard Title will call you ahead of your closing and be there to answer any questions you have.
- If you would like to see how the session works, watch our instructional video here: https://notarize-2.wistia.com/medias/qzyb4ydhuu

If you have questions before getting on the session, call 248-751-1000.

Thank you for choosing Vanguard Title Company!

The most important information you need is the following:

- 1.Ability to answer knowledge-based authentication questions
- 2.Device with audio and video
- 3.Strong connection to internet
- 4.Government-issued ID
- 5.SS#
- 6. Forwarding address
- 7. Wiring instructions, if necessary



Any Questions???

Thank you for attending our class!