

What is RON?

With Chris Kass





Types of Signatures

- Traditional in-person - (your place or ours)
- Hybrid Closing - (your place or ours)
- RON - Remote Online Notary - (Online Only!)

Vendors Authorized to Perform Electronic and Remote Notarizations in Michigan

Rev. March 2022

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

Nationwide Title Clearing - Electronic Notarizations	Cyberize It, LLC - Electronic and Remote Notarizations
E-Mortgage Law - Electronic Notarizations	SimplySecureSign - Electronic and Remote Notarizations
Nexsys - Electronic and Remote Notarizations	Stavvy, Inc. - Electronic and Remote Notarizations
Pavaso - Electronic and Remote Notarizations	DocuSign - Electronic and Remote Notarizations
NotaryCam - Electronic and Remote Notarizations	DocVerify - Electronic and Remote Notarizations
CSCGlobal, Inc - Electronic Notarizations	eNotaryLog - Electronic and Remote Notarizations
Signix - Electronic and Remote Notarizations	Notarize - Electronic and Remote Notarizations
Digital Delivery, Inc - Electronic and Remote Notarizations	Secured Signing Inc - Electronic and Remote Notarizations
Qualia Labs, Inc - Electronic and Remote Notarizations	Simplifile - 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

Closing Date: December 2, 2021	Seller	
	Debit	Credit
Description		
Deposits, Credits, Debits		
Sale Price of Property		\$75,000.00
Prorations		
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		
Payoff First Mortgage to Bank of America	\$50,000.00	
Commissions		
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		
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		
County Deed Tax/Stamps	\$82.50	
State Deed Tax/Stamps	\$562.50	
Total	\$56,093.00	\$75,677.81

Balance Due to Seller: \$19,584.81

Seller:

 Signature

George Smith



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.

Dated: 07/16/2020

Signed and Sealed:

**Justin M. and Brittany A. Pence Trust
dated May 1, 2020**

Justin M. Pence Trustee

Justin M. Pence, Trustee

Brittany A. Pence Trustee

Brittany A. Pence, Trustee

STATE OF Texas)
COUNTY OF Dallas) ss

On this 1 07/16/2020, before me personally appeared, **Justin M. Pence, Trustee, and Brittany A. Pence, Trustee of the Justin M. and Brittany A. Pence Trust dated May 1, 2020**, who provided satisfactory evidence to be the person(s) described in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as his/her/their free act and deed.



Notarized online using audio-video communication.

Notary Public: *Melissa Hoar*

Printed Name: Melissa Hoar

Texas County, Dallas

My Commission Expires: 11/08/2022



Where the property is located matters!

Transaction Details

Transaction Type Purchase - Seller
Title Underwriter * Westcor
File Number * VGANEWTEST
Loan Number



Why is an underwriter required?

Select a title underwriter that supports this geography. If your underwriter is not listed, you cannot complete an online closing for this property.

Property Address

Street Address 334 Florence Street	
Unit/Apt #	City Clawson
State Michigan	Zip Code 48017
Recording Location Oakland County	



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.

Point of Contact

[Remove](#)

Contact Role *
Title Agent

First * Christina	Last * Kass
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Email Address
ckass@me.com

Phone
(248) 230 - 2222

Visible to Signer



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?

Select time
3:00 PM

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!

NAME	FIELDS PLACED				
eSign Consent Form - Signer 1 eSign 1 page	S1: 2				
Sale-DocPackage-SellerTESTPACKAGE.pdf Notary Meeting 20 pages					
Seller Statement.pdf eSign 1 page	S1: 1				
Warranty Deed.pdf Notary Meeting 18 pages	S1: 1				

Total Documents: 4

Special Instructions

Would you like to include a personal message to the signer?

You can include a personal note to the signer(s) on the first email they receive to complete their closing.

No Yes

Do you need to include any special instructions for the Notarize team?

You can leave a note here if the signing requires any special instructions and the team will be able to review it before they begin the signing process.

No Yes



You have closing documents ready for review



Vanguard Title <noreply@notarize.com>

To Christina Kass

[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



December 2 at 03:00 PM EST

[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 computer/tablet/smartphone 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 Knowledge Based Authentication Quiz and take photos of your ID.
- Once this step is complete, click Connect with a Notary. 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!

