



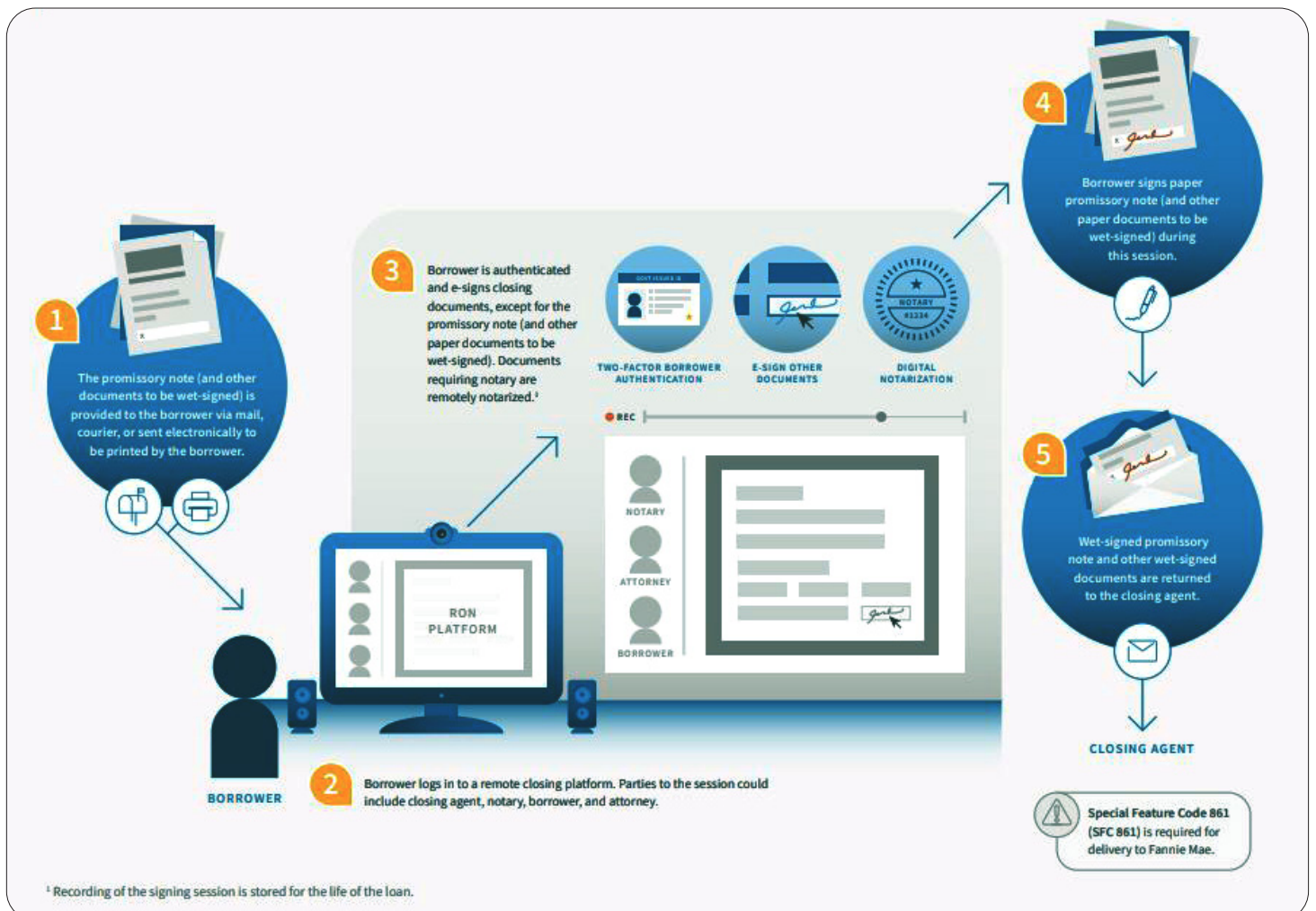
# HYBRID eCLOSING VS FULL eCLOSING.

Remote online notarization (RON) uses two-way audiovisual technology to complete a notarial act when the signer is not in the same physical location as the notary. To date, 27 states have passed RON legislation, while another 20 states and Washington, D.C., have issued executive orders allowing for the remote notarization of documents.

Here's a look at two digital closing scenarios using RON. The graphics are provided by Fannie Mae.

## Hybrid eClosing: RON with Paper Note

Some documents are e-signed through a remote online notarization (RON) platform, include documents that require notarization, but the promissory note is paper.



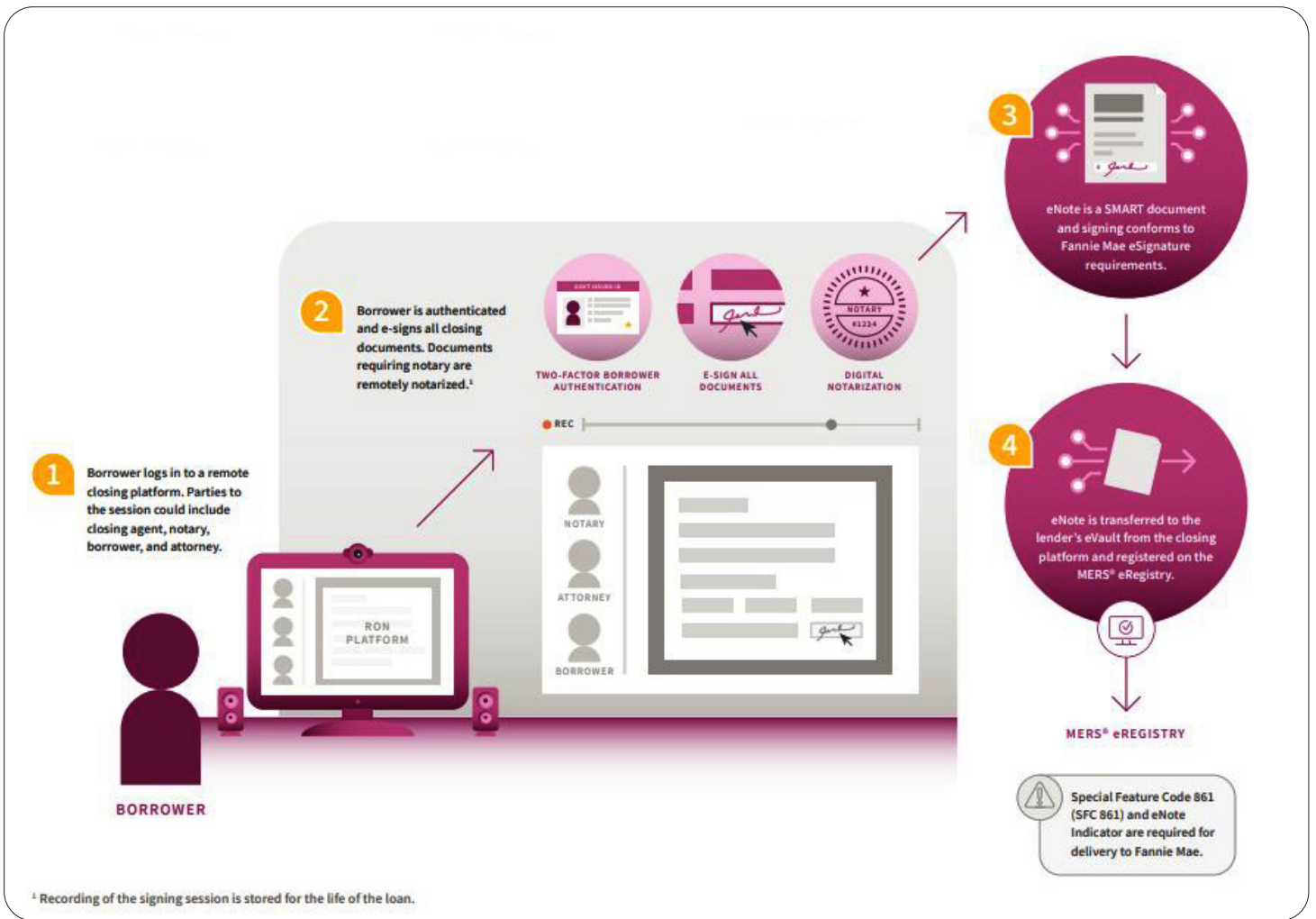


# HYBRID eCLOSING VS FULL eCLOSING CONT'D

## Full eClosing:

### RON with Electronically Signed Note

All documents (promissory note, security instrument, and other loan documents) are e-signed through a remote online notarization (RON) platform.



Due to Covid-19, at least 27 States have either permanently passed the RON laws or have issued temporary emergency orders for RON. To find out if your State is currently RON authorized, please visit <https://www.alta.org/advocacy/online-notarization.cfm> for updates. Source: ALTA.org.