

Can I Close With Remote Online Notarization?

Remote Online Notarization (RON) utilizes specific video technology and authentication procedures approved by our industry. As this closing method is new, not all lenders will approve this type of end-to-end digital closing. This sheet is designed to determine whether RON is suitable for your closing.



Knowledge Based Authentication

Knowledge-based authentication (KBA) requires an individual to verify their identity by confirming information from a dynamic range of data stored in public records. As an example, at which address were you living 10 years ago?

Can I close with RON?

To determine if Remote Online Notarization can be utilized please answer the following questions. To conduct a RON closing the answers would all need to be 'Yes'.

	YES?		YES?
Are you a US Citizen or Permanent Resident with a credit history?		Do you have Chrome or Firefox on the computer & smart phone you will be using?	
Are you proficient using computer technology?		Do you have a smart phone which can receive calls and texts?	
Do you have two current forms of ID? One of which is government issued and includes a photo such as a driver's license or passport?		If you are on the buyer's side, is your lender approved to accept digital closings and accept a digital note?	
Do you have a computer with a working camera, microphone and speakers?			
Do you have a strong internet connection with a minimum of 15 Mbps upload & download speeds?			
When you run a "speed test" on google, are the speeds higher than 15Mbps?			



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