



YOU HAVE OPTIONS!

Which closing option is best for you?

REMOTE ONLINE NOTARY (RON)*	MOBILE NOTARY *Additional fees may apply
All participants involved in closing (including the notary) will join the meeting virtually, through a secure portal, from wherever they are located. Advanced security measures are taken to verify participants' identities.	The notary comes to you, whether in your home, place of work or another location (within reason).
IN-OFFICE CLOSING	
All parties involved meet in person, at the same location to complete the closing paperwork.	

	RON	MOBILE NOTARY	IN-OFFICE CLOSING
CLOSING ATTENDEES			
All parties on the title must be physically present or have a Power of Attorney present at closing	NO	YES	YES
Out of town or out-of-state family members, trusted advisors, real estate agents, or lenders can attend the closing virtually *There are limitations to the number of guests that can attend a RON closing	YES	NO	NO
CONVENIENCE			
No travel required	YES	YES	NO
No contact closings	YES	NO	NO
Flexible scheduling and after-hours closing options	YES	YES	NO
NOTARY QUALIFICATIONS			
All notaries are trained and/or certified	YES	YES	YES
ELIGIBLE PARTIES			
Any party on a transaction may be eligible for RON (buyers/borrowers and sellers). <i>NOTE: lender transactions must have lender approval.</i>	MAYBE	YES	YES
TECHNOLOGY			
Must have internet connection with a strong signal and one of the following devices: a computer, laptop, tablet or a newer cell phone with a webcam. <i>*To check your internet speed, visit speedtest.net. Ideal: 15 Mbps upload /15 Mbps download. Minimum: 5Mbps upload/3 Mbps download.</i>	YES	NO	NO
IDENTIFICATION REQUIREMENTS			
Valid ID Required	YES	YES	YES
Knowledge-Based Authentication (KBA) Required <i>KBA is a way to validate a person's identity by asking questions that are known by them based on their US credit history and other records. The customer must have a US social security number to generate KBA. A TIN number does not work. If your client does not have a US social security number and would like to close with RON, please contact your local First American Title Representative.</i>	YES	NO	NO