

# LHFS Digital Closing Options

Bringing your Borrower(s) into the future,  
sign safely and securely with LHFS!



# Digital Delivery

## RON, RIN, & IPEN (Hybrid / e-Closing)



### What is Remote Online Notarization (RON)?

Remote Online Notarization (RON) is the use of audio/visual technology to complete a notarial act when the borrower is not in the same physical location as the notary public.

### What is In-Person Electronic Notarization (IPEN)?

The IPEN (Hybrid / e-Closing) is available in all US states. IPEN enables borrowers to digitally sign all the documents on a mobile tablet or laptop, with the notary or closing agent present. Depending on the state, buyers using IPEN eClosing will only need to physically sign between 3 and 5 documents with the rest signed digitally.

### What is Remote Ink-Signed Notarization (RIN)?

Remote Ink-Signed Notarization (RIN) eliminates the need for in-person signings, allowing a notary and signer to be in different physical locations. Notaries witness wet signatures utilizing audio-visual technology and then later use wet ink to sign their names and notary seal once they receive the physical documents. No electronic signatures are required.

# Feature **Benefits**



Contactless\* closing.



Reduces paper usage, decrease in travel time and cost for all.



Loan Officers and Real Estate Agents may attend closings remotely.



Prevent missing signatures or documents (improves accuracy and consistency). Borrower(s) may review documents in advance.



Signings are safe and secure. Video of signing may be obtained anytime.

\* RON / RIN Signing only



# How are RON, RIN, and IPEN Different?

A RON transaction is a fully digital transaction. All the documents are digitally signed and then the notary digitally signs, applies a digital notarial certificate and tamper seals the digital document. RON also requires that the signers be authenticated using 3rd party ID verification services and knowledge-based authentication processes that are built into the video conferencing solution.

A RIN transaction is a paper transaction where everyone “wet” signs the documents and the notary still ink stamps the documents. With RIN, the process of seeing the other party sign is done via a video conferencing tool such as GoToMeeting, Microsoft Teams, Google, WebEx, or Zoom. The RIN solution uses the video conferencing software to fulfill the requirement that a document signer personally appear before a notary. The notary verifies the identity of the signer based on existing state notary laws or by methods specified in the emergency order issued by the state. Paper documents are signed in pen and then remitted to the notary who then physically applies their notary stamp to the documents.

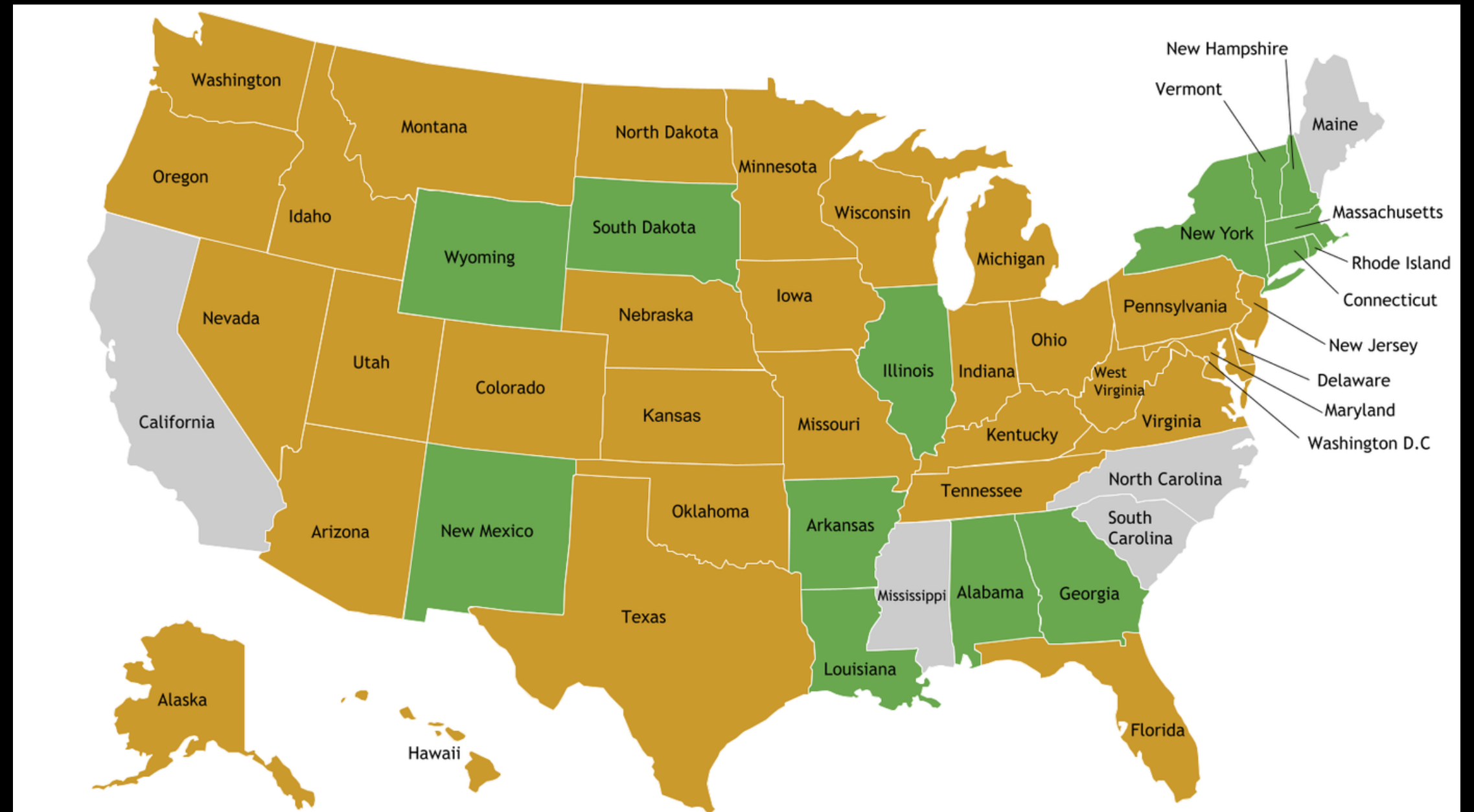
An IPEN (Hybrid / e-Closing) transaction requires a borrowers to digitally sign all the documents on a mobile tablet or laptop, with the notary or closing agent present.

# Approved States

## RON & IPEN Approved

## RIN & IPEN Approved

## IPEN (Hybrid / e-Closing) Approved



# About IPEN (Hybrid/e-Closings)

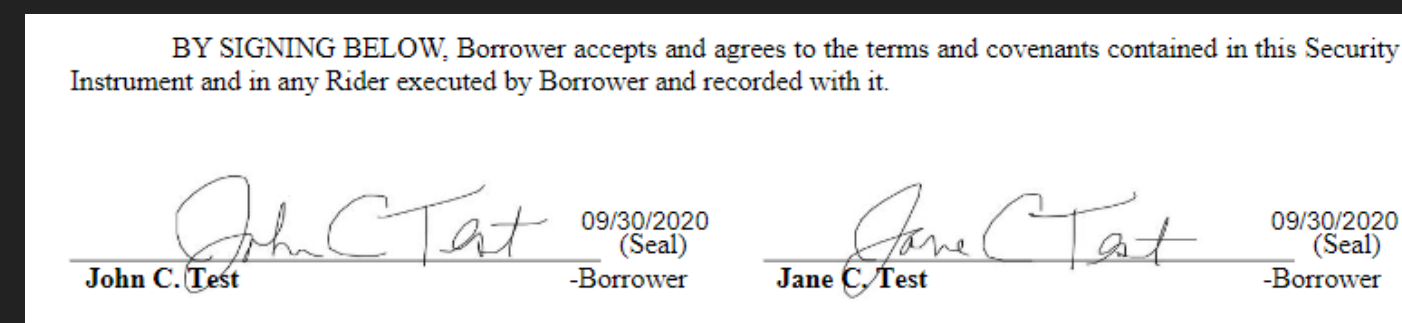
IPEN (Hybrid/e-Closings) are available in all 50 states and the District of Columbia.

Our technology differs from other "Notarization Platforms" because our holographic signature is the exact same signature as if the borrower were to sign using a pen in the paper world.

"I Agree" is a signature click however, the holographic signature is signed once and then applied to all documents. Our holographic signature with logical association is the same as the signature in the paper world, our signature technology does not convert the signature as a stamp.

We follow the Federal Law and not State Law.

## Example of holographic signatures:

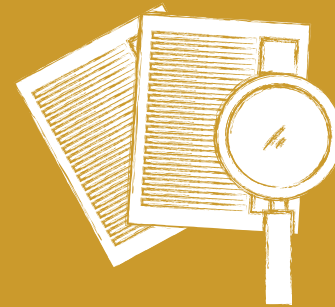


# Bringing your Borrower(s) into the future! ...

## Sign safely and securely with LHFS!



Receive email from LHFS Digital Delivery providing Borrower(s) with signing instructions.



Confirm Borrower(s) agree to e-sign. Access and review documents from link provided in email.



Download eSignPad from iTunes App Store or Google Play Store.



Notary reviews documents (agree on borrower's behalf). Provide eSignature code to Borrower(s).



Borrower(s) enter eSignature code into eSignPad and must select "Submit." Sign and then select "Apply Signatures." Multiple borrowers may use the same app on one phone.



**ANDROID / APPLE DEVICE**

Scan the appropriate QR Code (dependent on device type)

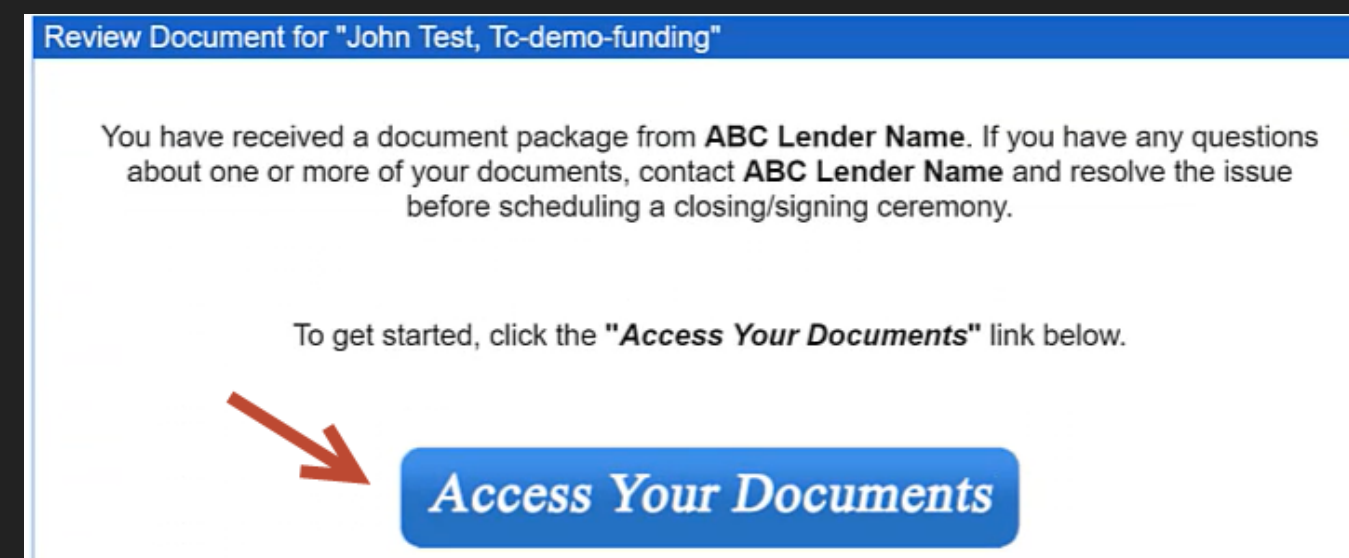




# Document Email Notification

## Receive email from LHFS & Access Documents

Once loan is cleared to close, LHFS will send an email containing a link to access documents. This email notification will be sent to all parties attached to the loan (Settlement Agency, Borrower(s), and TPO Partner). TPO Partner must connect with borrower(s) and confirm Borrower(s) have read and agree to e-Signing documents.





# Download eSignPad App

The **eSignPad** app is available for **download** from the Apple App Store or Google Play.

Option 1: Open the Apple App Store or Google Play and search for "eSignPad".



Option 2: Hold camera up to the appropriate QR code and scan.

Once scanned, borrower will be automatically directed to application download.



**ANDROID / APPLE DEVICE**

Scan the appropriate QR Code (dependent on device type)



# Access Documents

## Title / Settlement Agency **Access** only

**Access** eSign Room or  
**Register** as a Settlement  
Agent to retrieve  
notarized documents.

The screenshot shows the Land Home Financial Services, Inc. logo at the top, with the tagline "Your Preferred Community Lender". Below the logo are four input fields: "Email Address" (with a person icon), "Password" (with a lock icon), "Register as Notary" (with a pencil icon), and "Register as Settlement Agent/Notary" (with a pencil icon). The "Register as Settlement Agent/Notary" field is highlighted in yellow.

<https://www.esignroom.com/lhfs>

# How does a Settlement Agency or notary **sign up for eSign room credentials?**

Sign up directly: <https://www.esignroom.com/lhfs>

Upon registration, complete the training course provided or simply request an approved RON Notary through the eSign room.





# Empower your Borrower, Close with LHFS!

## Contact Us

Learn more today!

Contact an LHFS Account Executive

**Digital Delivery Technical Support**

[esupport@digitaldeliveryinc.com](mailto:esupport@digitaldeliveryinc.com)

877-834-4482

[LHFSWholesale.com](http://LHFSWholesale.com)

