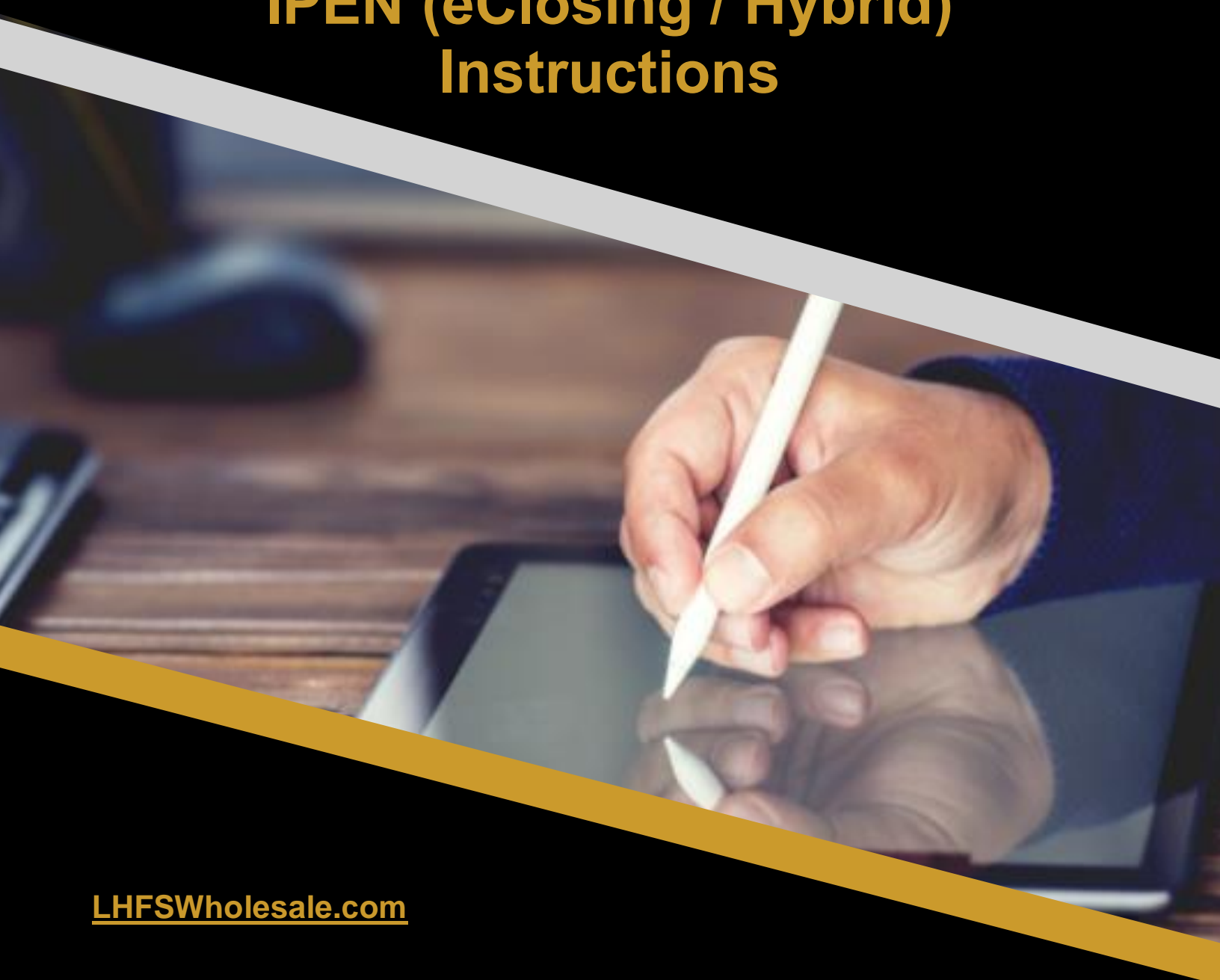


RON, RIN, and IPEN (eClosing / Hybrid) Instructions



[LHFSWholesale.com](https://www.lhfswholesale.com)

Sign Up:

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

Digital Delivery Technical Support:

esupport@digitaldeliveryinc.com

877-834-4482

RON, RIN, and IPEN (eClosing / Hybrid)

Remote Online Notarization (RON):

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.

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.

In-Person Electronic Notarization (IPEN):

eClosing (Hybrid) 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.

Prior to Drawing Loan Docs:

To successfully close with RON, RIN, or IPEN (e-Closing / Hybrid), the following are required:

- All prior-to-doc conditions have been cleared (All Conditions must be resolved prior to drawing loan docs).
- Updated, complete, and accurate AUS.
- Closing will not occur in less than 10 days from the date initial disclosures were issued.
- Loan has cleared all proper disclosures, pre-closing, underwriting, and secondary requirements.
- Lock will not expire before closing, and if so, lock has been extended.
- Evidence the borrower received the appraisal at least three days prior to closing is in the file.
- All required insurance policies with proper endorsements have been reviewed.
- The title company has issued a closing protection letter.
- A Verbal Verification of Employment (VVOE) has been performed per program requirements.
- Title documents have been reviewed to verify property address, property type, and legal description.
- Loans that were selected for pre-closing audit have been cleared.

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Feature Benefits

1. Contactless closing*
2. Reduces paper usage
3. Decrease in travel time and cost for all
4. Loan officers and Real Estate Agents may attend closings remotely
5. Prevent missing signatures or documents (improves accuracy and consistency)
6. Borrower(s) may review documents in advance
7. Signings are safe and secure
8. May obtain video signing anytime



* RON / RIN Signing only

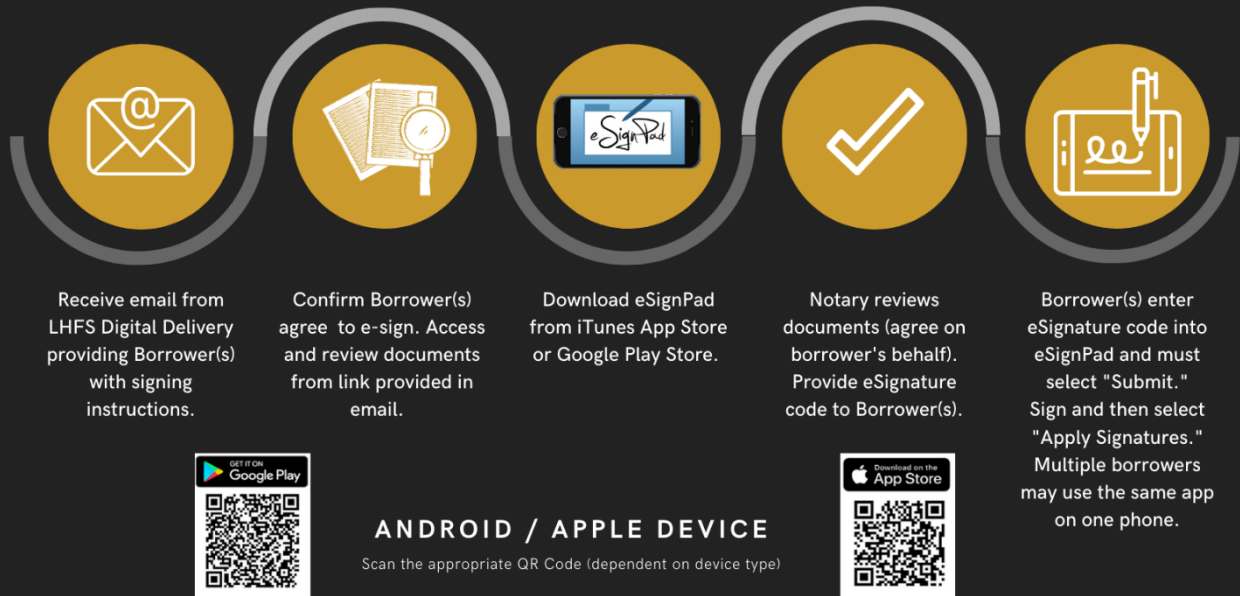
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Sign in a Few Steps!

Bringing your Borrower(s) into the future! ...
Sign safely and securely with LHFS!



Due to the ever-changing nature of the Covid-19 pandemic and responses from various states, the content in this presentation is subject to change at any time based upon legislative changes.

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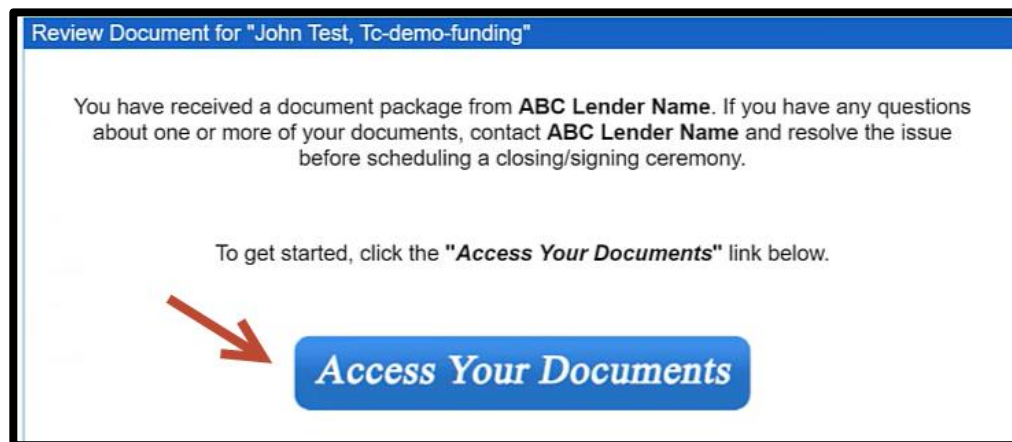
Email Notification

Receive email from LHFS:

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.



Access Documents: Click on "Access Your Documents" button.



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Download eSignPad App

Borrower(s) must download the eSignPad application which is available from the Apple App Store or Google Play.

Option 1:

Open the Apple App Store or Google Play and search for “eSignPad”



Option 2:

Open mobile device camera. Hold camera up to the appropriate QR code and scan. Once scanned, borrower will be automatically directed to application download.



Apple / Android Device

Scan the appropriate QR Code (dependent on device type)



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eRoom - Login or Signup

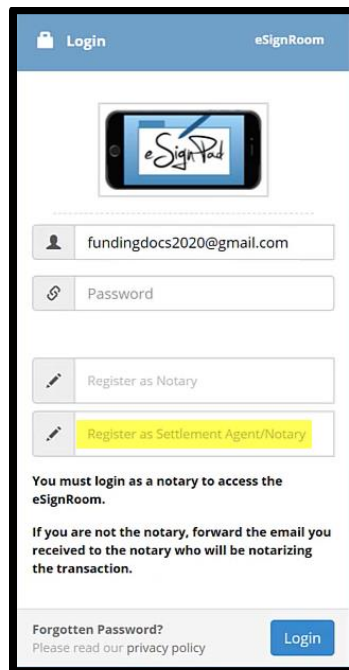
Sign in or Register:

Log into account or select "Register as Settlement Agent/Notary" to access documents.

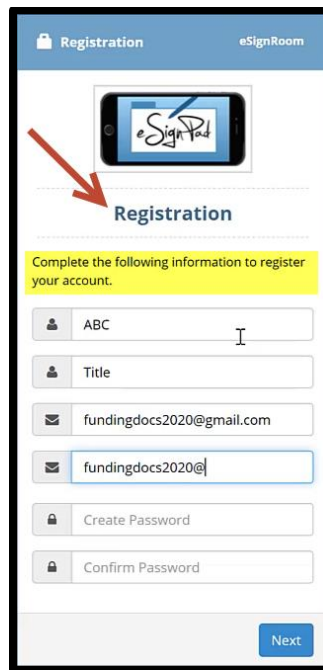
<https://www.esignroom.com/lhfs>

When Registering, make certain to check the box containing the following statement and click on "Submit."

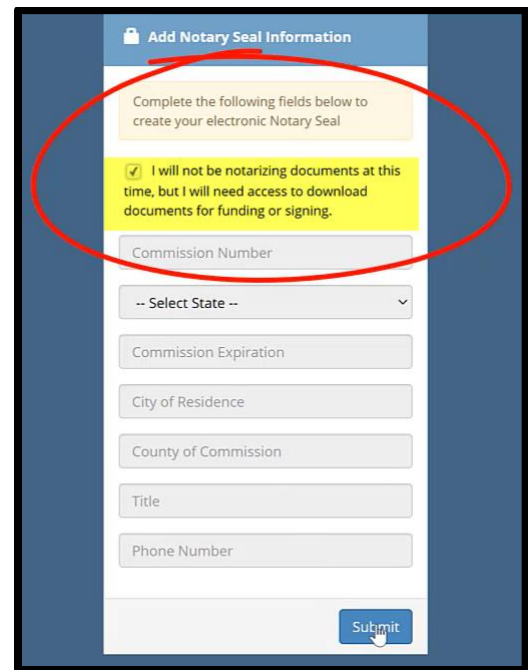
"I will not be notarizing documents at this time, but I will need access to download documents for funding or signing."



The login screen features a header with a lock icon and the text "Login" and "eSignRoom". Below is a graphic of a smartphone displaying the "eSignPad" app. The login fields include an email address "fundingdocs2020@gmail.com" and a password field. There are two buttons: "Register as Notary" and "Register as Settlement Agent/Notary", with the latter highlighted in yellow. A note states: "You must login as a notary to access the eSignRoom. If you are not the notary, forward the email you received to the notary who will be notarizing the transaction." At the bottom, there is a "Forgotten Password?" link and a "Login" button.



The registration screen has a header with a lock icon and the text "Registration" and "eSignRoom". It features a graphic of a smartphone with the "eSignPad" app. A red arrow points to the "Registration" heading. Below is a yellow box with the text: "Complete the following information to register your account." The registration fields include Name (ABC), Title, Email (fundingdocs2020@gmail.com), and a new email field (fundingdocs2020@). There are also fields for "Create Password" and "Confirm Password". A "Next" button is at the bottom right.



The "Add Notary Seal Information" screen has a header with a lock icon and the text "Add Notary Seal Information". It includes a yellow box with the instruction: "Complete the following fields below to create your electronic Notary Seal." Below this is a checked checkbox with the statement: "I will not be notarizing documents at this time, but I will need access to download documents for funding or signing." This checkbox is circled in red. Other fields include "Commission Number", "-- Select State --", "Commission Expiration", "City of Residence", "County of Commission", "Title", and "Phone Number". A "Submit" button is at the bottom right.

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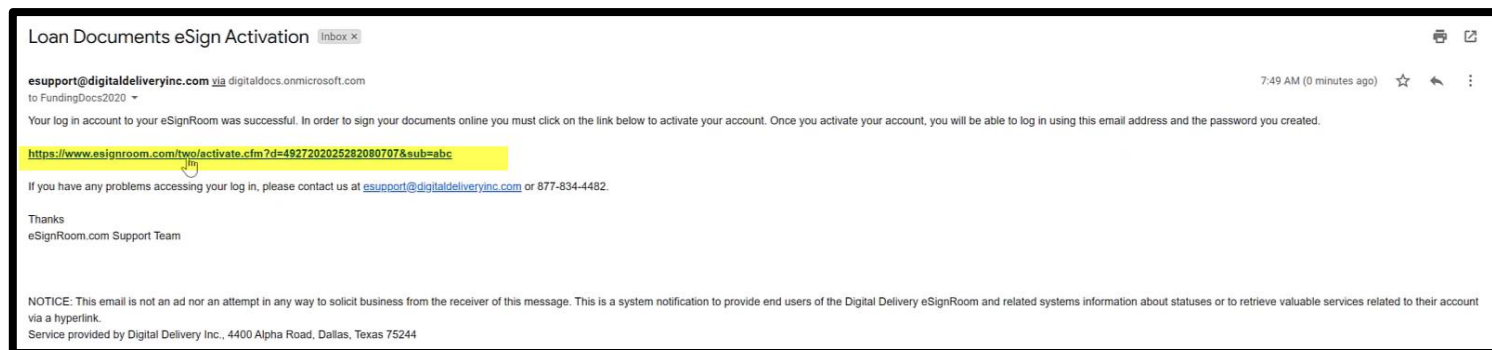
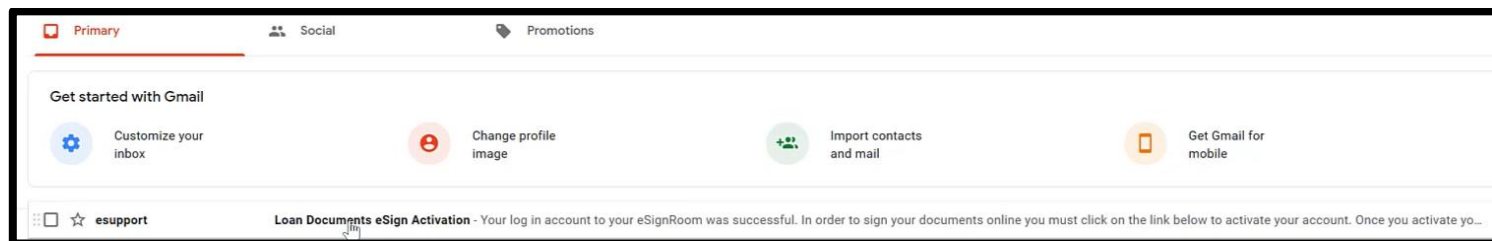


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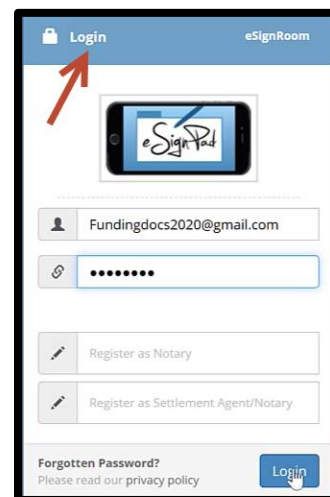
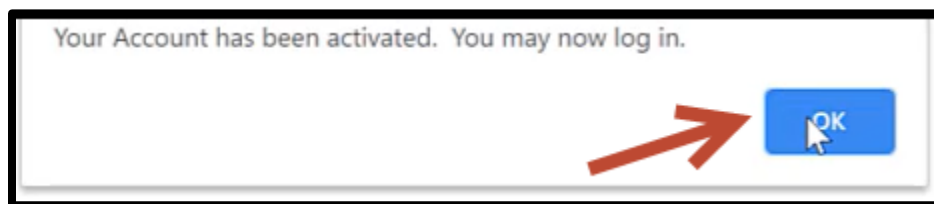
Successful Account Creation

Complete Account Activation:

Return to user email and complete account activation. Open email from "eSupport" and click on the activation link sent.



Hit "OK" once the account activation pop up appears. Log in with newly created credentials.



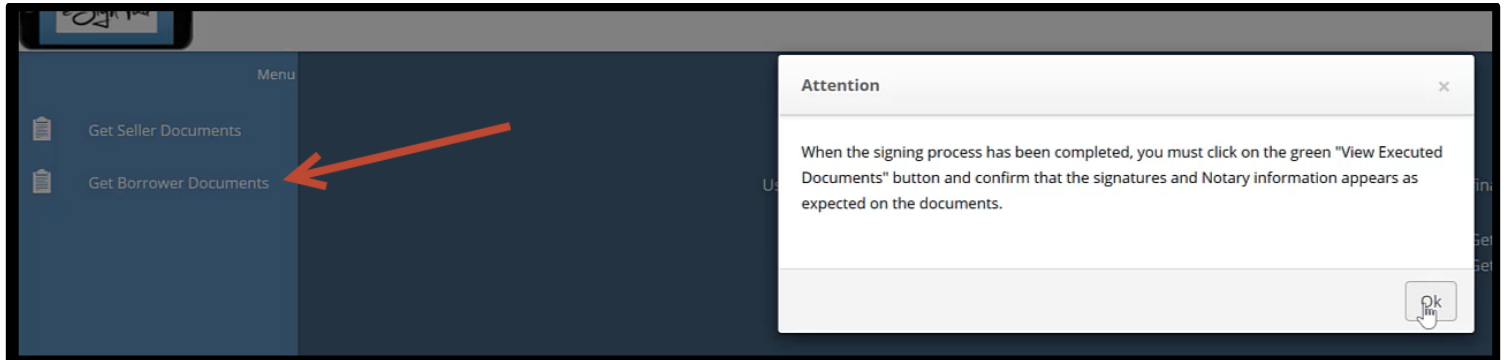
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Retrieve Documents


Select "Get Borrower Documents" from the menu bar. A notification will appear, read, and select "OK."



Additional security questions will appear. Complete accordingly.

Only Three
Answers
Need to be
Entered

Challenge Response Cancel



For security purposes you must answer **at least 3 of the 4 fields** to access the loan documents.

Settlement Agent: Gaye Reed
Phone Number: (888) 888-8888

Submit

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Review Documents

Review Borrower(s) Documents:


Notary must click through the e-docs to agree on borrower's behalf. Once completed, provide the eSignature code to borrower(s).

eSignPad:

The "Apply Signature" page will display an "eSignature Code," which is not case sensitive. Notary must provide the "eSignature Code" to Borrower(s). The Borrower(s) will open the app and enter the "eSignature Code" on their Smart Device and select "Submit". The name shown above the "eSignature Code" is the name that appears on the documents. If borrower's name is not accurate, please inform Digital Delivery Technical Support immediately (877-834-4482). Do not proceed. If it is correct, the Borrower will sign the signature pad exactly as the name is shown. Then select "Apply Signature." Multiple borrowers may use the same app on one phone.

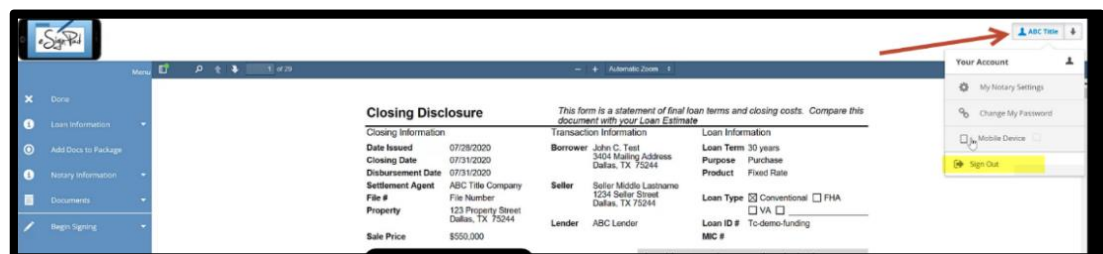
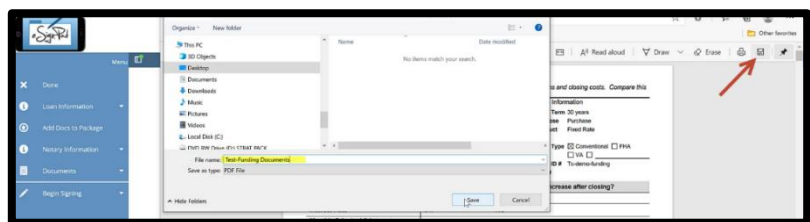
Save Documents:

Select the print icon to review documents.

Save the documents by selecting the  icon.

Name file and hit "OK."

Sign out once documents have been saved.



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Need to Add Documents to eSigning?

Documents may be uploaded into the eSignRoom, however LHFS is not responsible for additional uploaded documents.

Upload Documents:

- Select Primary Signer-Upload Documents for Borrower or Seller Package
- Select Additional Signers-Notary, Settlement Agent etc. Each additional checkbox selected will require the signer to sign the documents in the eSignRoom.

Upload Additional Documents

Order Documents
Open / Modify Loan
Loan Data
Property Data
Borrower Data
Closing Data
LEAD Review
Data Reference
Loan Summary
APR
High Cost
Initiation
Documents to be Signed
Documents for Audit
Invoices
Generate Documents
Modification
Funding Request
Title Registration Service
Status & Tracking
LCO
Utilities
Support
Logout

Documents to be Signed

Select Signers for Your Uploaded Documents

The document(s) you will upload will be included in the Document Package to be signed electronically or wet-signed by one or more parties. Each uploaded document will generate a signature attachment that will be appended to your uploaded document and will be positioned as the last page of your uploaded document. If the uploaded document is a recordable or wet-signed document (other than the Security Instrument or Riders) please select the appropriate checkbox. For recordable documents and additional signer of Notary will need to be selected. For wet-signed documents select the Wet Signed Docs checkbox. To begin, select one primary signer and as many additional signers as applicable to include the signature attachment to your uploaded document.

Primary Signer: Additional Signer: ☐ Notary ☐ Settlement Agent ☐ Lender ☐ Non Purchasing Spouse ☐ Seller
☐ Witness ☐ Loan Officer ☐ Suppress Signer's Description on Signature Addendum

Wet-Signed Docs ☐

Include Borrower(s):

☒ John C Lastname
☒ Jane M Test

*By selecting "Not Applicable" as the Signing Party, the system will not append the Signature Attachment to the uploaded document.

Upload Documents for your Loan

The delivery standard is letter size. Document images uploaded in legal size may not render properly.

Documents in the following formats may be uploaded to your loan: PDF, TIFF, JPG, JPEG, GIF, PNG, BITMAP, TXT. The application will support files no larger than 35 MB

Enter Document Title:

*must enter document title or select from dropdown menu prior to uploading document

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For Example: Notary Checkbox

If the notary checkbox is selected, then additional fields will open. The user has the option to select the Jurat or Acknowledgement individually or both radio buttons to be attached to the uploaded document. If the eClosing is a Remote Online Notarization (RON), the user has the option to select both borrowers to sign as a RON Closing or each individual signer. The eClosing can be a combination of Remote Online Notarization (RON) and In Person Electronic Notarization (IPEN) - Face to Face Electronic Closings.

Upload Additional Documents

Order Documents
Open / Modify Loan
Loan Data
Property Data
Borrower Data
Closing Data
LIRC Review
Data Reference
Loan Summary
APR
High Cost
Verifications
Documents to be Signed
Docs for Audit
Invoices
Generate Documents
Modification
Funding Request
Atty Representation Service
Status & Tracking
UCD
Utilities
Support
Logout

Documents to be Signed

Select Signers for Your Uploaded Documents

The document(s) you will upload will be included in the Document Package to be signed electronically or wet-signed by one or more parties. Each uploaded document will generate a signature attachment that will be appended to your uploaded document and will be positioned as the last page of your uploaded document. If the uploaded document is a recordable or wet-signed document (other than the Security Instrument or Riders) please select the appropriate checkbox. For recordable documents and additional signer of Notary will need to be selected. For wet-signed documents select the Wet Signed Docs checkbox. To begin, select one primary signer and as many additional signers as applicable to include the signature attachment to your uploaded document.

Primary Signer: Borrower Additional Signer: ☒ Notary ☐ Settlement Agent ☐ Lender ☐ Non Purchasing Spouse ☐ Seller
☐ Witness ☐ Loan Officer ☐ Suppress Signer's Description on Signature Addendum

Wet-Signed Docs ☐

Notarial Act Type:
☒ Jurat ☒ Acknowledgment

Include Borrower(s): Remote Online Notarization
☒ John C Lastname ☐
☒ Jane M Test ☐

*By selecting "Not Applicable" as the Signing Party, the system will not append the Signature Attachment to the uploaded document.

Upload Documents for your Loan

The delivery standard is letter size. Document images uploaded in legal size may not render properly.

Documents in the following formats may be uploaded to your loan: PDF, TIFF, JPG, JPEG, GIF, PNG, BITMAP, TXT. The application will support files no larger than 35 MB

Enter Document Title: Choose File

*must enter document title or select from dropdown menu prior to uploading document

Next

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Document Uploaded:

- Name the Title of the Document to match the uploaded document
- Confirm the signature addendum shows all signer's name
- Confirm the correct acknowledgement/jurat is selected for each borrower (signer)

Upload Additional Documents

- Order Documents
- Open / Modify Loan
- Loan Data
- Property Data
- Borrower Data
- Closing Data
- LGCD Review
- Data Reference
- Loan Summary
- APR
- High Cost
- Verifications
- Docs To Be Signed
- Docs for Audit
- Invoices
- Generate Documents
- Modification
- Funding Request
- Rty Representation Service
- Status & Tracking
- UCD
- Utilities
- Support
- Logout

Documents to be Signed

Select Signers for Your Uploaded Documents

The document(s) you will upload will be included in the Document Package to be signed electronically or wet-signed by one or more parties. Each uploaded document will generate a signature attachment that will be appended to your uploaded document and will be positioned as the last page of your uploaded document. If the uploaded document is a recordable or wet-signed document (other than the Security Instrument or Riders) please select the appropriate checkbox. For recordable documents and additional signer of Notary will need to be selected. For wet-signed documents select the Wet Signed Docs checkbox. To begin, select one primary signer and as many additional signers as applicable to include the signature attachment to your uploaded document.

Primary Signer: Not Applicable ▼

Wet-Signed Docs ☐

*By selecting "Not Applicable" as the Signing Party, the system will not append the Signature Attachment to the uploaded document.

Upload Documents for your Loan

The delivery standard is letter size. Document images uploaded in legal size may not render properly.

Documents in the following formats may be uploaded to your loan: PDF, TIFF, JPG, JPEG, GIF, PNG, BITMAP, TXT. The application will support files no larger than 35 MB

Enter Document Title: Choose ▼ Choose File

*must enter document title or select from dropdown menu prior to uploading document

	Document Name	Primary Signer	User	Time Stamp	
Remove	Closing Disclosure	Borrower	Blakea	12/23/2020 8:38:13 AM	View

Next

Signature Addendum:

- Confirm all signers are displayed on the signature addendum.

SIGNATURE ATTACHMENT FOR DOCUMENT

Closing Disclosure

THIS SIGNATURE ATTACHMENT is incorporated into the **Closing Disclosure** of the same date.

John C Lastname (Borrower) (Date)	Jane M Test (Borrower) (Date)
(Borrower) (Date)	(Borrower) (Date)
(Borrower) (Date)	(Borrower) (Date)

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Notary: Acknowledgement or Jurat

- Confirm Acknowledgement or Jurat is uploaded for each signer.
- For Remote Online Notarization (RON), confirm if the Acknowledgment or Jurat has the RON verbiage.

Example of Texas RON

ACKNOWLEDGMENT

State of _____ §
 County of _____ §

Before me, _____, on this day personally appeared **John C Lastname** by means of a two-way audio and video communication, who is known to me or has provided satisfactory evidence of identity in accordance with Chapter 406, Texas Government Code to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that they executed the same for the purposes and consideration therein expressed. This notarial act was an online notarization.

Given under my hand and seal of office this _____ day of _____.

Notary Seal _____ Digital Certificate _____

 Signature of Officer

Example of Texas – IPEN

ACKNOWLEDGMENT

State of ☐ _____ §
 County of _____ §

This instrument was acknowledged before me on _____ by **Jane M Test**

 Signature of Officer

 Printed Name

 Title of Officer

(Seal) _____

My Commission Expires: _____

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Checkbox: Non-Purchasing Spouse - Person in Title Only

When this checkbox is selected, it affects the title documents & loan documents that will be uploaded to the loan documents. If the borrower needs to sign the signature addendum, then a specific checkbox will need to be selected on the Upload Additional Documents Screen.

Co-Borrower

First Name: Middle: Last: Suffix:

SSN / Tax Id: Date of Birth:

Citizenship: Marital Status:

Monthly Income:

Vesting Statement:

☐ Will Sign By Power-of-Attorney

Attorney in Fact:

CAVR Num: ☐ LDP/GSA

☐ Signs Note (Borrower or Guarantor)

☒ Signs Deed/Mortgage (Non-Borrowing Spouse or person in title)

Checkbox: Non-Purchasing Spouse - Person in Title Only

If checkbox is not selected, then non – purchasing spouse is not highlighted. Person will NOT sign the signature addendum.

Upload Additional Documents

Documents to be Signed

Select Signers for Your Uploaded Documents

The document(s) you will upload will be included in the Document Package to be signed electronically or wet-signed by one or more parties. Each uploaded document will generate a signature attachment that will be appended to your uploaded document and will be positioned as the last page of your uploaded document. If the uploaded document is a recordable or wet-signed document (other than the Security Instrument or Riders) please select the appropriate checkbox. For recordable documents and additional signer of Notary will need to be selected. For wet-signed documents select the Wet Signed Docs checkbox. To begin, select one primary signer and as many additional signers as applicable to include the signature attachment to your uploaded document.

Primary Signer: Additional Signer: ☒ Notary ☐ Settlement Agent ☐ Lender ☒ Non Purchasing Spouse ☐ Seller

☐ Witness ☐ Loan Officer ☐ Suppress Signer's Description on Signature Addendum

Wet-Signed Docs ☐

Notarial Act Type:
☐ Jurat ☒ Acknowledgment

Include Borrower(s): ☒ John C Lastname ☐ Jane M Test (non purchasing spouse)

Remote Online Notarization ☐

*By selecting "Not Applicable" as the Signing Party, the system will not append the Signature Attachment to the uploaded document.

Upload Documents for your Loan

The delivery standard is letter size. Document images uploaded in legal size may not render properly.

Documents in the following formats may be uploaded to your loan: PDF, TIFF, JPG, JPEG, GIF, PNG, BITMAP, TXT. The application will support files no larger than 35 MB

Enter Document Title:

*must enter document title or select from dropdown menu prior to uploading document

DUE TO THE EVER-CHANGING NATURE OF THE COVID-19 PANDEMIC AND RESPONSES FROM VARIOUS STATES, THE CONTENT IN THIS DOCUMENT IS SUBJECT TO CHANGE AT ANY TIME BASED UPON LEGISLATIVE CHANGES.



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Signature Addendum:

SIGNATURE ATTACHMENT FOR DOCUMENT

Non Purchasing Spouse

THIS SIGNATURE ATTACHMENT is incorporated into the **Non Purchasing Spouse** of the same date.

John C Lastname

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

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Checkbox: Non-Purchasing Spouse - Person in Title Only

If checkbox is selected, then non – purchasing spouse is highlighted. Person will sign the signature addendum.

Upload Additional Documents

Order Documents
Web / Modify Loan
Loan Data
Property Data
Borrower Data
Closing Data
LISC Review
Data Reference
Loan Summary
APR
High Cost
Signatures
Documents to be Signed
Send for Approval
Escrow
Generate Documents
Modification
Funding Request
My Registration Service
Status & Tracking
UCD
Utilities
Support
Logout

Documents to be Signed

Select Signers for Your Uploaded Documents

The document(s) you will upload will be included in the Document Package to be signed electronically or wet-signed by one or more parties. Each uploaded document will generate a signature attachment that will be appended to your uploaded document and will be positioned as the last page of your uploaded document. If the uploaded document is a recordable or wet-signed document (other than the Security Instrument or Riders) please select the appropriate checkbox. For recordable documents and additional signer of Notary will need to be selected. For wet-signed documents select the Wet Signed Docs checkbox. To begin, select one primary signer and as many additional signers as applicable to include the signature attachment to your uploaded document.

Primary Signer: Borrower Additional Signer: ☒ Notary ☐ Settlement Agent ☐ Lender ☒ Non Purchasing Spouse ☐ Seller
☐ Witness ☐ Loan Officer ☐ Suppress Signer's Description on Signature Addendum

Wet-Signed Docs ☐

Notarial Act Type:
☐ Jurat ☒ Acknowledgment

Include Borrower(s): ☒ John C Lastname ☐ Remote Online Notarization
☒ Jane M Test (non purchasing spouse) ☐

*By selecting "Not Applicable" as the Signing Party, the system will not append the Signature Attachment to the uploaded document.

Upload Documents for your Loan

The delivery standard is letter size. Document images uploaded in legal size may not render properly.

Documents in the following formats may be uploaded to your loan: PDF, TIFF, JPG, JPEG, GIF, PNG, BITMAP, TXT. The application will support files no larger than 35 MB

Enter Document Title: Choose Choose File

*must enter document title or select from dropdown menu prior to uploading document

Next

SIGNATURE ATTACHMENT FOR DOCUMENT

Checkbox Selected for Non-Purchasing Spouse

THIS SIGNATURE ATTACHMENT is incorporated into the **Checkbox Selected for Non-Purchasing Spouse** of the same date.

John C Lastname (Borrower) (Date)

Jane M Test (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

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Checkbox: Suppress Signer's Description on Signature Addendum

On the Signature Addendum, removes the (Borrower) (Date) information.

SIGNATURE ATTACHMENT FOR DOCUMENT

Suppress Signer's Description on Signature Addendum

THIS SIGNATURE ATTACHMENT is incorporated into the **Suppress Signer's Description on Signature Addendum** of the same date.

_____ John C Lastname	_____ (Date)	_____ (Date)
(Borrower) (Date) is removed		
_____ (Date)	_____ (Date)	_____ (Date)

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Empower your Borrower, Close with LHFS!

Contact Us

Ask questions or Learn More Today!

LHFS Wholesale Website:

LHFSWholesale.com

Digital Delivery Technical Support:

esupport@digitaldeliveryinc.com

877-834-4482

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