

Remote Online Notarization and Cybersecurity in Title Transactions

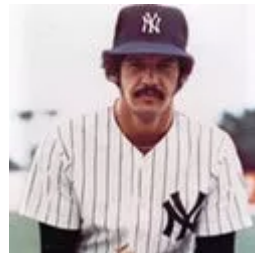
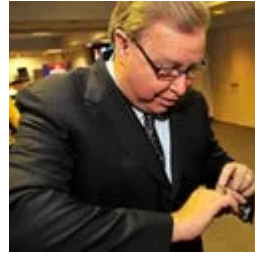
A Webinar



Please let me introduce you to RON!



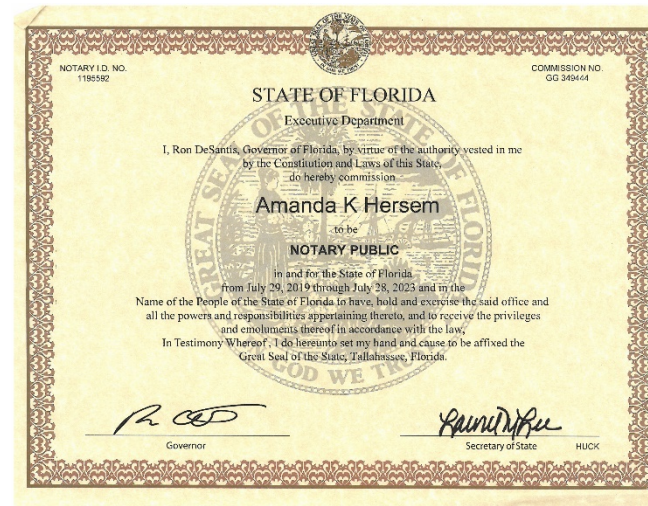
Please let me introduce you to RON!



Becoming a Remote Online Notary

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Be a current Notary Public, Civil-Law Notary or Commissioner of Deeds appointed in the State of Florida



Becoming a Remote Online Notary

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Take the two-hour course as required by Statute, and pass the 10 question true/false and multiple choice quiz with at least an 80% at the end of the course



Florida Land Title Association's School

CERTIFICATE OF COMPLETION

Awarded To

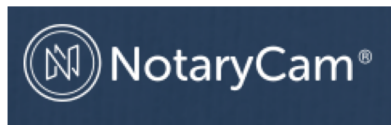
AMANDA K HERSEM

Becoming a Remote Online Notary

Continued

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Contract with a third-party RON Service Provider



Becoming a Remote Online Notary

Continued

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Contract with a third-party RON Service Provider

Account Details
You'll be able to access more robust settings like payment options and adding team members later on.

Your Details

First Name* Last Name*

Email*

Agency Details

Business Name*

Phone Number*

Alta ID

Agency Address

Address line 1*

Address line 2

City*

Q State* Zip code*

Why do you need my info?
Your personal details will be used to help validate your identity. As an added bonus, if you need to enter this information when filing out your document, you'll be able to reuse the information you list here.
Entering your personal details correctly now, will save you time later.

Join our network of title agencies to manage eClosings! [GET STARTED](#)

One More Thing
What States do you operate in?

Q Select States*

Which Title underwriters do you work with?

Q Select Title Underwriters*

What eRecording Software do you use? (Optional)

Q Select eRecording Software

Why do you need this info?
Your states of operation and eRecording software are used to match you with lenders and signers looking to close on a home.
You can leave this blank, but providing it to us greatly increases your chances of working with Lenders on upcoming closings.


Join our network of title agencies to manage eClosings! [GET STARTED](#)

Becoming a Remote Online Notary

Continued

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Obtain a Surety Bond and Errors and Omissions insurance in the amount of \$25,000

 **NOTARY PUBLIC ERRORS AND OMISSIONS POLICY**

Bond No. 964131134

The Ohio Casualty Insurance Company (the "Company") will pay on behalf of _____ of _____ (the "Insured"), all sums which the Insured shall become obligated to pay by reason of liability for breach of duty while acting as a duly commissioned and sworn Notary Public, claim for which is made against the Insured by reason of any negligent act, error or omission, committed or alleged to have been committed by the Insured arising out of the performance of notarial service for others in the Insured's capacity as a duly commissioned and sworn Notary Public.

POLICY PERIOD: This policy applies only to negligent acts, errors or omissions which occur during the Policy Period and then only if claim, suit or other action arising therefrom is commenced within the applicable Statute of Limitations pertaining to the Insured. The Policy Period commences on the Effective Date hereof and terminates upon the expiration of the Insured's commission as a Notary Public. This policy is not valid for more than one commission term.

LIMITS OF LIABILITY: The liability of the Company shall not exceed in the aggregate for all claims under this insurance the amount of **Twenty-five Thousand Dollars And Zero Cents (\$25,000)** DOLLARS. In addition to the limit of liability and in accordance with the other provisions of this policy, the Company will pay costs and expenses paid and incurred in investigating, contesting or settling liability in an amount not to exceed one-half of the limit of this policy.

CONDITIONS PRECEDENT: As a condition precedent to the right of indemnification or defense hereunder, the Insured shall mail or deliver to the Company within ten (10) days after notice or knowledge of a claim or possible claim against the Insured copies of any written notice thereof and a complete description of the facts and circumstances alleged to give rise to such claim. Bankruptcy or insolvency of the Insured shall not release the Company of its liability hereunder.

EXCLUSIONS: Coverage under this policy does not apply to any dishonest, fraudulent, criminal or malicious act or omission of the Insured.

CO-INSURANCE: If the Insured has other insurance against a loss covered by this policy, the Company shall not be liable under this policy for a greater proportion of such loss than the limit of liability stated in this policy bears to the total limit of liability of all valid and collectible insurance against such loss.

CANCELLATION: This policy may be cancelled by the Company by mailing thirty (30) days written notice to the Insured and may be cancelled by the Insured by surrender thereof to the Company or any of its agents or by mailing to the Company thirty (30) days written notice and this policy shall be deemed cancelled and the Policy Period terminated upon such return or at the expiration of said thirty (30) days. A pro rata return premium shall be allowed on cancellation.

CONFORMITY WITH STATUTES: Terms of this policy which are in conflict with the statutes of the jurisdiction in which the policy is issued are hereby amended to conform to such statutes and any terms required by such statutes but omitted herefrom are hereby incorporated herein.

EFFECTIVE DATE: 01/15/2020 through 01/15/2024

By Ozgur Karakalya Attorney-in-Fact

S-439

Bond No. 964131134
FOR OFFICE USE ONLY
Approved by Department of State:

STATE OF FLORIDA BOND OF
NOTARY PUBLIC OR
ONLINE NOTARY PUBLIC

Secretary of State
Notary Commissions
Form DSC 20-1, R, 10-7-001, F.A.C. effective 01/2000

STATE OF FLORIDA

KNOW ALL MEN BY THESE PRESENTS, That we: _____ as Principal, and
_____ (Name of Registrant)
The Ohio Casualty Insurance Company 800 843 6446
(Imprint name of Surety Company) (Telephone Number)

as Surety Company, give bond payable to any individual who may be harmed as a result of a breach of duty by said applicant acting in his/her official capacity as a Notary Public OR Online Notary Public in the amount of Twenty-Five Thousand Dollars (\$25,000) as assurance for the due discharge of the duties of his/her office of Notary Public OR Online Notary Public and we do bind ourselves, and each of our heirs, executors and administrators, jointly and severally, Liability under this bond is limited to \$7500 for acts performed in the capacity of a Notary Public pursuant to section 117.01(7)(a), Florida Statutes.

Applicant was, on the date of issuance of Notary Public commission, bonded in and for the State of Florida as a Notary Public of Florida, to hold office for the term of four years in accordance with the Constitution and Laws of this State.

Now, therefore, if said applicant shall faithfully discharge the duties of the office of a Notary Public or Online Notary Public, as prescribed by law, then this obligation shall be void.

By: _____ (Signature of Registrant)

Signed and sealed the 15 day of January 2020

The Ohio Casualty Insurance Company
(Name of Surety Company)
80 Maple Avenue, Newark, NJ 07102
(Address of Surety Company)
LOC Insurance Services, LLC
(Name of Bonding Agency or Company)
10100 W. Lantana Road #200 Coral Springs, FL 33066
(Address of Bonding Agency or Company)

By: _____ (Signature of Florida Licensed Agent)
W006379
(Florida Licensed Agent Number)
Ozgur Karakalya
(Printed name of Florida Licensed Agent)

Section 811.23(1)(b), F.S. "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

This bond shall be for Twenty-Five Thousand Dollars (\$25,000).
After execution by surety company, the bond must be submitted to the Department of State for approval
and filed before issuance of the registration of online notary public.

Becoming a Remote Online Notary

Continued

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Review the applicable legislation and statutes relating to RON
 - Chapter 2019-71 of the Laws of Florida
 - Florida Administrative Code 1N-7001
 - Notaries Public - Chapter 117, Florida Statutes

Becoming a Remote Online Notary

Continued

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Review the applicable legislation and statutes relating to RON
 - Curative Statutes:
 - 694.08 and 95.231 have both been revised to cure the lack of an acknowledgment after 7 and 5 years respectively
 - 695.28 is a cure-out for any failure to comply with Florida’s RON law
 - 695.03(4) states that the affixing of a seal or electronic equivalent establishes that the acknowledgment was done in compliance with this state, another state, or a foreign country

Becoming a Remote Online Notary

Continued

To apply to be a Remote Online Notary (“RON”) in the State of Florida, you must:

- Understand that your RON commission will expire with your Notary Public Commission
 - <http://notaries.dos.state.fl.us/>

Commission Detail

Notary ID:	1195592
Last Name:	Hersem
First Name:	Amanda
Middle Name:	K
Birth Date:	10/16/XX
Transaction Type:	REN
Certificate:	GG 349444
Status:	ACT
Issue Date:	07/29/19
Expire Date:	07/28/23
Bonding Agency:	Huckleberry Notary Bonding, Inc.

Becoming a Remote Online Notary

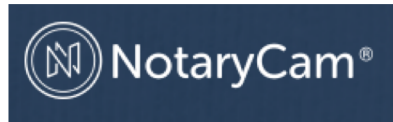
- When you're ready to apply, you'll find a handy checklist of what you'll need to send to the Department of State in the handouts section of these materials

Poll Question #1

Are you already a Florida RON notary?



How a RON Closing will work



How a RON Closing will work

- Remote Online Closing
- In Person Electronic Notarization (IPEN) Closing
- Hybrid Closing

How a RON Closing will work



How a RON Closing will work

Review and Sign Documents

VA DEED OF TRUST.PDF

PAGE 3 OF 6

Please fill out any relevant fields on this document.


Security instrument is recorded to secure unpaid; Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan

(NMLS #:) (NMLS #:)

VIRGINIA- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

354.60 Page 3 of 15

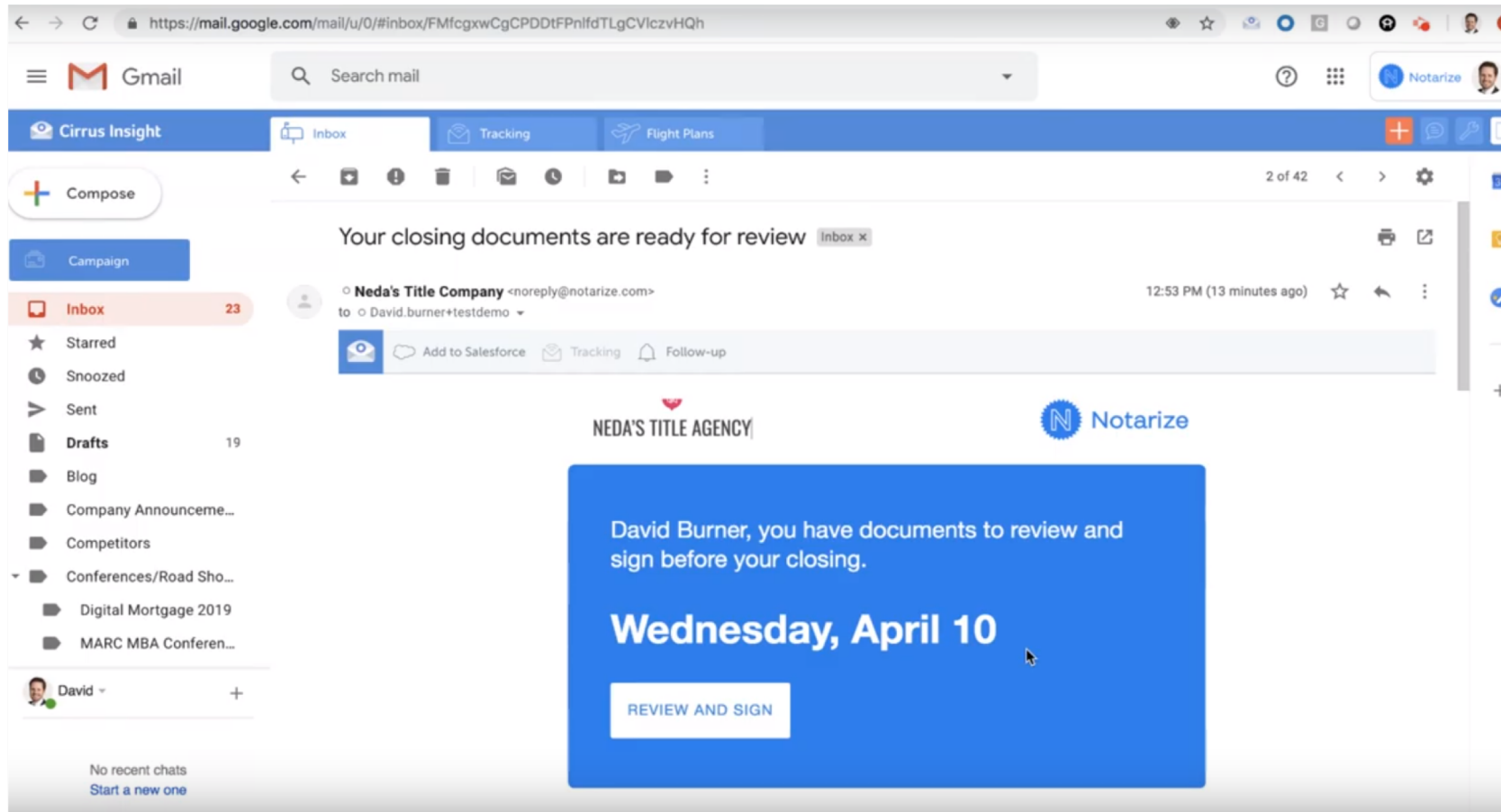
Initials:  DB **Sign in Notary Meeting** Form 3047 1/01

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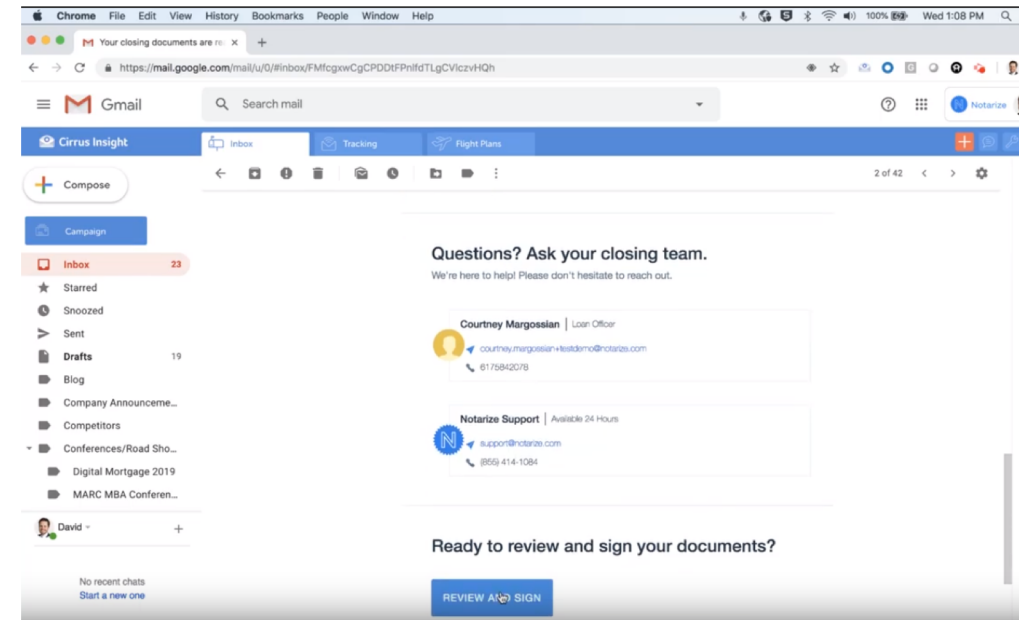
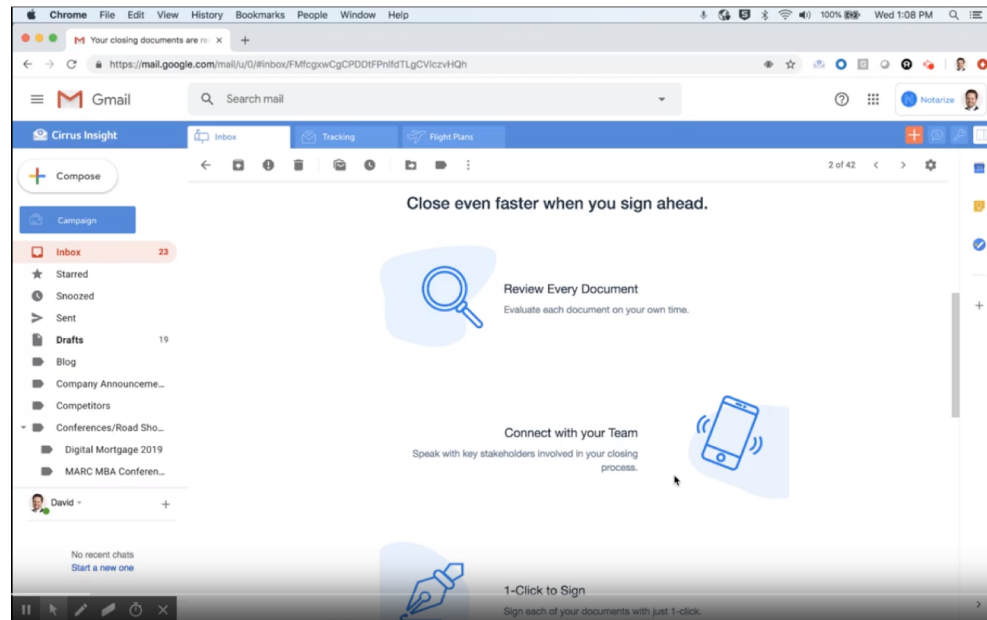
Document 3 of 3

COMPLETE

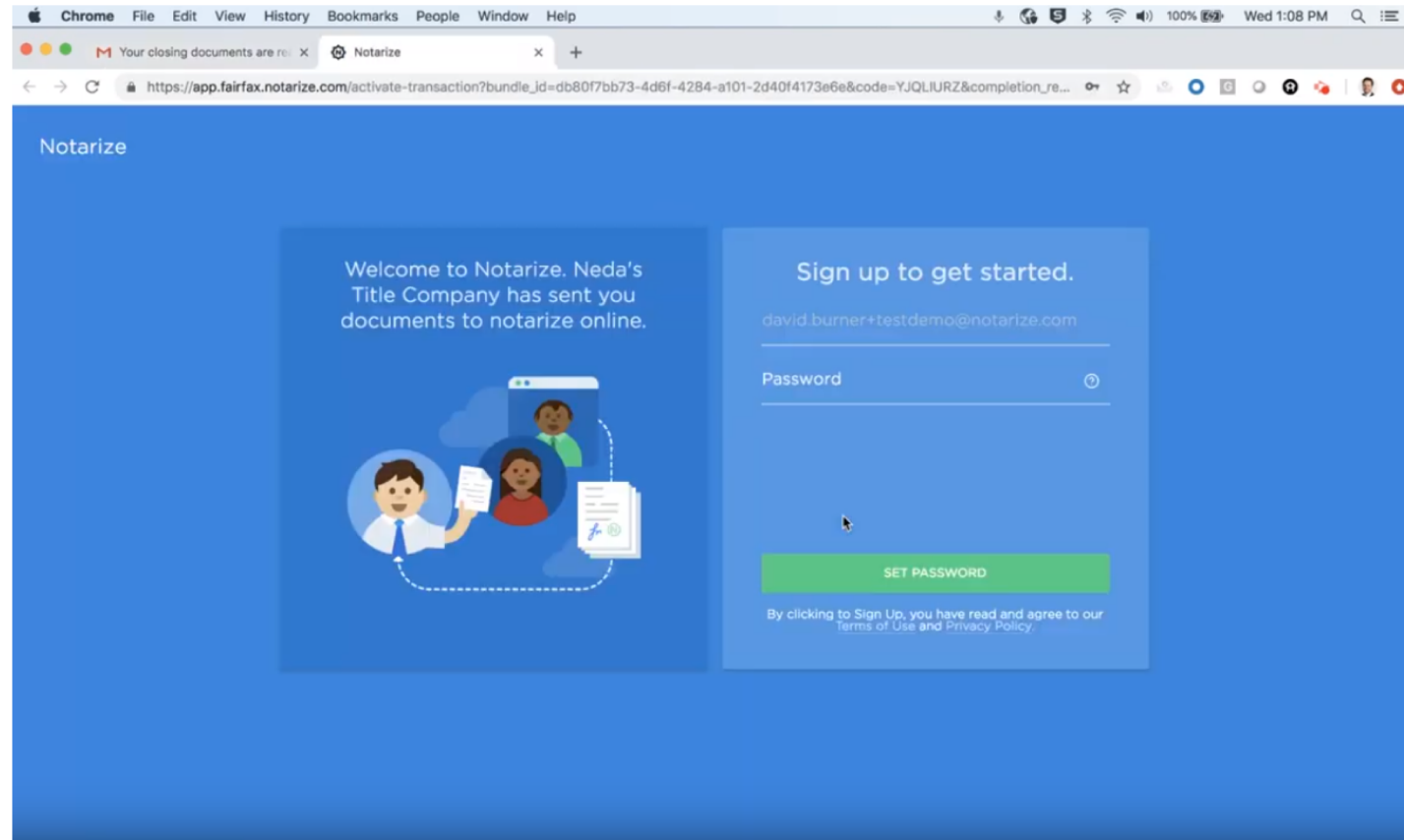
How a RON Closing will work



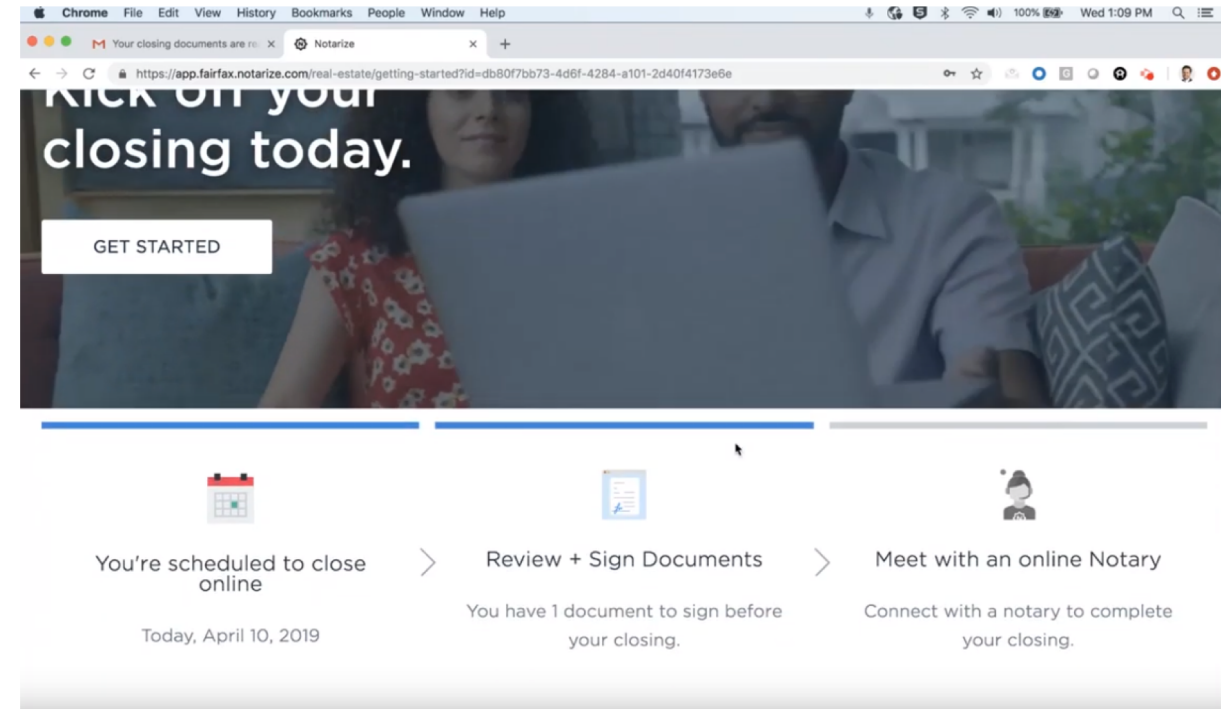
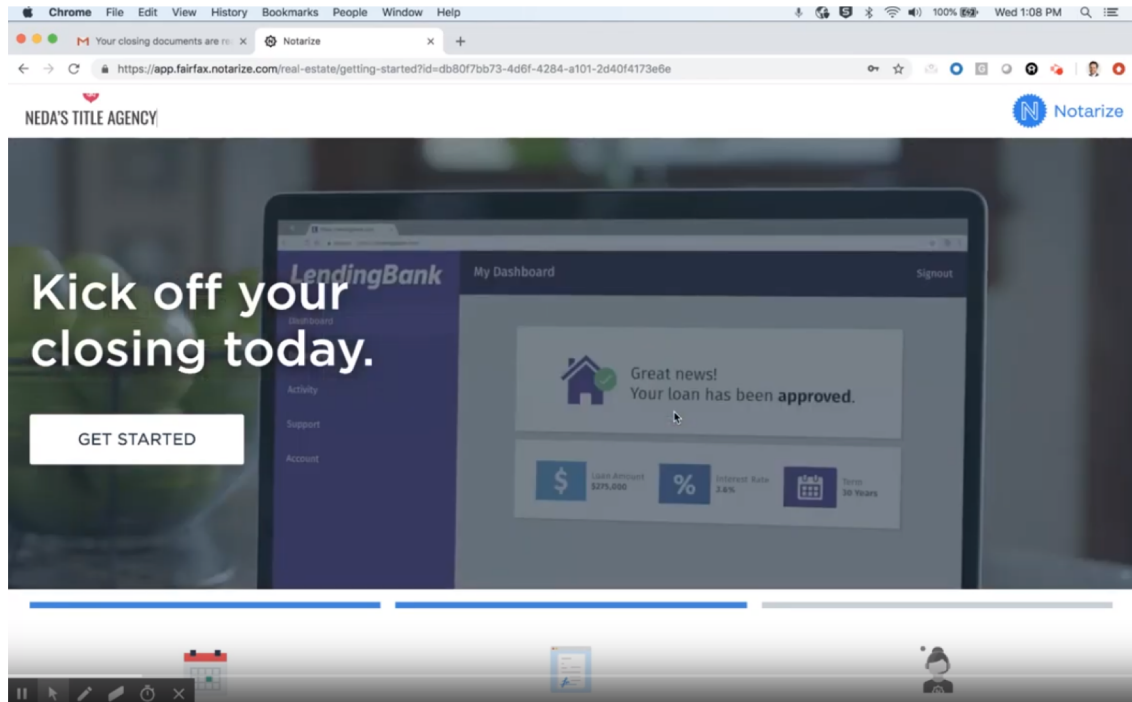
How a RON Closing will work



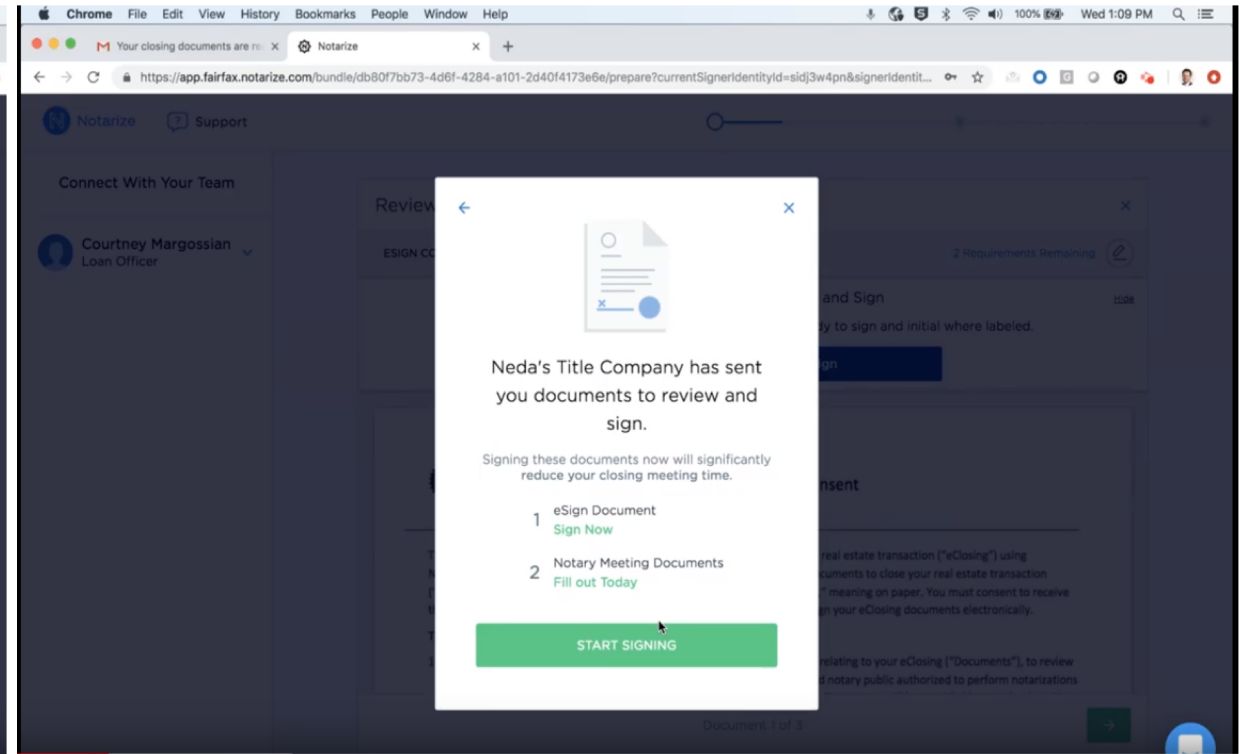
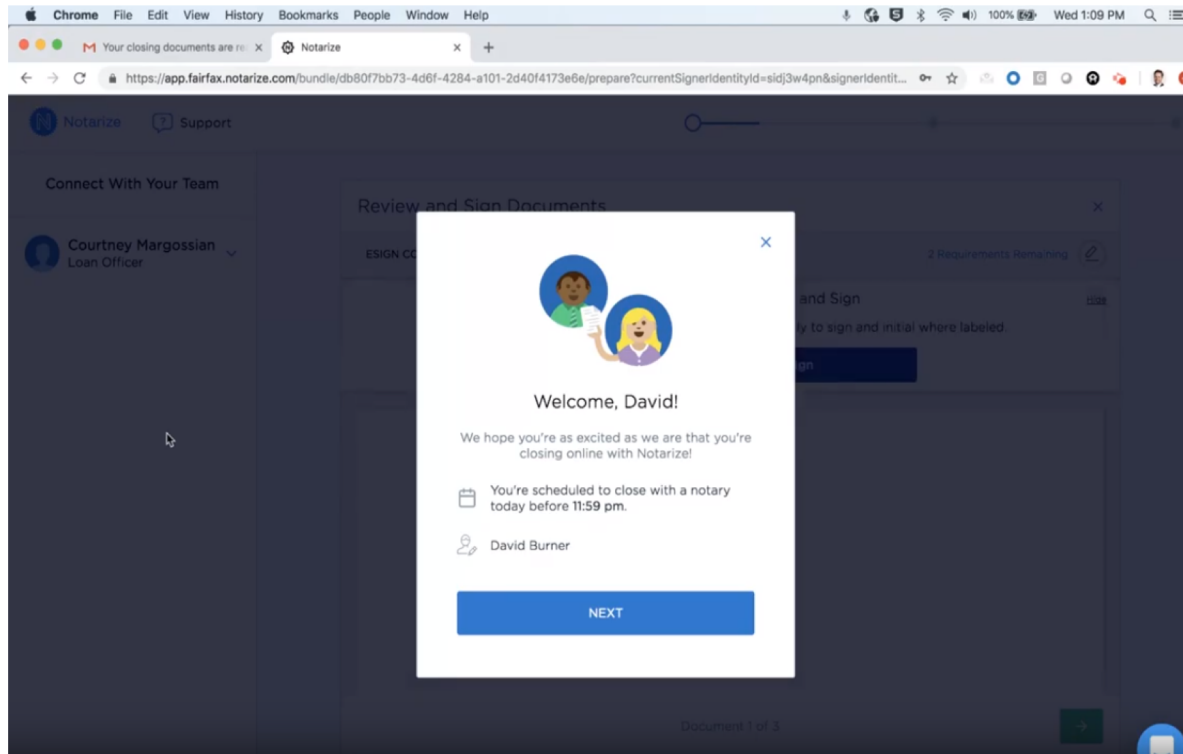
How a RON Closing will work



How a RON Closing will work



How a RON Closing will work



How a RON Closing will work

The screenshot displays the Notarize web application interface within a Chrome browser. The address bar shows the URL: <https://app.fairfax.notarize.com/bundle/db80f7bb73-4d6f-4284-a101-2d40f4173e6e/prepare?currentSignerIdentityId=sidj3w4pn&signeridentit...>. The interface includes a sidebar on the left with the Notarize logo, a support link, and a section titled "Connect With Your Team" featuring a user profile for Courtney Margossian, Loan Officer. The main content area is titled "Review and Sign Documents" and shows a document titled "ESIGN CONSENT FORM - SIGNER 1" on "PAGE 1 OF 2". It indicates "2 Requirements Remaining". The document content includes a signature line for "David Burner, Acknowledge and Sign" and a statement: "I have reviewed and approve this document and am ready to sign and initial where labeled." Below this is a blue button labeled "Acknowledge and Sign". The document also features the Notarize logo and the title "E-Sign Disclosure and Consent". The text of the consent form explains the process of completing a real estate transaction using Notarize's platform and states that the user is entitled to receive certain information in writing. It includes a section titled "Terms of this Consent" with a list of terms. The bottom of the document shows "Document 1 of 3" and a green arrow button.

Chrome File Edit View History Bookmarks People Window Help

Your closing documents are re: x Notarize

<https://app.fairfax.notarize.com/bundle/db80f7bb73-4d6f-4284-a101-2d40f4173e6e/prepare?currentSignerIdentityId=sidj3w4pn&signeridentit...>

Notarize Support

Connect With Your Team

Courtney Margossian
Loan Officer

Review and Sign Documents

ESIGN CONSENT FORM - SIGNER 1 PAGE 1 OF 2 2 Requirements Remaining

David Burner, Acknowledge and Sign

I have reviewed and approve this document and am ready to sign and initial where labeled.

Acknowledge and Sign

Notarize E-Sign Disclosure and Consent

This Consent provides you with important information about completing your real estate transaction ("eClosing") using Notarize's online platform (our "Platform"). In connection with signing the documents to close your real estate transaction ("eClosing"), you are entitled by law to receive certain information "in writing," meaning on paper. You must consent to receive this information electronically instead. You must also consent if you wish to sign your eClosing documents electronically.

Terms of this Consent.

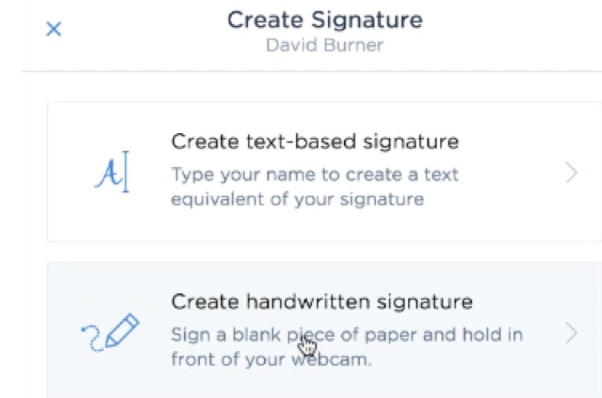
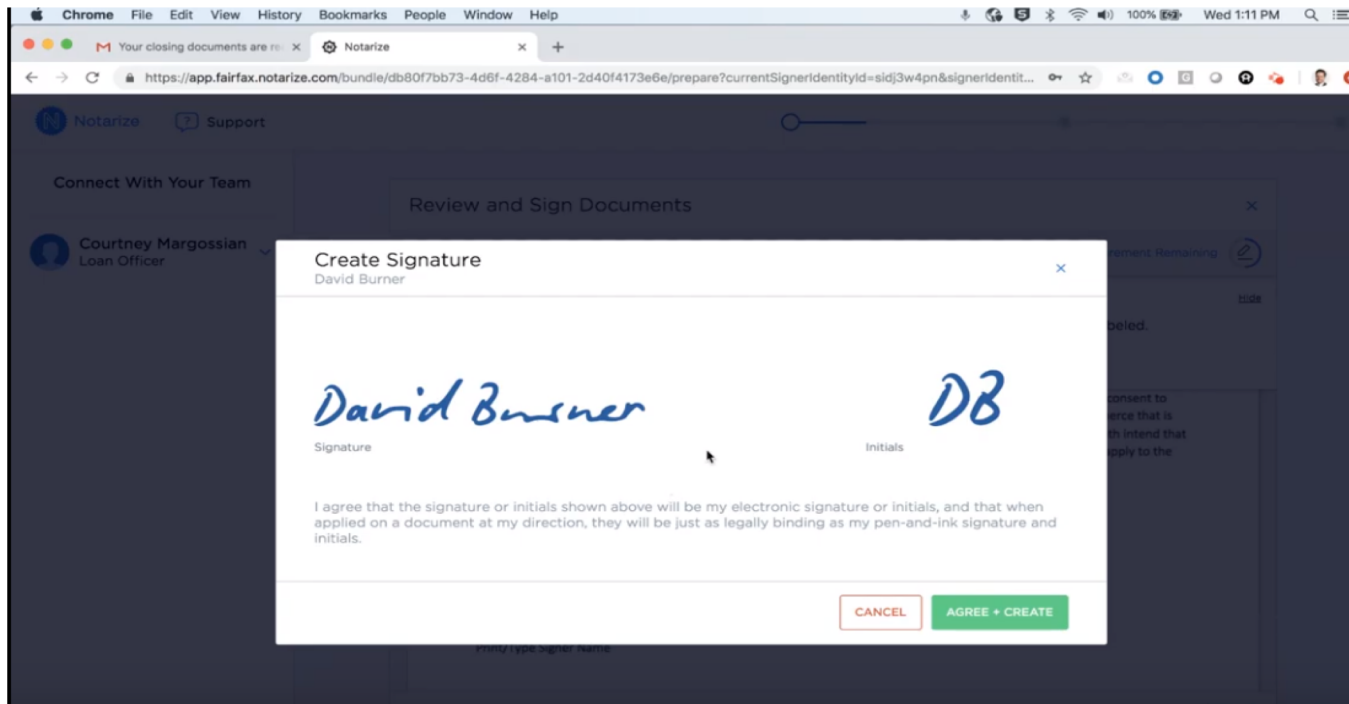
1. **The eClosing.** Our Platform allows you to view all documents and notices relating to your eClosing ("Documents"), to review and e-sign Documents online, to connect as required with a commissioned notary public authorized to perform notarizations

Document 1 of 3

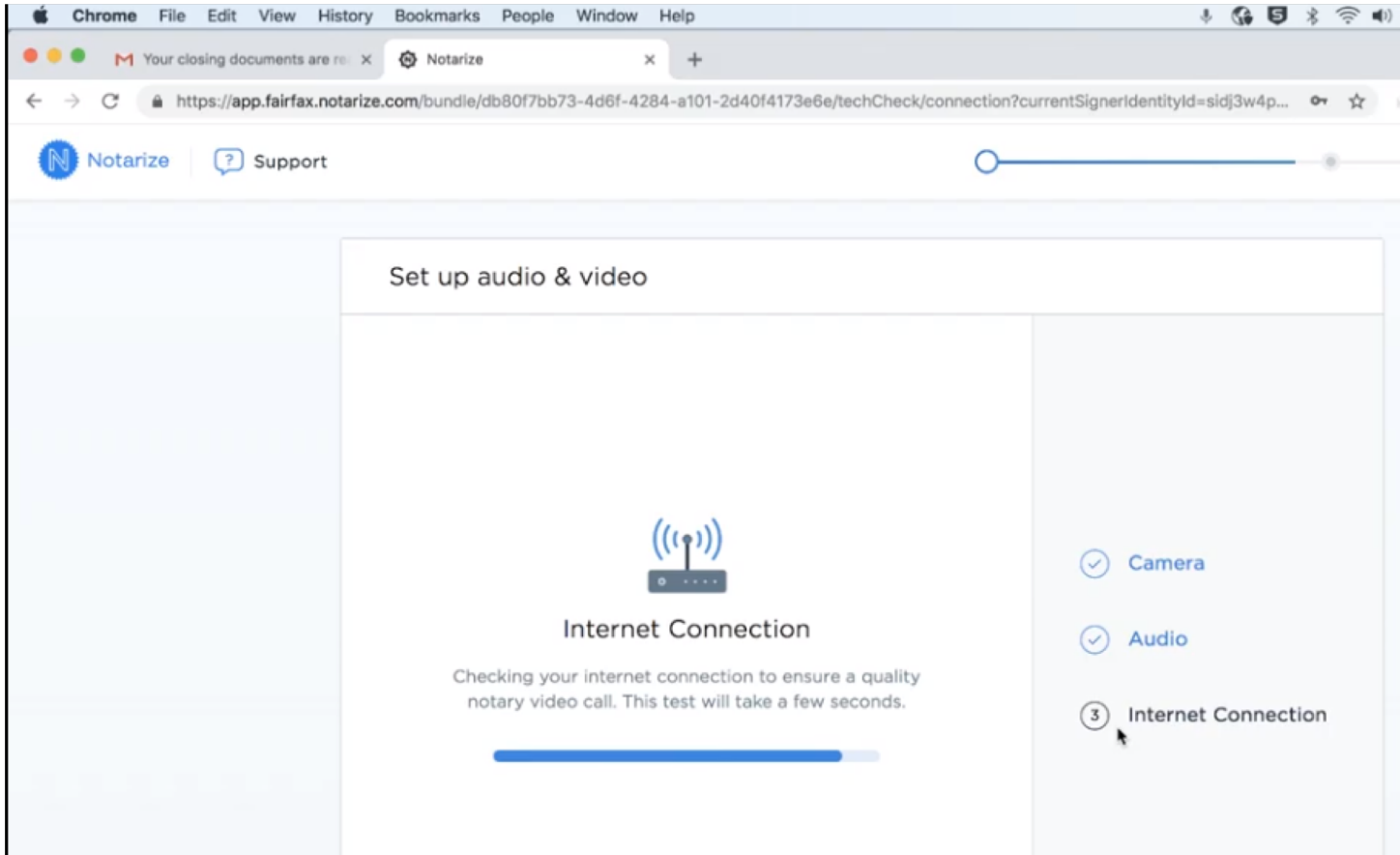
How a RON Closing will work

The screenshot shows a web browser window with the Notarize application. The browser's address bar displays the URL: `https://app.fairfax.notarize.com/bundle/db80f7bb73-4d6f-4284-a101-2d40f4173e6e/prepare?currentSignerIdentityId=sidj3w4pn&signeridentit...`. The Notarize logo and a "Support" link are visible in the top left. A sidebar on the left, titled "Connect With Your Team", lists "Courtney Margossian, Loan Officer". The main content area is titled "Review and Sign Documents" and shows "ESIGN CONSENT FORM - SIGNER 1" on "PAGE 2 OF 2", with "2 Requirements Remaining". The document text reads: "David Burner, Acknowledge and Sign. I have reviewed and approve this document and am ready to sign and initial where labeled." Below this is a blue "Acknowledge and Sign" button. A paragraph of legal text follows, stating that the user acknowledges and agrees to the electronic communications provided in connection with a transaction. At the bottom of the document, there are two fields: "DAVID BURNER" (labeled "Signer Signature") and "TODAY'S DATE" (labeled "Dated"). Below these is a line for "Print/Type Signer Name". The footer of the document area indicates "Document 1 of 3" and includes a green arrow button.

How a RON Closing will work



How a RON Closing will work



TIME FOR A TECH CHECK

How a RON Closing will work

The screenshot shows a web browser window with the Notarize application. The browser's address bar displays the URL: `https://app.fairfax.notarize.com/bundle/db80f7bb73-4d6f-4284-a101-2d40f4173e6e/verify?currentSignerIdentityId=sidj3w4pn&signerIdentityI...`. The Notarize interface includes a header with the company logo, a 'Support' link, and a progress bar. The main content area is titled 'Verify Your Identity' and contains a form for identity verification. The form includes fields for Name (David, Middle, Burner), Date of Birth (January, 1, 1980), Last 4 SSN (masked with stars), Address (1015 K Street Northwest, Washington, District Of Columbia, 20001, United States), and a privacy notice. A tooltip on the right explains that Notarize uses the last four digits of the Social Security Number for secure identity confirmation.

Chrome File Edit View History Bookmarks People Window Help

Your closing documents are re: x Notarize

`https://app.fairfax.notarize.com/bundle/db80f7bb73-4d6f-4284-a101-2d40f4173e6e/verify?currentSignerIdentityId=sidj3w4pn&signerIdentityI...`

Notarize Support

Verify Your Identity

Next we're going to ask you a few questions to validate your identity -- In order to generate these personalized questions, you must first provide the details below.

Name David Middle Burner

Date of Birth January 1 1980

Last 4 SSN * * * - * * - 0 0 0 0

Address 1015 K Street Northwest

Address line 2

Washington

District Of Colu... 20001

United States

Is my information secure?

Notarize only uses the last four digits of your Social Security Number to securely confirm your identity, in accordance with the legal standard for online notarization. We never store this information. [Privacy Policy](#).

How a RON Closing will work

The screenshot shows a web browser window with the Notarize application. A modal titled "Verify Your Identity" is open, displaying two questions for identity verification. The first question asks for a zip code, and the second question asks for an address. The interface includes a progress bar at the top of the modal and a close button in the top right corner.

Verify Your Identity

Question 1 of 5

David: Which one of the following zip codes is associated with you?/ Here we have included more text for QA to test an extremely long question.

- ☐ 49993
- ☐ 49184
- ☐ 49268
- ☐ CORRECT: 49230
- ☐ None Of The Above

Question 2 of 5

David: Which one of the following addresses is associated with you?

How a RON Closing will work

The screenshot shows a web browser window with the Notarize application. The page title is "Verify Your Identity". At the top, there is a progress bar and a "Support" link. The main content area features a placeholder image of a Massachusetts Driver's License. Below the image, a text prompt reads: "For security, we must capture your photo ID for verification by a notary. Please select any valid unexpired form." To the left of this prompt are five radio button options: "Drivers License", "Passport Books", "US ID Card", "State ID, Passport Card, Alien Registration Card", and "Other". Below the "Other" option is a text input field containing "Certificate of US Citizenship or Naturalization". To the right of the radio buttons is a "Primary ID" section with two numbered options: "1 Front" and "2 Back". At the bottom center of the form is a green "TAKE PHOTO" button. The browser's address bar shows the URL: "https://app.fairfax.notarize.com/bundle/db80f7bb73-4d6f-4284-a101-2d40f4173e6e/id_check/primary_front?currentSignerIdentityId=sidj..."

How a RON Closing will work

Chrome File Edit View History Bookmarks People Window Help

Inbox (13) - david.burner@not... x Notarize x +

https://app.fairfax.notarize.com/meeting/me3ngmazn

2-ClosingDisclosure.pdf 2 of 10 Actions Completed

David Burner, Acknowledge and Sign

I have reviewed and approve this document and am ready to sign and initial where labeled.

Acknowledge and Sign

Closing Disclosure *This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

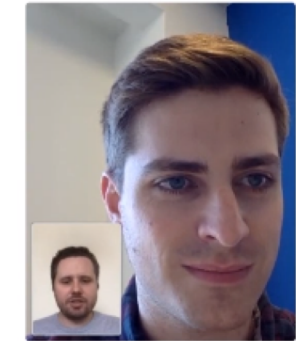
Closing Information	Transaction Information	Loan Information
Date Issued 4/15/2013 Closing Date 4/15/2013 Disbursement Date 4/15/2013 Settlement Agent Epsilon Title Co. File # 12-3456 Property 456 Somewhere Ave Anytown, ST 12345 Sale Price \$180,000	Borrower Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 Seller Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345 Lender Ficus Bank	Loan Term 30 years Purpose Purchase Product Fixed Rate Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # 123456789 MIC # 000654321

Loan Terms	Can this amount increase after closing?
Loan Amount \$162,000	NO
Interest Rate 3.875%	NO
Monthly Principal & Interest \$761.78 <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	NO

Does the loan have these features?

Ryan MacInnis
Virginia
010203
SIGNER INFO CONNECT
SIGNING AS...
David Burner

How a RON Closing will work



Ryan MacInnis
Virginia
010203

Courtney Margossi...
Loan Officer

Connected

2-ClosingDisclosure.pdf

2 of 10 Actions Completed

David Burner, Acknowledge and Sign

I have reviewed and approve this document and am ready to sign and initial where labeled.

Acknowledge and Sign

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information	Transaction Information	Loan Information
Date Issued 4/15/2013 Closing Date 4/15/2013 Disbursement Date 4/15/2013 Settlement Agent Epsilon Title Co. File # 12-3456 Property 456 Somewhere Ave Anytown, ST 12345 Sale Price \$180,000	Borrower Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 Seller Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345 Lender Ficus Bank	Loan Term 30 years Purpose Purchase Product Fixed Rate Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # 123456789 MIC # 000654321

Loan Terms	Can this amount increase after closing?
Loan Amount	\$162,000 NO
Interest Rate	3.875% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$761.78 NO

Does the loan have these features?

How a RON Closing will work

2-ClosingDisclosure.pdf 4 of 10 Actions Completed

? loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

DISCLOSURE
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@ epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

David Burner * 04/11/2019
Applicant Signature Date

Co-Applicant Signature Date

CLOSING DISCLOSURE PAGE 5 OF 5 • LOAN ID # 123456789

How a RON Closing will work



00:12

Ryan MacInnis
Virginia
010203

SIGNER INFO CONNECT

SIGNING AS...

David Burner

David Burner
SIGNATURE



VA Deed of Trust.pdf

10 of 10 Actions Completed

[SPACE BELOW THIS LINE FOR ACKNOWLEDGMENT]

STATE OF _____

COUNTY OF _____

The foregoing instrument was acknowledged before me on this _____, by _____

Ryan MacInnis

Notary Public

My Commission Expires: _____



How a RON Closing will work

VA Deed of Trust.pdf 10 of 10 Actions Completed

Document is completed
[space below this line for Acknowledgment]

STATE OF _____
COUNTY OF _____

The foregoing instrument was acknowledged before me on this _____, by _____

Ryan MacInnis
Notary Public

My Commission Expires: _____

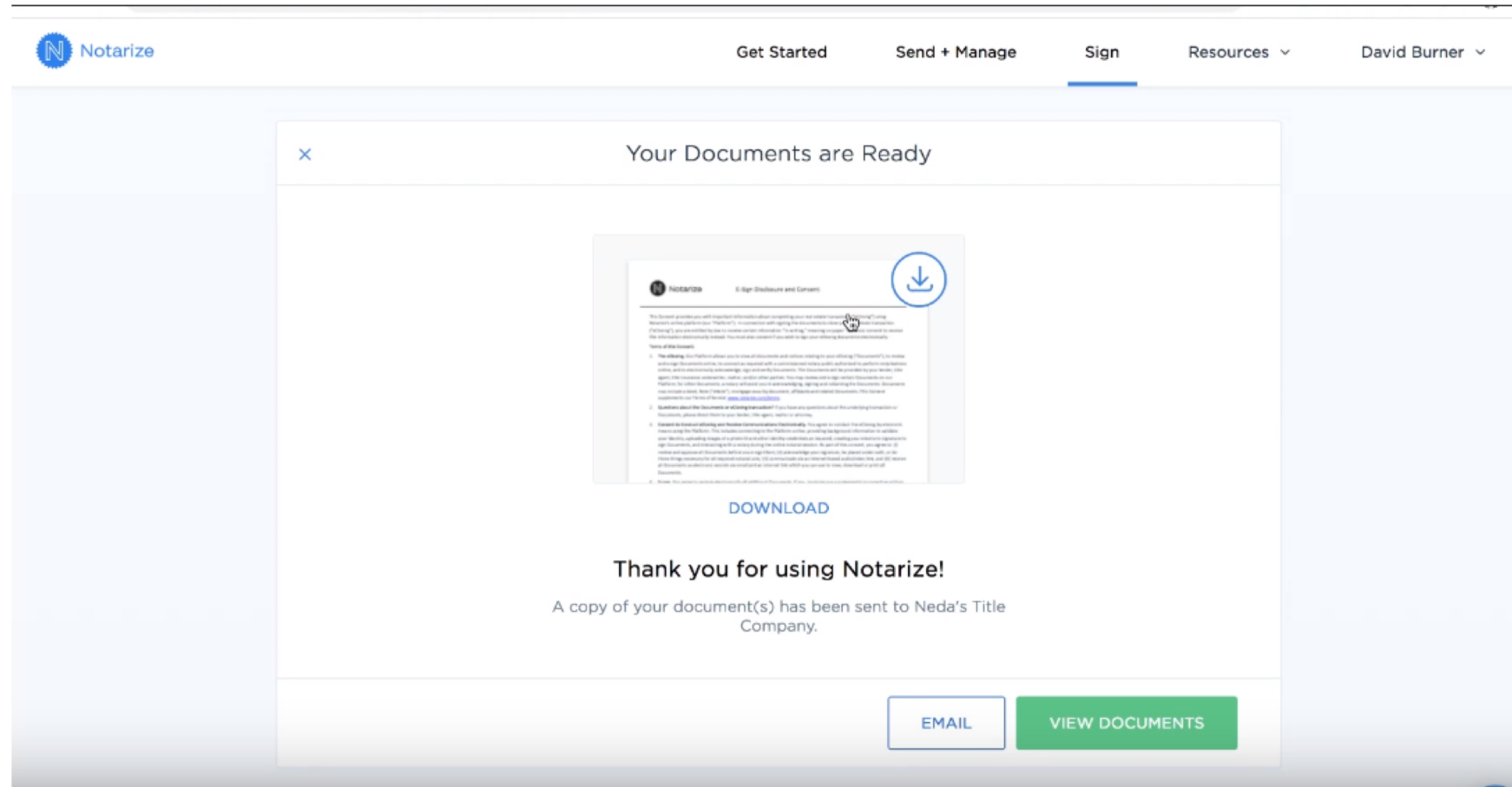
David Burner
SIGNATURE

David Burner

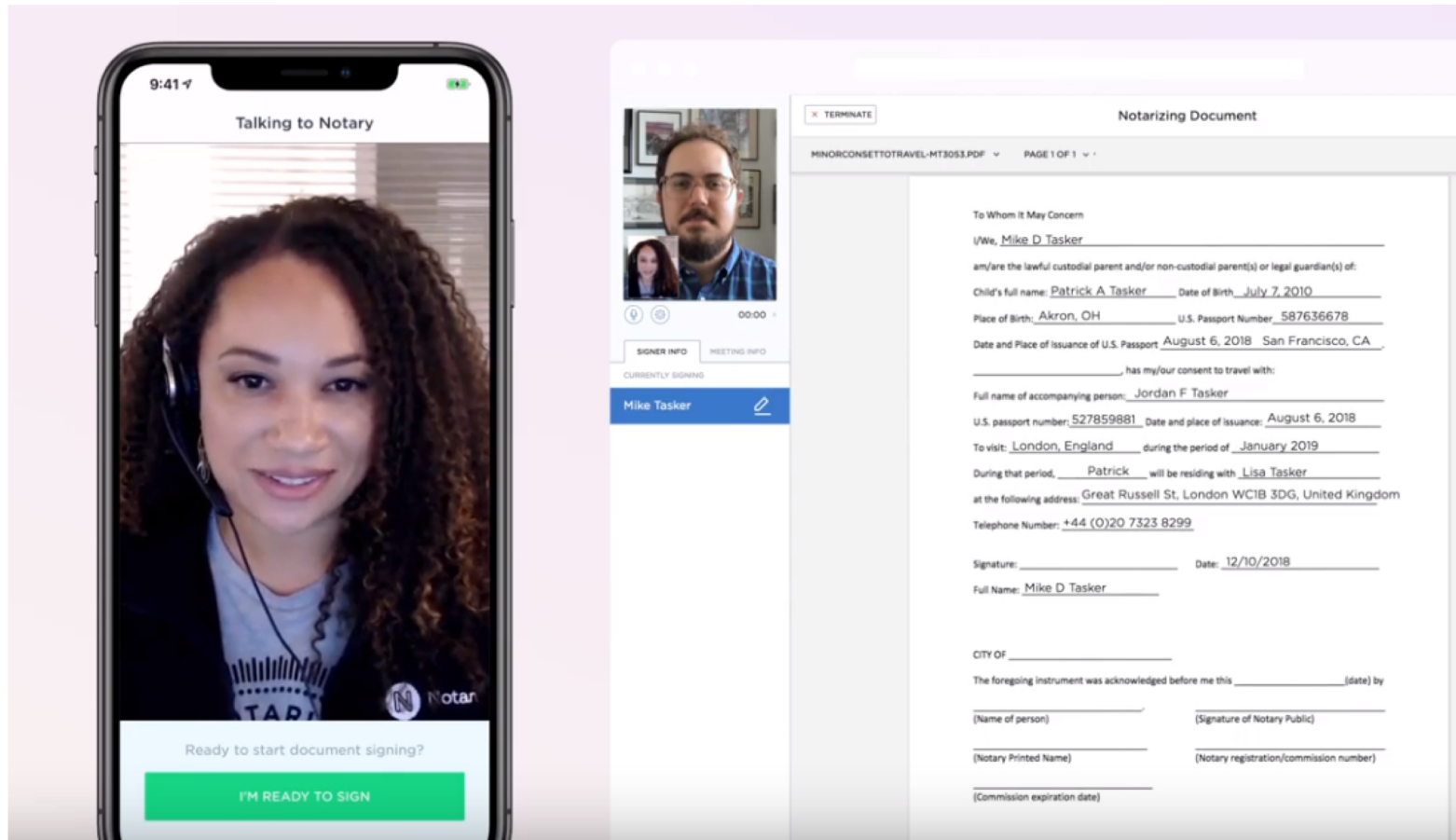
WFG National Title Insurance Company
a Williston Financial Group company

NOTARY McNOTARSON
COMMONWEALTH OF VIRGINIA
NOTARIZE • NOTARIZE • NOTARIZE • NOTARIZE • NOTARIZE
COMMISSION NUMBER 20191201
EXPIRES ON DECEMBER 1, 2019
ELECTRONIC NOTARY PUBLIC

How a RON Closing will work



How a RON Closing will work



Mobile App Interface:

9:41

Talking to Notary

Ready to start document signing?

I'M READY TO SIGN

Desktop Interface:

Notarizing Document

MINORCONSETTOTRAVEL-MT3053.PDF PAGE 1 OF 1

To Whom It May Concern

I/We, Mike D Tasker

am/are the lawful custodial parent and/or non-custodial parent(s) or legal guardian(s) of:

Child's full name: Patrick A Tasker Date of Birth: July 7, 2010

Place of Birth: Akron, OH U.S. Passport Number: 587636678

Date and Place of Issuance of U.S. Passport: August 6, 2018 San Francisco, CA

_____ has my/our consent to travel with:

Full name of accompanying person: Jordan F Tasker

U.S. passport number: 527859881 Date and place of issuance: August 6, 2018

To visit: London, England during the period of January 2019

During that period, Patrick will be residing with Lisa Tasker

at the following address: Great Russell St, London WC1B 3DG, United Kingdom

Telephone Number: +44 (0)20 7323 8299

Signature: _____ Date: 12/10/2018

Full Name: Mike D Tasker

CITY OF _____

The foregoing instrument was acknowledged before me this _____ (date) by

(Name of person)

(Signature of Notary Public)

(Notary Printed Name)

(Notary registration/commission number)

(Commission expiration date)

Poll Question #2

Which RON Service Provider are you using?

- Notarize.com
- NotaryCam
- Pavaso
- Other (please send a comment as to who you are using)
- None

How a RON Closing will work

RON Service Providers will:

- Have a fee for their services
 - Department of Financial Services requires that this cost is rolled into your settlement fee
- Provide your electronic notary seal
- Assist in party identification
- Keep the tamper-proof electronic record

How a RON Closing will work

Who can be where during a RON session under FL law?

- Primary signatory can be anywhere in the world
- Witnesses can be anywhere in the United States
- States vary as to their requirements regarding where the Remote Online Notary must be
 - Florida and Texas require the Notary to be located in the state where they are commissioned

How a RON Closing will work

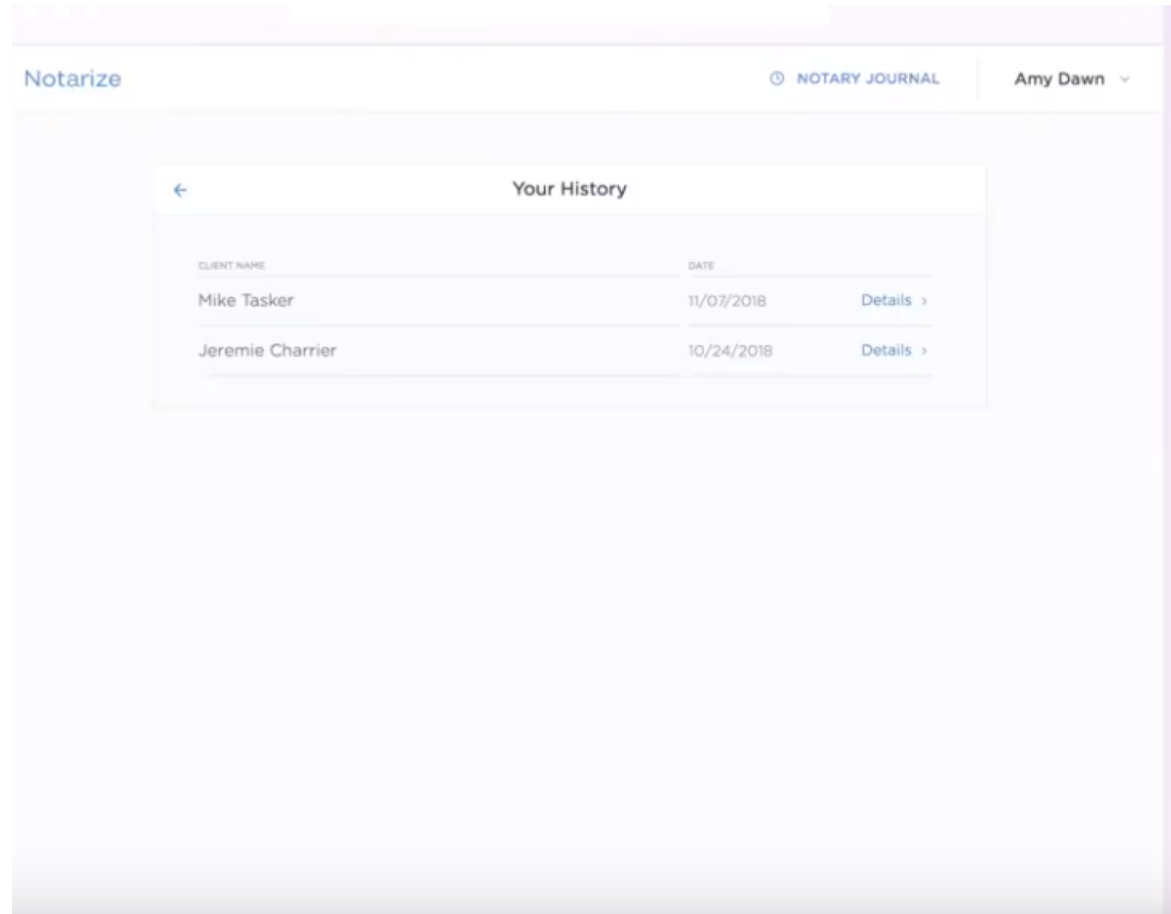
For authentication purposes:

- Signatories and witnesses subject to knowledge-based authentication (“KBA”) must be US Citizens or legal residents
- Signatories personally known to the Notary are not required to go through KBA
- Witnesses in the presence of the Signatory are not required to go through KBA but must state their name and address on the record

RON Notary Rights and Responsibilities

- RON Notary may charge a fee not to exceed \$25
- RON Notaries are required to keep a secure, backed up transaction journal that includes details about each RON session
- The transaction journal must be kept securely without alteration for 10 years

RON Notary Rights and Responsibilities



The screenshot shows the 'Notarize' web application interface. At the top, there is a header with the 'Notarize' logo on the left, a 'NOTARY JOURNAL' link in the center, and a user profile 'Amy Dawn' with a dropdown arrow on the right. Below the header is a section titled 'Your History' with a back arrow icon. This section contains a table with two columns: 'CLIENT NAME' and 'DATE'. There are two entries in the table. The first entry is for 'Mike Tasker' on '11/07/2018', with a 'Details >' link to its right. The second entry is for 'Jeremie Charrier' on '10/24/2018', also with a 'Details >' link to its right.

CLIENT NAME	DATE	
Mike Tasker	11/07/2018	Details >
Jeremie Charrier	10/24/2018	Details >

RON Notary Rights and Responsibilities

- RON Notaries must provide electronic copies of the documents signed and provide access to the audio-visual record to select parties
- RON Notaries may charge up to \$20 per transaction record for making and delivering copies but must notify the parties of the charge prior to making the copies

Poll Question #3

Have you ever been a victim of Cybercrime?

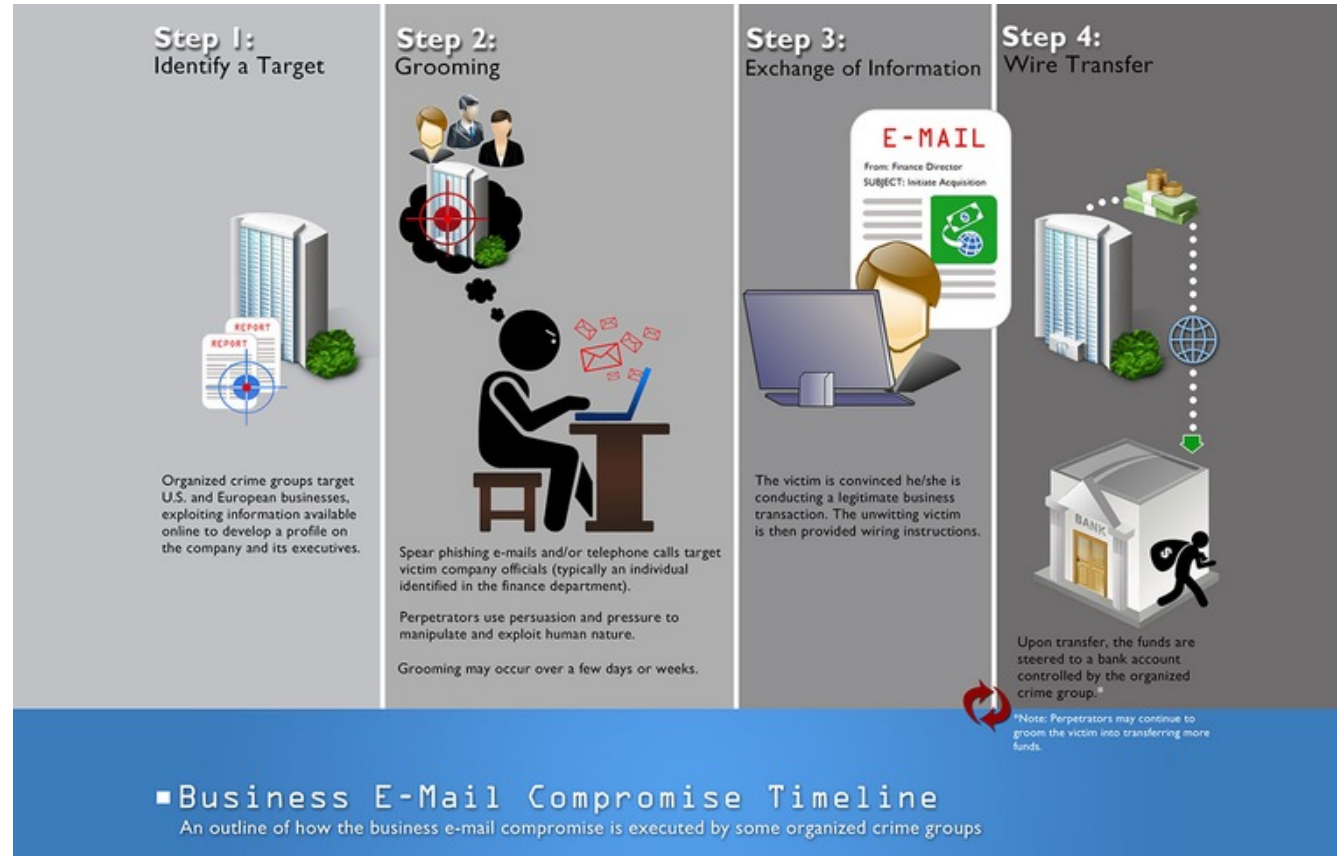


Current Trends in Cyberfraud and Cybersecurity

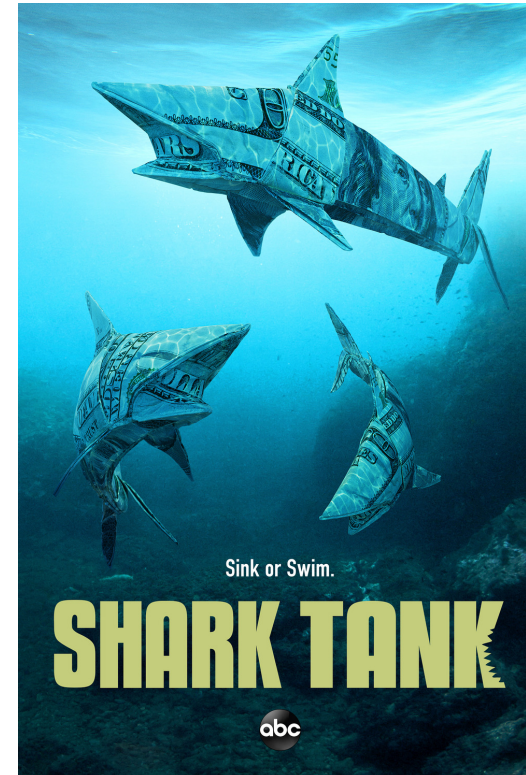
- Be sure your RON Notary is authentic
- Be sure your RON Service Provider is appropriately vetting signatories and witnesses
- RON is new but is subject to old schemes
 - Wire Fraud
 - Social Engineering and Business Email Compromise

Current Trends in Cyberfraud and Cybersecurity

Credit to the FBI for the graphic



Current Trends in Cyberfraud and Cybersecurity



Current Trends in Cyberfraud and Cybersecurity

The Usual Suspects

- Phishing
- Spearphishing
- Smishing
- Pharming
- Malware
- Ransomware



Current Trends in Cyberfraud and Cybersecurity

Prevention is key!

- Two-step authentication
- Communication with all parties to the transaction
- Procedures
- Training and testing
- ALTA Best Practices <https://www.alta.org/best-practices/>

Remote Online Notarization and Cybersecurity in Title Transactions

A Webinar

Approved by DFS - 1 Hour CE

- Course No.: 112015

Florida Bar - 1 Hour Technology CLE

- Course No.: 2001613N

Email Amanda with Questions: ahersem@wfgnationaltitle.com