

# Title Company RON Underwriter Approval Checklist

Ordered for typical underwriter review: platform and policy first, then signer eligibility and tech readiness.

**Important:** Operational aid only. Follow your state's RON rules, your underwriter's requirements, and your company policies.

## 1) Underwriter / Investor Requirements (Confirm before scheduling)

	Item	Notes / Evidence
<input type="checkbox"/>	Underwriter/investor permits remote online notarization for this file type and jurisdiction.	Policy reference, email, or underwriting bulletin attached.
<input type="checkbox"/>	Required RON platform/provider is identified and approved (if specified).	Platform name/version; approval reference.
<input type="checkbox"/>	Underwriter requirements for identity verification, recording retention, and audit trail are known.	List required elements; retention period if provided.
<input type="checkbox"/>	Any witness requirements (who provides, how joined) are confirmed per underwriter/state.	Witness type, count, and participation method.

## 2) State / Jurisdiction Fit (Notary commissioning + signer location rules)

	Item	Notes / Evidence
<input type="checkbox"/>	Notary is properly commissioned and authorized for RON in their commissioning state.	Commission state; authorization status.
<input type="checkbox"/>	Signer location is permitted for this RON session (per state rules/platform).	Signer city/state/country; confirm allowed.
<input type="checkbox"/>	Receiving agency/recorder acceptance is verified when relevant (county, court, etc.).	Acceptance confirmation or checklist used.

## 3) Document Set Fit (Recording and package readiness)

	Item	Notes / Evidence
<input type="checkbox"/>	Documents requiring notarization are identified; notarial certificates are correct for the state.	List docs and certificate type(s).
<input type="checkbox"/>	Any documents that cannot be notarized online for this scenario are flagged early.	Exceptions and plan (wet sign/hybrid).
<input type="checkbox"/>	Package is final, legible, and ready for e-signing (PDF quality, no missing pages).	Version/date/time confirmed.

## 4) RON Session Controls (Auditability)

Document a clear audit trail: identity verification, recording retention, journal entries (where required), and tamper-evident documents.

	Item	Notes / Evidence
<input type="checkbox"/>	Audio/video recording is enabled and retained per requirements.	Retention location and timeframe.
<input type="checkbox"/>	Electronic journal entry is captured (where required) with date/time and signer data.	Journal method noted.
<input type="checkbox"/>	Tamper-evident seals and document integrity controls are applied.	Platform integrity features confirmed.

## 5) Signer Eligibility (Underwriter + platform requirements)

	Item	Notes / Evidence
<input type="checkbox"/>	Signer meets underwriter eligibility criteria for RON (for example, U.S. citizen requirement if applicable).	Confirm criteria from underwriter; note any restrictions.
<input type="checkbox"/>	Signer has a valid, unexpired U.S. government-issued ID acceptable to the platform/underwriter.	ID type and expiration date confirmed.
<input type="checkbox"/>	If knowledge-based authentication (KBA) is required, signer is likely to pass (sufficient U.S. credit/history) or an approved alternative method is arranged.	KBA required? Alternative allowed? Document plan.
<input type="checkbox"/>	Signer is 18+ and can appear on camera without coercion; understands they must personally complete identity verification steps.	Any capacity/duress concerns addressed.

## 6) Signer Tech Readiness (Preflight)

Goal: prevent reschedules and reduce risk. Confirm signer is willing and able to complete the on-screen steps. This is **not** a Zoom-style meeting - the signer must complete identity verification prompts (for example, ID scan and any required questions) to proceed.

	Item	Notes / Evidence
[ ]	Signer can join from a device that has a working camera and microphone. This can be a computer/laptop or smartphone. Tablets cannot be used. Signer has access to a strong, stable internet connection.	Device type confirmed; backup plan if needed.
[ ]	Signer can use a supported browser and complete identity verification steps. For online notarizations, outdated or unsupported browsers like Internet Explorer (IE) are big no-nos due to security risks. Chrome, Safari, and Edge (latest versions) are recommended.	Browser confirmed; corporate firewall/VPN issues noted.
[ ]	Signer is comfortable operating the device and following on-screen instructions (not "tech stuck"). If signer cannot independently complete steps, plan an alternative or assisted option per platform/state policy.	Who will assist (if allowed), or alternate plan documented.
[ ]	Signer has a quiet, private location and can remain on camera for the full session.	Location confirmed; privacy concerns addressed.
[ ]	Signer understands timing expectations (typically 30 minutes) and has uninterrupted availability.	Appointment window confirmed.

## 7) Day-of Session Quick Checks

	Item	Notes / Evidence
[ ]	Signer identity verification completed successfully; no retries/exceptions beyond policy.	IV outcome logged.
[ ]	Signer reviewed key pages before notarization; any questions routed to appropriate party.	Issue log if any.
[ ]	Completed package delivered to title/escrow per agreed method; recording plan confirmed.	Delivery timestamp and method.