



The Title Company's Quick Guide to Remote Online Notarization

By Laura Scherr · Notary Force · Franklin, Tennessee

A short, practical guide for title and escrow teams: what makes a file RON-ready, what your signers need to pass, and how to book me.

1. What RON is, in one paragraph

Remote Online Notarization (RON) is a live, recorded session over a secure audio and video connection, where the signer and the notary are in different places. The signer joins from a computer, laptop, or smartphone, proves their identity on camera, and signs electronically while I notarize in real time. I perform every session from Tennessee, where I am commissioned as an online notary. The signer can be located anywhere in the world.

RON is the right call when the signer can't come to the table: an out-of-state seller, a tight funding deadline, a signer who is traveling, or a file where getting everyone in one room would cost days.

2. Is your file RON-ready?

Run through this before you schedule. If any box is unchecked, flag it early — it is much easier to fix now than during the session.

[] The lender accepts RON for this file. Lender acceptance is the first gate. If the lender won't take a remote closing, nothing else matters.

[] The underwriter accepts RON for this file — and on which platforms. Same check on the title side, especially if the property or recording jurisdiction is outside Tennessee. If your underwriter hasn't weighed in, ask before scheduling — that one step avoids a rejected recording. And ask the second question too: some underwriters only accept signings completed on specific platforms they list. If your file has to be done on one of their approved platforms, we need to know that before scheduling, not during the session.

[] The county records electronically. The signed package has to be e-recordable where it will be filed.

[] The signer has a Social Security number — and enough U.S. history behind it. Identity proofing runs against U.S. records. A signer without an SSN generally cannot pass it, and neither can someone who has an SSN but hasn't lived in the United States long enough to generate questions. In my experience, that means at least 3–5 years of U.S. residency (see Section 3).

[] The signer has a computer, laptop, or smartphone with a camera, microphone, and stable internet — and a phone handy for the ID step. Tablets don't work well for this. A computer or laptop is best, and phones actually work better than tablets.

[] The signer has a valid, unexpired government-issued photo ID — either a U.S. driver's license or a U.S. passport. Expired IDs do not pass credential analysis.

[] The signer speaks and understands English fluently. The KBA questions and the session itself are conducted in English. If not, tell me which language the signer prefers, so we can sort it out before scheduling rather than discovering it during the session.

If all seven boxes are checked, the file is ready to schedule.

3. KBA and ID rules: what your signer actually has to do

This is where most RON sessions succeed or fail, so here it is plainly.

Two checks, both required:

1. Credential analysis. First, the platform asks the signer to take a picture of their government-issued photo ID or upload one. The platform then scans it and checks that it is genuine and unexpired. On some platforms the signer holds the ID up to the camera instead — either way, the signer should always have a phone available, since the ID step often runs through it.
2. Knowledge-based authentication (KBA). The signer answers a short set of multiple-choice questions drawn from public and private records — things like past addresses or accounts. On most platforms, that means 5 questions, at least 4 correct, within about 2 minutes, with one retry if they miss. After a failed retry, the platform typically locks them out for a period (often 24 hours).

How I verify identity: I use KBA plus credential analysis. I do not use biometrics.

The three failures I see most:

1.) The signer can't pass KBA. Most failures aren't missing records — they're memory. The questions can reach far back, to old addresses, old zip codes, or cars from years ago, and most people honestly can't remember details like that. Thin credit history or years spent outside the U.S. cause failures for the opposite reason: there isn't enough U.S. history to build questions from. I don't know what questions any signer will get — they're generated by a third party through the platform, and they could be about anything.

2.) A foreign signer without an SSN. I cannot complete a RON session for a signer who cannot pass KBA, per Tennessee law. For these files, the next best step is to check with your underwriter ahead of time whether they will accept biometrics as a form of identification. A notary in a different state that allows biometric identity verification may be able to take the file. If your underwriter accepts that type of identification and you need a notary in one of those states, I can coordinate with a notary there to handle it.

3.) An expired or damaged ID. Credential analysis will reject it. Ask the signer to check the expiration date before the session, not during it.

One more thing worth knowing: every session is audio-video recorded, and I keep the session record and journal as Tennessee law requires.

4. When something goes wrong

~ Signer fails KBA: We stop and regroup. Under Tennessee's rules, once a signer fails KBA with me, I can't try again with that signer — not even on a different platform — so I look to the network of notaries I work with for a different notary on a different platform to try again. If the signer still can't pass after that, the title company will be contacted immediately to determine what to do next.

~ Tech trouble: A quick pre-session tech check catches most of this — the platforms walk the signer through a step-by-step video and audio check as they go. The biggest problem I see is the internet connection: it has to be strong, stable Wi-Fi, not just cellular data, and the signer needs to be in a stable, quiet place — not moving around with a phone, and not driving. Camera or microphone trouble usually shows up in the check; if something fails live, I'll go through everything I can with them, helping them check their settings — and if it still fails, we reschedule rather than force a bad session.

~ Signer doesn't show: I let you know right away so you can re-slot the file.

~ Wrong or expired ID: The session can't proceed on that ID. The signer will need a valid, unexpired government photo ID.

The theme: a five-minute check before the session saves a failed session, a missed funding date, and a frustrated signer.

5. What I do for you

Booking is just the start. Here's what I handle from there:

- I call to confirm the appointment. The signer hears from me directly before the session.
- I prepare the signer ahead of time. I speak with them before the session and send written instructions, so they understand what to expect and how to prepare.

- I stay with the signer through the whole session. If we run into technical problems, we work through them together and correct them when possible.
 - Documents and audit trail go out right away. Once a session is complete, the signed documents and the audit trail are sent through a secured platform immediately after closing.
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6. How to book me

If you use Qualia:

I am an active, verified vendor in the Qualia Vendor Marketplace, so you can assign a remote closing to me directly inside the platform. From your Qualia dashboard, simply search for Notary Force and assign the closing to me.

If you use Snapdocs:

I am an active, verified vendor on Snapdocs as well. From your Snapdocs dashboard, simply search for Laura Scherr and assign the signing to me.

If you use neither:

Book me directly — it takes a minute. Pick a time that works on my scheduling calendar, and I will confirm:

<https://form.jotform.com/Laura65/schedule-online-real-estate-closing>

What helps me most when you book:

If you book through the scheduling link above, all the questions I need are asked right in the form, and you can share the documents through a secured link on that site.

If you'd rather email me at signing@notaryforce.com, here's what I need:

- The documents (or the file) ahead of the session, when you can share them — send them securely here: <https://www.encyro.com/notaryforce>
 - Each signer's name, phone number, and email address
 - The time window you need, and any hard funding deadline
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7. The one-page checklist (tear this out)

- ☐ Lender accepts RON
- ☐ Underwriter accepts RON, on an approved platform
- ☐ County e-records
- ☐ Signer has an SSN + 3–5 years of U.S. residency

- [] Signer has a computer/laptop or smartphone, camera, mic, stable internet — plus a phone handy for the ID step
 - [] Signer has a valid, unexpired government-issued photo ID (U.S. driver's license or U.S. passport)
 - [] Signer speaks and understands English fluently (if not, note preferred language)
 - [] Documents and signer contact info sent ahead
 - [] Time window and funding deadline confirmed
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About me: I'm Laura Scherr, a commissioned Tennessee online notary and loan signing agent, E&O insured, based in Franklin, Tennessee. I handle remote online notarizations and mobile signings for title companies across the country.

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Book a closing: <https://form.jotform.com/Laura65/schedule-online-real-estate-closing>