Remote Online Notarization, Explained

By Laura Scherr · Notary Force · Franklin, Tennessee

A simple guide for title and escrow teams who are new to RON: what it is, how it works, and why it keeps your files moving. A companion to The Title Company's Quick Guide to Remote Online Notarization, which covers how to make a file RON-ready.

1. What is a remote online notarization?

A remote online notarization (RON) is a notarization done live over a secure audio and video connection, instead of in the same room. The signer and the notary meet on camera, the signer proves their identity, and the signer signs electronically while the notary notarizes in real time.

That is the whole idea. Nothing about what a notarization is has changed — only where everyone sits.

I perform every session from Tennessee, where I am commissioned as an online notary. The signer can be located anywhere in the world.

2. Isn't it impersonal?

This is the concern I hear most from offices that have always done things in person, and it's a fair one. A video call can sound cold compared to sitting across a table.

Here's what actually happens. I meet the signer on camera, and I run the session the same way I run a mobile signing. I make sure everyone is comfortable before we start. I walk them through what they are signing, document by document, and I ask whether they have questions — just as I would if I were sitting in their living room. Nobody is rushed through a stack of paper they don't understand.

And in one way, it's actually easier to get help mid-session. If a question comes up that needs the title company or the person in charge, we can reach them right then and there, during the session, instead of pausing everything and waiting for a callback.

So no — it's not a cold experience. It's a different experience. But it's still personal, and it's still guided, from the first hello to the final seal.

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3. How a session works

Here is what happens, start to finish. Most sessions take about the same time as an in-person signing.

1. The signer gets a link. They join from a computer, laptop, or smartphone with a camera, microphone, and internet connection.
2. Identity is checked on camera. The signer shows a valid, unexpired U.S. driver's license or U.S. passport, and the platform checks that it is genuine.
3. Identity questions. The signer answers a short set of multiple-choice questions drawn from public and private records — things like past addresses or accounts. I don't know what questions any signer will get; they are generated by a third party through the platform. This step is what makes RON secure, and it is also the step that can stop a session: if the signer cannot verify their identity, we do not proceed.
4. Everyone signs on screen. The signer signs each document electronically, and I walk them through it just as I would at a table.
5. I apply my digital seal. The notarization is sealed electronically, and the session is recorded.
6. The documents go out right away. The completed, sealed documents and the session's audit trail are available immediately after the session ends. No envelope, no drop-off, no waiting.

4. Why it helps title companies

If your office runs on in-person and mobile signings today, here is what changes when RON is an option:

- Closings stay on schedule. No waiting on a mobile notary's drive, traffic, weather, or a signer's commute. A session starts when it is scheduled to start.
- Signers can be anywhere. Traveling, moved out of state, or abroad — if they can verify their identity and join a video call, they can sign.
- Evenings and early mornings work. Sessions are not limited to business hours, so a file does not have to sit until the next business day.
- Several signers, several places, one session. Signers in different cities — or different states — can join the same session from their own devices.
- Your workflow doesn't stall. The gap between "documents ready" and "documents signed" shrinks from days to minutes. Files keep moving instead of sitting in a queue waiting on logistics.

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- Fewer failed appointments. A signer stuck in traffic or kept late at work can still make a video session. The most common reasons mobile signings fall apart simply don't apply.
- Documents back immediately. The moment the session ends, the signed package exists and is ready to send on. Nothing is in the mail. Nothing is sitting in a drop box. Nobody is wondering whether the package arrived.

5. When it saves the file

A few situations where title teams tell me RON made the difference:

The seller who already moved away. The house is here, the seller is two states over, and flying back for a signing would cost them a day and a plane ticket. They sign from their living room instead.

The buyer traveling on closing day. A work trip, a family emergency, a vacation that was booked months ago. The closing date doesn't move, and neither does the buyer — they join from wherever they are.

The file that lands late in the day. A package that arrives at 4:59 PM doesn't have to wait for tomorrow's first mobile slot. An evening session keeps funding on track.

Three signers, three cities. An estate sale with heirs in different states, or a couple closing from two different work trips. One session, everyone present, no coordinating three mobile notaries.

The signer with no free daytime hours. Nurses, teachers, truck drivers, parents — people whose schedules don't bend around a 10 AM appointment. A 7 PM session gets it done.

The signing that can't wait for the mail. When the originals have to be back now — a funding deadline, a recording deadline — waiting two days for an overnight envelope is the risk. With RON, the signed documents are in your hands the moment the session ends.

6. How documents stay secure

This is the question every office asks first, so here it is plainly.

Encryption. While documents travel to and from the session, and while they are stored, they are encrypted — scrambled into code so that only the people meant to see them can read them. The video session itself runs over a secure connection.

Tamper-evident seal. When I notarize electronically, my digital seal locks the document. If anyone changes so much as a word afterward, the seal shows it. The document cannot be quietly altered after the fact.

The electronic document is the original. There is no paper original to chase, lose, or wait for in the mail. The completed, sealed electronic document is the original.

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Recording is simpler. Because the document is already electronic and sealed, it can go straight to electronic recording wherever the county accepts electronically recorded documents. No printing, no scanning, no trip to the courthouse, no paper handling in between.

A full record of every session. Every session is audio-video recorded, and the platform keeps an audit trail: who signed, when, and how their identity was verified. I keep the session record and journal as the law requires. If anyone ever asks what happened in a session, the answer is on record.

7. What doesn't change

For an office used to in-person signings, the reassuring part:

- I still verify the signer's identity before anything is signed.
- I still witness the signing live, and I still confirm the signer is signing willingly and knowingly.
- I still keep a journal record of the notarization.
- The notarization carries the same legal weight as one done across a table.
- If a signer cannot verify their identity, the session stops. That is the system working, not failing.

The only thing that changes is the room. Everything the notarization is for stays exactly the same.

8. What the signer needs

Not much — and this is worth passing along when you book, because most signer anxiety disappears once they know the list:

- A computer, laptop, or smartphone with a camera, microphone, and stable internet (a computer or laptop works best)
- A valid, unexpired U.S. driver's license or U.S. passport
- An email address, and a phone handy for the ID step
- A quiet place to sit for the session

One thing to flag early: identity verification runs against U.S. records, so the signer generally needs a Social Security number and enough U.S. history behind it. If that is ever in doubt, tell me before scheduling — the companion guide covers the full checklist.

9. How to start

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The easiest way to try it is a single file — one signer, one closing, and see how it feels. I will walk your signer through it and stay with them through the whole session.

If you use Qualia:

I am an active, verified vendor in the Qualia Vendor Marketplace. 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

If you'd rather email me at signing@notaryforce.com, send the documents securely here — https://www.encyro.com/notaryforce — along with each signer's name, phone number, and email address, and the time window you need.

Already sending files? See the companion guide, The Title Company's Quick Guide to Remote Online Notarization, for the RON-ready checklist: lender and underwriter acceptance, county e-recording, and everything your signer needs to pass.

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

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