

NOTARY + E-CLOSING TERMINOLOGY

From traditional notarizations to remote online notaries, we talk a lot about signings. But, not all signings are created equal. And, often, terms are used interchangeably when they shouldn't be.

NOTARY TYPE	PHYSICAL PRESENCE	IDENTIFICATION	DOCUMENT TYPE	SIGNATURE TYPE	SEAL TYPE
Traditional Notarization	Signer + notary in-person	Satisfactory evidence	Paper/hard copy document	"Wet" signatures. Signer may use stamp to sign document or present digitally signed paper document for notary to sign with "wet" signature.	Ink impression of the notary's seal/stamp
Remote Online Notarization (RON)	Via communication technology on a secure, unique notarial platform	Satisfactory evidence	Electronic	Electronic - signer and the notary	Electronic notary seal
Remote Ink Signed Notarization (RIN)	Via communication technology on a secure, unique notarial platform	Satisfactory evidence	Paper	Ink signed	Ink stamped

ADDITIONAL INFORMATION

Traditional Notarization in the United States

This is the type of notarization that has been around for centuries, and is administered by laws in each state.

Remote Online Notarization (RON)

Available in some states for seller notary needs, as most major institutional lenders and secondary market investors have yet to accept RON for loan document signing in states where it has been legalized. *Note: RON is currently not legal for California notaries to perform, however there are currently two California bills (AB2424 and SB 1322) being considered. Affected industry associations have also encouraged Governor Newsom to include RON implementation in his emergency(COVID-19) response orders.*

Remote Ink Signed Notarization (RIN)

Some states have provisions in their RON legislation or have adopted emergency temporary (COVID-19) provisions to allow for a hybrid remote ink signed notarization. Although the notarial act itself occurs using remote technology tools, the outcome is a paper wet signed document.

Apostille /Authentication

This form of notarization is used at US Embassies to assist buyers and sellers abroad in closing their transactions. The Apostille is attached to your original document to verify it is legitimate and authentic so it will be accepted in one of the other countries who are members of the Hague Apostille Convention.