



# Notarize

TRUST ON DEMAND

The laptop screen displays a digital notary interface for a Texas General Warranty Deed. The interface is divided into several sections:

- Document Form:** The main document is titled "TEXAS GENERAL WARRANTY DEED". It includes a signature line with a blue ink signature "X Sm". Below the title, it states: "IN WITNESS WHEREOF, Grantor has executed and delivered this General Warranty Deed under seal as of the day and year first above written." The form includes fields for "In Witness Whereof," "Witness's Signature" (with a blue ink signature), "Witness's Name", "Address", and "City, State & Zip". There is a circular icon with a dollar sign (\$) in the center, surrounded by colored segments. At the bottom of the form, it says "STATE OF TEXAS)" and "COUNTY OF \_\_\_\_\_". A notary seal is visible on the right side of the form, and a recording status indicator shows "RECORDING" with a red dot.
- Notary Video Feed:** On the right side of the screen, there are two video feeds. The top one shows a smiling woman wearing a headset, labeled "NOTARY". The bottom one shows a smiling man, labeled "ME" (the notary) and "RECORDING" with a red dot. Below the video feeds, the notary's name and location are listed: "Michael Dawn, Dallas, Texas" and the ID number "#12345".
- Additional Elements:** A blue starburst icon with a white 'N' is positioned to the left of the laptop. A circular notary seal for the State of Texas is positioned to the right of the laptop. The seal includes the text "NOTARIZED", "NUMBER 0123456789", "JANUARY 1, 2024", and "STATE OF TEXAS".

# The Problem

EACH YEAR, THERE ARE

1.25  
BILLION  
NOTARIZATIONS

... and they impact every segment of the American economy.

- Business Documents
- Buy, Sell, or Refinance Property
- Powers of Attorney
- Transfer Assets
- Medical Licensing or Authorizations
- Identity Verification
- Insurance Settlements
- Government Filings

These vital transactions have long **depended on paper.**

# PAPER IS...

holding your company back

## **Costly**

(1-2% of your total revenue)

## **Labor-intensive**

(Printing, scanning, filing, storing)

## **Environmentally taxing**

(the cause of 20% of air pollution; 25% of landfill waste)



**... until now.**

# What is Remote Online Notarization?

Notary



The screenshot displays the Notarize mobile application interface. On the left, a video call window titled "Talking to a Notary" shows a female notary with a headset and two male witnesses. Below the video, a "Ready to start document signing?" message and a "NOTARIZE NOW" button are visible. The main screen shows a "TEXAS GENERAL WARRANTY DEED" document with fields for "Grantor's Signature", "Grantor's Name", "Address", "City, State & Zip", "Witness's Signature", and "Witness's Name". A "Review + Sign" section on the right includes a green "NOTARIZE NOW" button and options for "Signature", "Initials", and "Text". A date field shows "09/01/2019" and a "Checkbox" option. A notary seal for Michael Dawn, Notary Public, State of Texas, is also visible.

You

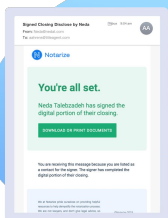
# REMOTE ONLINE NOTARIZATION

Documents are digitally notarized in an online meeting with a commissioned remote notary public.

# A world-class signer experience

Streamline your business and delight your customers

Signer receives email  
with docs to be  
notarized



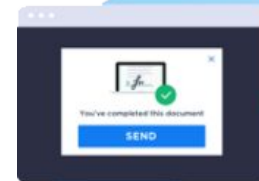
Signers validate  
identity using Notarize



Signers meet with  
notary in online  
video meeting



Completed docs sync  
immediately to your  
Notarize account





# Benefits of Remote Online Notarization



## Faster

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Mortgage transaction times reduced from 21 days to minutes.

Online closings six days a week.



## Cheaper

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Saves up to \$100 per notarization and \$1,100 per closing.

Unlock human capital and drastically reduce manual quality control.



## Safer

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Heightens ID validation and fraud prevention in three steps:

1. Knowledge-Based Authentication
2. Credential Analysis
3. Notarial Review

# Customer experience is a key differentiator

- **73%** of consumers say experiences influence their brand loyalties
- 5x more likely to **repeat business** and 4x more likely to **refer others**
- Willing to **pay 17% more** to support a company known for great service



# Real Estate Closings with Notarize

# More than a digital notary.



The only company connecting the real estate industry to create the instant closing & sale into the secondary market.



Digitizing a **\$2 trillion industry**. Eliminating **27 days** from closing through sale. Saving **\$1,100** per closing.

# IT'S ALREADY LEGAL



Online closings are already happening in most states

The **interstate recognition** of notarial acts means you only need two things to legally close online:

1

An underwriter who will insure the transaction; and

2

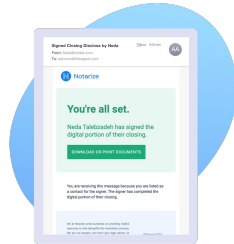
A county clerk that accepts eRecorded documents.

A screenshot of the Notarize website. The top section features a video player with a couple looking at a tablet. Overlaid on the video is a login form titled 'Review and eSign your documents.' with fields for 'Email\*' (containing 'signer.signerson@gmail.com') and 'Create Password\*'. A blue 'GET STARTED' button is below the fields. Below the video is a 'Watch the full video' button. The middle section shows a three-step process: 1. 'You're scheduled to close in person' with a calendar icon and the date 'Today, September 19, 2018'. 2. 'Review + eSign Documents' with a document icon and the text 'You have 24 documents to eSign before your meeting.' 3. 'Meet with an in-person Notary' with a house icon and the text 'Meet with your notary to complete your closing.' The bottom section contains a disclaimer: 'We at Notarize pride ourselves on providing helpful resources to help demystify the notarization process. We are not lawyers and don't give legal advice, so always check with your own attorneys, advisors, or document recipients if you have unanswered questions about notarization or digitally notarized documents.' and the copyright notice '©Notarize 2016' with social media icons for Facebook, Twitter, and LinkedIn.

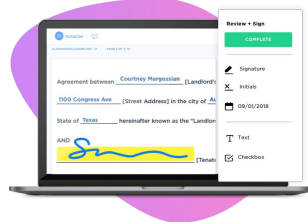
# A Solution for Every Situation

Notarize facilitates lender and title collaboration so borrowers can close on their terms: either fully online or in-person with a closing agent.

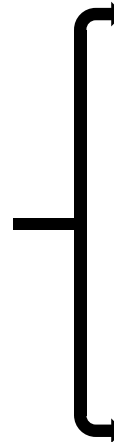
## All Closings



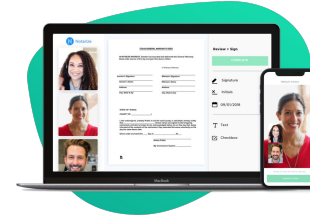
Signers receive their closing packet via email



Signers eSign most docs before closing



## Fully Digital Closing



## Hybrid Closing

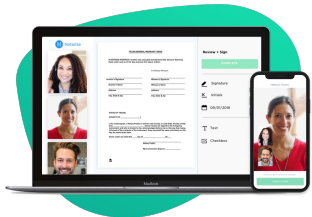


# A Solution for Every Situation



Notarize facilitates lender and title collaboration so borrowers can close on their terms: either fully online or in-person with a closing agent.

## Fully Digital Closing



All documents are eSigned and notarized online. The entire closing is completed via video meeting.

## Hybrid Closing



Part of the documents are eSigned and a portion of the documents are printed. The signer meets with a notary and wet signs the remaining documents.

# Fully Digital Closings vs. Hybrid Closings

Notarize gives your borrowers the tools they need to close on their own terms: either fully online or in-person with a closing agent.

## Fully Digital

- Signing occurs remotely in real-time, via video connection
- All documents are electronic, eSigned, and eNotarized
- Identify verification with ID capture and knowledge-based authentication

## Hybrid

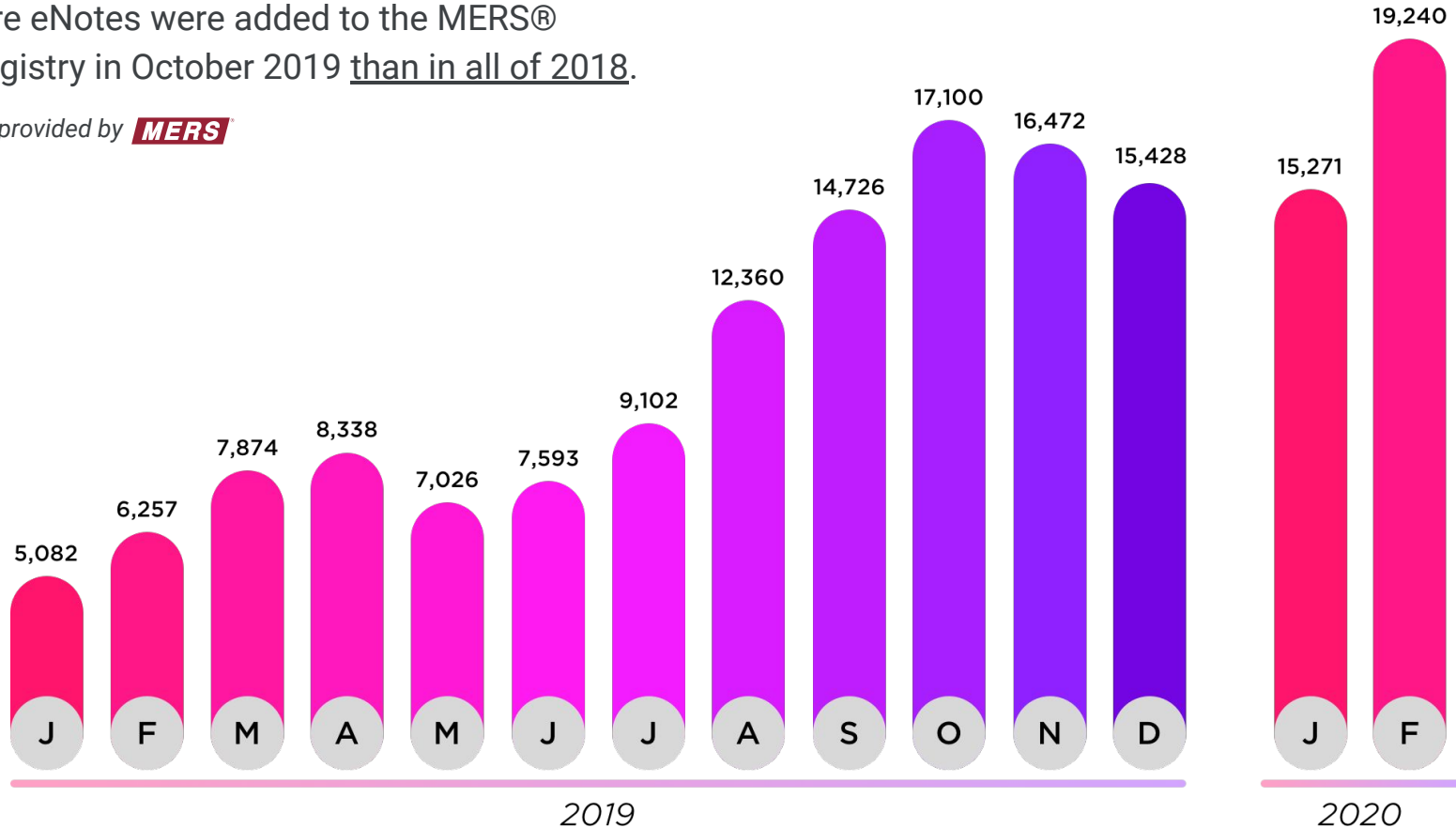
- Some documents are e-Signed with Notarize
- Some documents are printed, wet signed, and notarized on paper
- Wet signing occurs in-person (with mobile notary or with closing agent)



# Electronic Promissory Notes are Taking Off

More eNotes were added to the MERS® eRegistry in October 2019 than in all of 2018.

Data provided by **MERS**



# Reimagining the Borrower Experience

We've tailored your existing workflows to work for your 21st century business.



More than 10K closings since partnership launch; closing times average less than 45 minutes.



Lenders can leverage the Notarize platform through Encompass to drive quality and efficiency in the loan origination process.



Title agents can create transactions, upload documents, and send them to Notarize instantly – all within ResWare.

# About Notarize

THE PLATFORM WITH THE POWER TO MOVE

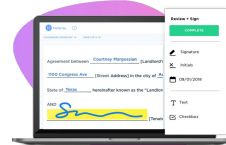
EVERY.  
INDUSTRY.  
ONLINE.

The only all-in-one digital  
transaction management platform.

Identity  
Validation



Online  
eSignature



Online  
Notarization

# We're not like other notarization companies

We know small, simple measures make all the difference.

- We built a fully in-house, end-to-end solution.
- Our notaries are truly on-demand – all day, every day.
- Your signers can use Notarize on their personal computer, tablet, iOS, or Android device.
- Enterprise-grade security fit for the 21st century.
- Quality of service is our top priority.

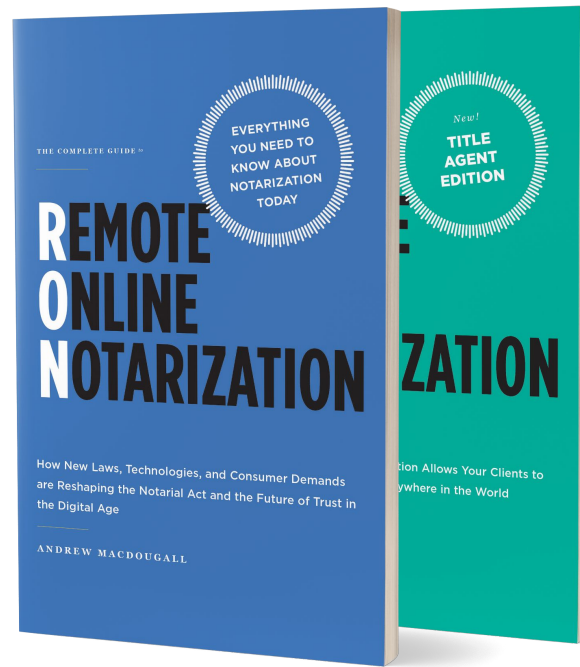


# Creating a new category.

Directly responsible for opening the market - impossible to replicate.



◀ Advocating for Change  
Educating the Market ▶



# Our customers.



Redefining how 1.25 billion notarized documents impact 30% of the US economy.

Opendoor

REDFIN

 REALOGY

 Dropbox

guaranteedRate<sup>®</sup>

*Thrive*  
MORTGAGE

 FIDELITY<sup>™</sup>  
NATIONAL FINANCIAL

 seek  
business  
capital

HOME LOANS  
**bay equity**

stewart title<sup>®</sup>

LENNAR<sup>®</sup>

 WFG

UWM<sup>®</sup>

UNITED WHOLESAL MORTGAGE

curbio<sup>®</sup>  
Renovate Now, Pay When You Sell

 WESTCOR  
LAND TITLE INSURANCE COMPANY

Perch

 SeacoastBank

# Press Mentions



Not just part of the story – making headlines.



## THE WALL STREET JOURNAL.

Mortgage Closings Just Took a Big  
Step Into the Digital Age



## TE TechCrunch

Notarize and Guaranteed Rate  
Partner on New Product That Brings  
the Closing Process Online



## The New York Times

A Will Without Ink and Paper



# Exceeding expectations

Excellent  2,634 reviews on  Trustpilot

 Verified order

## Awesome Service

My notary was great. The whole process and quick and easy. Was able to get a document notarized while at the airport waiting for a connecting flight.

 Verified order

## We have no words to thank this team of...

We have no words to thank this team of great professionals. After two days of fighting with our banks (we live in India) denying us to do the payment for notarizing one document with our debit card, these people decided to clear the barriers giving us access to the document.

Many, many, many thanks. Thanks to your kindness, we do not need to travel by train for three days going and three days back to New Delhi just to get a signature.

 Verified order

## As a person with mobility issues

As a person with mobility issues, it's hard for me to get out for even important things like legal paperwork. But as a disabled person, I have a lot of it. Notarize dot com is great. They help me do what I have to do seamlessly.

 Verified order

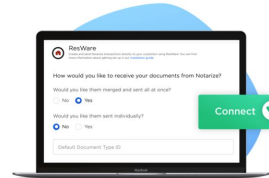
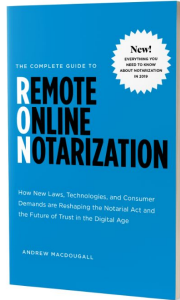
## I was dreading going to a local notary...

I was dreading going to a local notary especially now that I'm a #Campfire victim, as I'm sure they're all insanely busy right now. Notarize was incredibly fast and easy to use. This will honestly be the only I'll notarize anything from now on. Thank you!!



# Additional Educational Resources

## eBooks

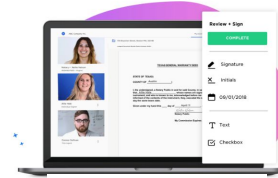


Transform Your Borrower Experience with ResWare and Notarize

## Training and Webinars



Notarize Academy



RON for Title Agents Webinar

