NotaryCam®

# Standardizing the Signing Experience Across In-Person, Hybrid, & RON

Presented to: Maryland Land Title Association

Wednesday, September 23, 2026



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# Today's Presenter



**SUZANNE SINGER**
NotaryCam

- More than 30 years of experience in mortgage and financial services
- Current Director of Sales and Marketing at NotaryCam
- Most recently served as senior vice president of capital markets sales at Solidifi
- Also held executive-level positions at New Diligence Advisors, Clayton Holdings, Auction.com and GMAC-RFC

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# What You'll Learn Today

## IDENTIFY

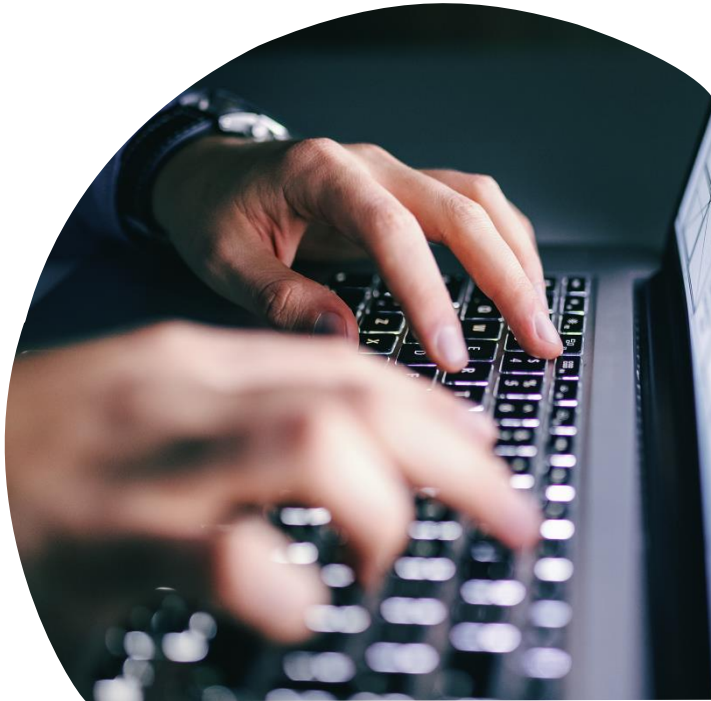
Which signing options best suit your closing strategies

## SPOT

Where variability introduces risk and delays (and prevent it)

## APPLY

Consistent standards for communication, handoffs, and QC



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# The Current Signing Landscape



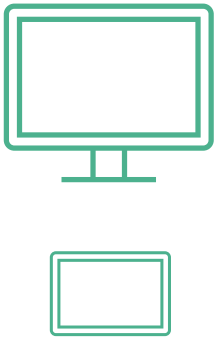
## IN PERSON

### In Office

- Title company closer
- Paper-based
- Wet signed

### Mobile/Mail Away

- Mobile notary
- Paper-based
- Wet signed



## IN PERSON

### Hybrid

- Title company closer/mobile notary
- Mostly eSigned
- Certain documents, including Note, are wet signed
- Laptop/Tablet

### Full

- Title company closer/ mobile notary
- Completely eSigned, including the eNote
- Laptop/Tablet
- eNotarization required
- eRecording preferred

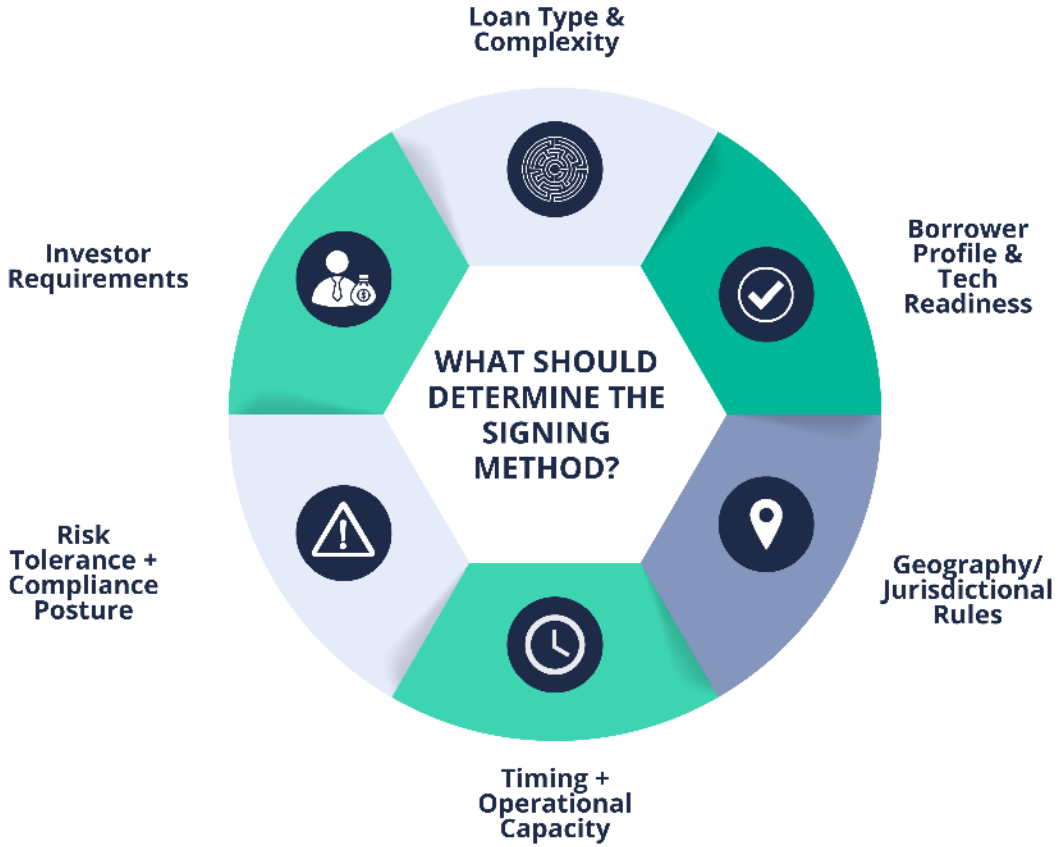
## REMOTE

### Online

- Title company closer/ online eEnabled notary
- Completely eSigned, including the eNote
- Device + webcam + audio
- eNotarization required
- eRecording preferred

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# Choosing the Right Signing Option




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# Where Each Method Performs Best

| IN PERSON/MOBILE | HYBRID | RON |
| --- | --- | --- |
| ▸ Complex packages<br>▸ High-touch borrowers<br>▸ Constrained jurisdictions<br>▸ Technology limitations | ▸ Faster doc workflows<br>▸ Reduced wet-sign burden<br>▸ Flexible execution<br>▸ Helps evaluate digital closings | ▸ Speed + convenience<br>▸ Remote borrowers<br>▸ Full digital transaction<br>▸ Condensed timelines<br>▸ Reduced errors and post-closing burden |

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# Align Signing Choice to Strategy

**Define Strategic Goals**
Speed, borrower experience, cost, execution certainty

**Build Capacity Plans**
Peak volumes, partner coverage, escalation routes




**Standardize “Eligibility Rules”**
What qualifies for RON/hybrid?

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# The Consistent Framework




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# Common Failure Points



Communication Gaps



Partner Handoffs



Document Integrity/ Version Control



Quality Control & Post-Close

**The Impact?**

Delays, re-signs, funding risk, compliance exposure, borrower dissatisfaction

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# Standard 1: Communication Expectations

**Define “minimum viable communication” regardless of method:**

- Standard status milestones (scheduled, docs ready, confirmed, complete, QC passed)
- Who gets notified, when, and through what channel
- Borrower-facing message consistency (what changes, what doesn’t)



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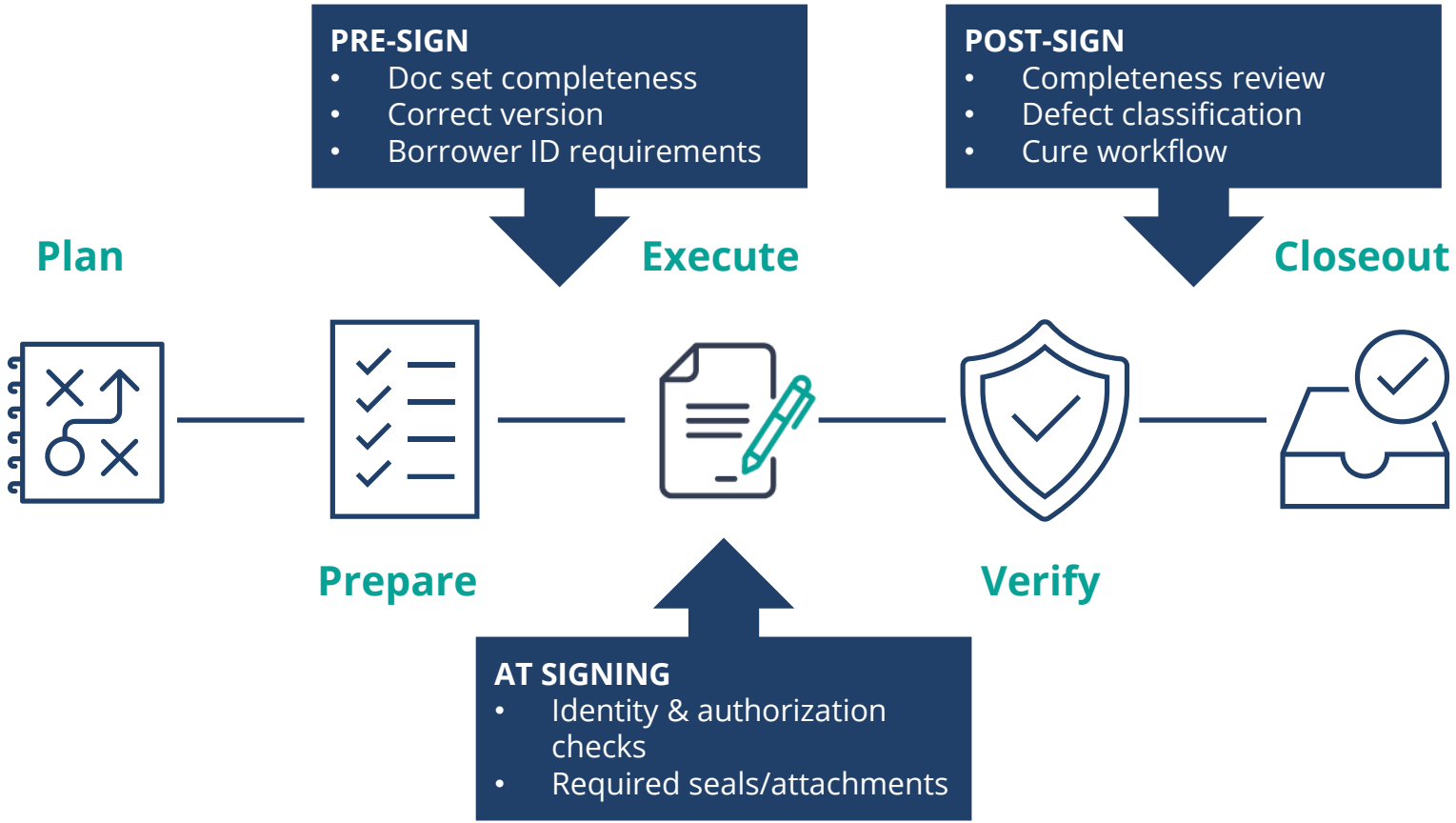
# Standard 2: Role Clarity & Ownership



- One named Signing Path Owner (per file)
- Define responsibilities and oversight for:
  - method changes
  - doc updates
  - notary/agent coordination
  - exception approvals
- “No orphan handoffs” rule: every handoff has a sender + receiver + timestamp

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# Standard 3: QC Checkpoints



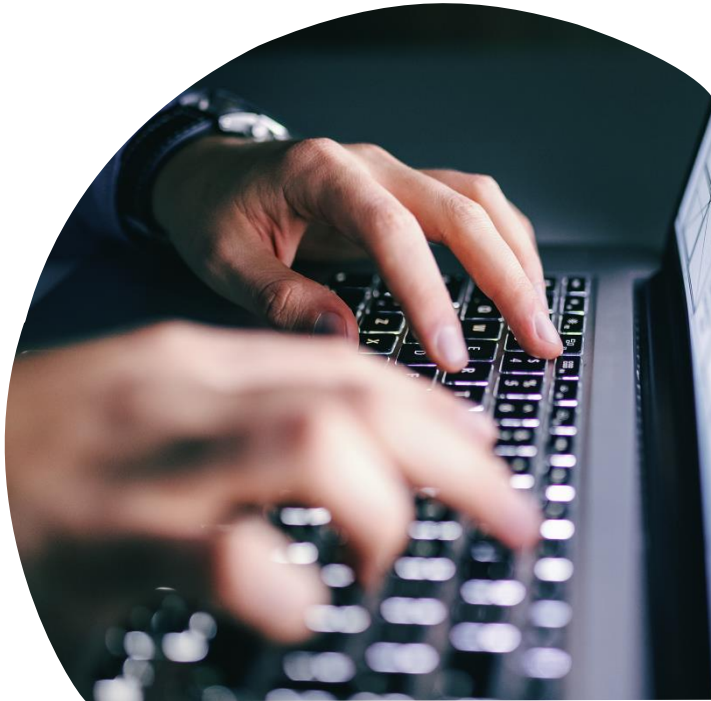

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# Exception Handling Without Chaos

- Define “allowed exceptions” vs “approval-required exceptions”

- Create guardrails:
  - switching cutoff times
  - doc change freeze windows
  - escalation path (who can authorize a switch)

- Triage model for defects (critical / important / minor)



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# Interactive Scenarios

**Instructions + What to Look For**

- Spot where inconsistency appears and apply the framework
- What to Identify:
  - Breakdown point(s)
  - Missing standard(s)
  - Control(s) to add

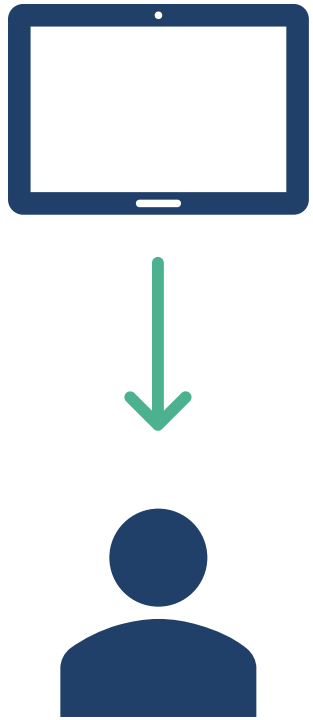



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# Scenario 1: Hybrid to In-Person

## THE SETUP:

- The borrower is unable to access the eSign portion on the day of closing.
- Signer could not pass Knowledge-Based Authentication and title underwriter does not allow RON.
- Signer could not pass Knowledge-Based Authentication and notary availability in biometric states on the signing date is limited.



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# Scenario 2: In-Person to RON

## THE SETUP:

- The borrower must travel unexpectedly on the signing date.
- There's a tight funding deadline for the transaction and the rate lock is about to expire.
- Signers are in different locations and can only close by RON.



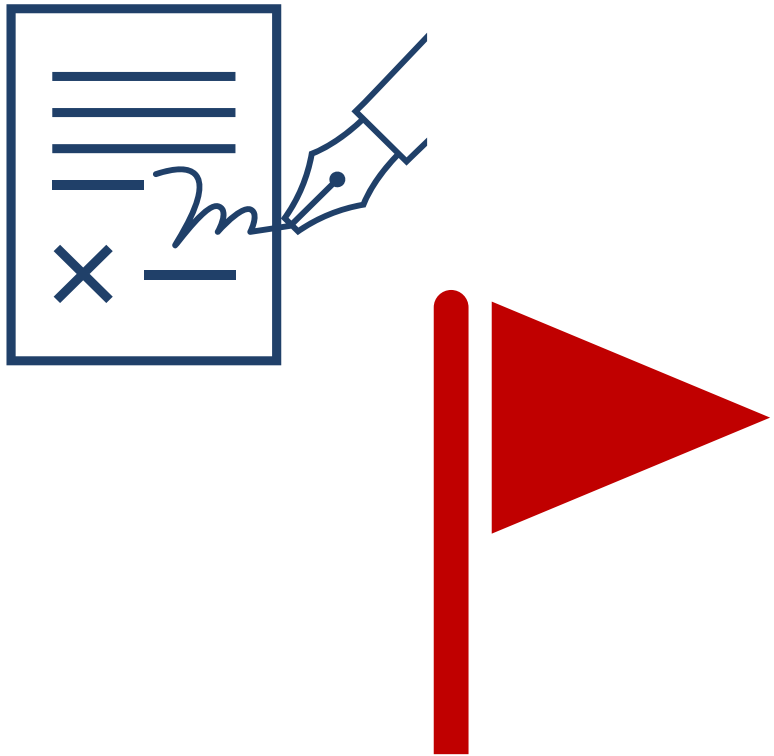


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# Scenario 3: Post-Close Finds Defect

## THE SETUP:

- Transaction completed in-person via wet-sign
- Missing attachment/incorrect notarial act/mismatch
- Defects are often fewer with RON and easier to correct if there are defects



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# Key Takeaways & Implementation Tips

- **Map your current process to the framework**
- **Standardize:**
  - ❑ Status milestones + message templates
  - ❑ Ownership model (signing path owner)
  - ❑ Version control rule (single source of truth)
  - ❑ QC gates + defect triage
- **Choose 1-2 metrics to track:**
  - ❑ Signing method switch rate
  - ❑ Defects per closing/re-sign rate
  - ❑ Time-to-schedule/time-to-fund
  - ❑ Cure cycle time

**“Flexibility is the feature. Standards are what make it safe.”**

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# Questions?



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