

# Guide to Notarization & Closing Types



Notarization Type	Traditional Wet Ink Notarization (TWIN)	In-Person Electronic Notarization (IPEN)	In-Person Electronic Notarization (IPEN)	Remote Ink-Sign Notarization (RIN)	Paper Remote Online Notarization (PRON)	Remote Online Notarization (RON)
Closing Type	Traditional Closing	Hybrid eClosing	Full eClosing	Remote Traditional Closing	Hybrid eClosing	Full eClosing
Description	Parties appear in-person to wet ink sign and notarize printed documents.	Parties appear in-person to eSign most documents, wet ink sign certain printed documents and notarize or eNotarize* documents as permitted.	Parties appear in-person to eSign and eNotarize all documents.	Parties attend the closing remotely using two-way, audio-video technology so the notary can observe the wet ink signing of printed documents. Those documents are delivered to the notary for certification, execution and affixation of the official stamp or seal.	Parties attend the closing remotely using two-way, audio-video technology to eSign and remote online notarize* (RON) most documents. At least one paper document with a wet ink signature and notarization is generated.	Parties attend the closing remotely using two-way, audio-video technology to eSign and remote online notarize (RON) all documents.
Authorization Type	Permanent State Statute	Permanent State Statute	Permanent State Statute	Temporary Notarization Executive Order or Legislation	Permanent State Statute (RULONA 2018) or Temporary Notarization Executive Order or Legislation	Permanent State Statute or Temporary Notarization Executive Order or Legislation
Document Type	Paper	Electronic & Paper	Electronic	Paper	Electronic & Paper	Electronic
Signing Method	Wet Ink	Electronic & Wet Ink	Electronic	Wet Ink	Electronic & Wet Ink	Electronic
Notarization Method	Wet Ink	Electronic & Wet Ink	Electronic	Wet Ink	Electronic & Wet Ink	Electronic
Identification Requirements	Traditional Means	Traditional Means	Traditional Means	Based on State Requirements	Multi-factor Authentication (Credential & KBA)	Multi-factor Authentication (Credential & KBA)
Recorded & Retained AV Record	No	No	No	Based on State Requirements	Yes	Yes
Presence at Closing	In-Person	In-Person	In-Person	Remote	Remote	Remote
eNote Capability	No	Yes, but not required	Yes	No	No	Yes

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\*Due to platform capabilities, state law or regulation or all, electronic notarization and remote online notarization are not available in all areas.

#### LENDER ACCEPTANCE

Check with the lender to see which eClosing options are supported. Lenders are responsible for determining whether a loan that involves electronic documents will be acceptable to secondary market partners like Fannie Mae or Freddie Mac.

#### COUNTY RECORDERS

Check with the County Recorder in the county where the property is located to see whether electronic documents are acceptable for recording. You can visit [ALTA's website](#) to check operating and recording status by state and county.

#### VISIT OUR UNDERWRITER

Go to [oldrepublictitle.com/other-services/digital-closing](https://oldrepublictitle.com/other-services/digital-closing) for more information, including a map of states that currently permit RON.