

The Lender's Roadmap to RON

Starting small, scaling smart

Remote online notarization (RON) has moved well beyond its emergency use case and is now firmly established in the modern mortgage landscape. What began as a temporary solution has evolved into a strategic option for you to expand flexibility and better serve borrowers—many of whom prefer to close from home, on their own schedule, even when travel is not a factor.

Sustaining success with RON does not happen by accident. You achieve it through deliberate implementation. Start by identifying where RON fits best within your market segment, prepare your teams thoroughly, and then expand intentionally across as much of your eligible pipeline as regulations allow. That disciplined approach drives borrower satisfaction and long-term operational advantage.

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Section 01

| Which types of loans make sense

The most effective RON programs begin with transactions that naturally lend themselves to a digital environment. That's why refinances, out-of-state purchase loans, and investment property loans often serve as practical starting points.

These loan types allow you to build operational confidence, demonstrate measurable borrower value, and lay the groundwork for broader adoption as your program matures.

Out-of-state purchase loans

Relocation and remote work have made cross-state transactions routine, yet coordinating an in-person closing across time zones and travel schedules can strain borrowers and settlement partners alike. RON reduces that friction, allowing buyers to complete the process from wherever they are located while maintaining momentum toward funding.

Investment property loans

Investors are typically repeat borrowers who understand documentation and approach transactions with a business mindset. Their familiarity with the process and preference for efficiency often translates into smoother remote sessions, helping lenders refine workflows while building internal confidence.

Borrower preference

When a borrower actively requests a digital closing, much of the upfront education is already in place. These transactions frequently produce higher satisfaction because the experience aligns with borrower expectations.

Refinances

Refinances consistently stand out as the cleanest entry point because they eliminate the coordination of a seller and involve borrowers who already own the property.

Cash-out refinances are particularly well-suited, as borrowers motivated by rate changes or liquidity needs often value speed and convenience over ceremony

Section 02

| What to know before jumping in

As RON volume grows, complexity grows with it. What feels manageable in a contained pilot can quickly expose gaps in legal review, investor and warehouse alignment, title coordination, and borrower readiness once you expand across multiple states and loan types. Scaling successfully requires confirming that those elements are aligned before you broaden your rollout.

As you broaden RON across more of your eligible transactions, keep the following considerations in focus:

Jurisdictional requirements

RON is authorized in most U.S. states, but not universally, and implementation requirements are not uniform. Identification standards, recording acceptance, notary rules, and investor overlays can vary meaningfully by state and, in some cases, by county. As you expand RON across more of your eligible transactions, those distinctions must be accounted for to protect funding timelines and post-closing consistency.

- State-level RON authorization and compliance standards
- Acceptance of eNotes in county recording offices
- Alignment with warehouse lenders and investors
- Title partner readiness within each jurisdiction

Internal operational readiness

Scaling RON requires more than enabling the technology. Your internal workflows must support digital execution, your teams must understand the process end to end, and coordination with external notaries and settlement partners must account for jurisdictional requirements, including additional certification or registration where mandated. Operational clarity ensures consistency as transaction volume grows.

- Clear coordination protocols with RON-certified notaries
- Updated workflows and post-closing processes
- Loan officer preparation and borrower guidance
- Defined escalation paths for session or funding issues

The borrower experience

Even well-structured RON programs can falter when the borrower experience is not carefully managed. Disrupted sessions often stem from preventable misunderstandings involving device compatibility, internet stability, or identification requirements. Clear, proactive communication reduces friction and protects closing timelines.

- Standardized pre-close instruction templates
- Device and connectivity checklists
- Identification requirement reminders
- Early confirmation of borrower readiness

Section 03

| The right partner makes scaling easier

Addressing these areas does not require you to build every safeguard from scratch.

The right RON partner helps you navigate jurisdictional requirements, strengthen operational readiness, and protect the borrower experience as adoption expands. Structured compliance guidance across states, coordination with certified notary networks, implementation support, and borrower-ready communication resources reduce the friction that often accompanies growth.

As volume increases, experienced vendor support reinforces consistency across legal, operational, and borrower-facing dimensions. When capabilities extend beyond core technology into training, integration, and state-level expertise, scaling becomes more predictable and less resource-intensive.

When evaluating RON vendors, look beyond basic functionality and consider what truly differentiates scalable platforms:

- Geographic notary coverage across your target markets
- State-level compliance expertise and regulatory guidance
- Implementation and training support for your team
- Integration compatibility with your existing LOS and systems
- Escalation processes and responsiveness when issues arise

Section 04

| Red flags: When NOT to push RON

A disciplined RON strategy requires you to recognize its boundaries. Effective deployment means understanding where the structure enhances the experience and where it may introduce unnecessary strain. By clearly defining where RON fits and where it doesn't, you protect consistency, funding timelines, and long-term borrower trust.

First-time homebuyers

The first home purchase carries emotional weight. Many first-time buyers value the reassurance and personal guidance that accompany an in-person closing. In these cases, preserving flexibility can support relationship building and long-term loyalty.

Complex transactions

Files involving multiple signers across locations, power of attorney arrangements, trust structures, or layered ownership introduce additional coordination variables. While many digital platforms can accommodate these scenarios, building operational confidence with straightforward transactions first creates a more stable foundation for expansion.

Digitally unprepared borrowers

Comfort with video-based processes, access to reliable internet, and familiarity with digital documentation all influence the closing experience. When the method aligns with borrowers' capabilities, the process feels more manageable and consistent from start to finish.

Jurisdictions with unclear RON acceptance

Beyond individual transactions, you must factor in the broader ecosystem. In jurisdictions where RON acceptance remains unclear, conduct additional due diligence and confirm that all relevant parties are prepared to support the structure.

Section 05

| Strategic deployment drives long-term advantage

When you approach RON with discipline, you strengthen your competitive position and enhance your overall closing strategy. Starting with well-aligned loan types builds early momentum and internal confidence, creating a natural pathway from pilot adoption to broader, scalable execution. With thoughtful expansion and the right foundation in place, RON becomes a durable, mainstream component of your long-term lending strategy.