



Things to Consider Before Investing in RON, RIN, TWIN and Related Technologies

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Your presenters:

Jacquie Brink
 SVP Great Lakes Division Manager
 WFG National Title Insurance Company
 Cell: 989 600 1116 | jbrink@wfnationaltile.com | wfnationaltile.com




Brandon Hunt
 424 E. Front Street
 Traverse City, Michigan 49686
 Phone 231-828-1235
www.MidAmericanTitle.com



Ethan M Powsner, Esq.
 VP - Technology & Market Development




ethan.powsner@fnf.com  616.302.3121

SHARLENE SHINELDECKER
 Regional VP Lakeshore, Owner
 Vice President Escrow Operations



Direct 231-332-8111 | Cell 231-742-1187
 Office 231-737-9111 | Fax 231-737-7304
shan@transmi.com | www.transmi.com
 670 Seminole Road Suite 102 | Muskegon, MI 49644

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TWIN



- Traditional Wet Ink Notary

In person notarization of paper documents paper documents.

- Paper Documents
- In Person Contact



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Part 1. Acronyms

- TWIN
- IPEN
- RON
- PRON
- RIN

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IPEN



• In Person Electronic Notary

In person notarization of electronic documents

- Electronic Documents
- In Person Contact



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RON



• Remote Online Notary

Remote online notarization of electronic documents with the use of multi-factor authentication.



- Electronic Documents
- Multi-Factor Authentication
- Recorded and Retained Records
- No In Person Contact



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PRON



- Paper Remote Online Notary

Remote online notarization of paper documents with the use of multi-factor authentication.

- Paper Documents
- Multi-Factor Authentication
- Recorded and Retained Records
 - No In Person Contact



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RIN



- Remote Ink Notary

Remote notarization of paper documents via audio-video platform(skype, zoom, etc.)

- Paper Documents
- Recorded and Retained Records
 - No In Person Contact



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Part 2. RON -- Technical, Hardware, and Software Considerations

- What do I need to get started?

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Register with the state



- In Michigan all notaries must apply to be an “Enotary”

Modify Notary Search

Records 1 - 1 are displayed below.

FULL NAME	COUNTY	APPOINTMENT DATE	EXPIRATION DATE	CURRENT STATUS	e-Notary Effective Date	Current e-Notary Status	Remote Notary Effective Date	Current Remote Notary Status
SHINELDECKER, SHARLENE	Muskegon	10/1/2015	November 2021	Active	2020-01-22	Active	2020-01-22	Active

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Erecording is a must



- Find an Erecord vendor that will Erecord in the counties you need
- Know if they will erecord and etax certify your deeds

County	eRecord	eTax Certify Deeds	EPN	Simplify	CSC
ALCONA	YES	YES		X	X
ALGER	YES	YES		X	X
ALLEGAN	YES	YES	X	X	X
ALPENA	YES	YES	X	X	X
ANTRIM	YES	YES	X	X	
ARENAC	YES	YES		X	X
BARAGA	NO	NO			
BARRY	YES	YES	X	X	X
BAY	YES	YES		X	
BENZIE	NO	NO			

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Find a state approved RON vendor

- https://www.michigan.gov/documents/sos/List_of_Vendors_696441_7.pdf
- Ten approved vendors
- Not all are RON – some are IPEN only
- Each vendor differs on
 - Using your own notary vs. their notaries
 - Security as to KBA, Two factor, consents, etc.
 - Pricing
 - Underwriter approval of vendor (Also the underwriter requirements)
 - Equipment needs

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Vendor details



- Data requirements
 - Storing the recordings and journals
 - Digital Seals
 - Digital Certificates
- Pricing
 - Load notaries
 - Renewal fees
 - Cost per transaction

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Equipment/hardware



- Staff Equipment
- Computer with
 - Camera
 - Speakers
 - Microphone
 - Good Internet
 - Specific browsers
- Consumer Equipment
- Computer with
 - Camera
 - Speakers
 - Microphone
 - Good Internet
 - Specific browsers
- **Well lit space**
- **Cellphone for Identification upload**

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Testing, training and guidelines



- Figure out what works for you
- How much can the consumer handle
- Guides for the consumer to get through the process
- Backing up / Storing data
- Saving downloads

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RIN and RON are not the same



- Remote Ink-signed Notarization
 - Wet signed docs, overnight back and forth
- Set up is different
 - You have to create the technology and security required
 - More underwriter restrictions
 - Vendor for video recording that is secured and stored
 - Ability to create KBA and two factor
 - Consent not part of the program as in RON
 - Ability to screen shot ID
- Equipment/Hardware needs are the same as RON

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Jacque's materials start here