RON ELIGIBILITY DECISION TREE

FIRST INTEGRITY
TITLE COMPANY

CASH DEAL: SELLER Requests RON

Are all signer(s) US Citizens? — Yes → **Do all signer(s) have the necessary A/V equipment?**
- Secure, stable internet connection
- Email access
- Camera
- Microphone
- Speakers

— Yes → **Are all signer(s) prepared to consent to the session being recorded and securely stored?** — Yes → **Are all signer(s) prepared to provide valid ID (Drivers License or U.S. Passport) & complete a series of Knowledge-Based Authentication questions, which requires a Social Security Number?** — Yes → **Eligible for RON**

No (from all) → **NOT Eligible for RON**

CASH DEAL: BUYER Requests RON

Do any of the closing documents require notarization? — Yes → **Are all signer(s) US Citizens?** — Yes → **Do all signer(s) have the necessary A/V equipment?**
- Secure, stable internet connection
- Email access
- Camera
- Microphone
- Speakers

— Yes → **Are all signer(s) prepared to consent to the session being recorded and securely stored?** — Yes → **Are all signer(s) prepared to provide valid ID (Drivers License or U.S. Passport) & complete a series of Knowledge-Based Authentication questions, which requires a Social Security Number?** — Yes → **Eligible for RON**

No (from all) → **NOT Eligible for RON**

FINANCED DEAL: SELLER Requests RON

Did Closer confirm with Lender that RON is approved? — Yes → **Are all signer(s) US Citizens?** — Yes → **Do all signer(s) have the necessary A/V equipment?**
- Secure, stable internet connection
- Email access
- Camera
- Microphone
- Speakers

— Yes → **Are all signer(s) prepared to consent to the session being recorded and securely stored?** — Yes → **Are all signer(s) prepared to provide valid ID (Drivers License or U.S. Passport) & complete a series of Knowledge-Based Authentication questions, which requires a Social Security Number?** — Yes → **Eligible for RON**

No (from all) → **NOT Eligible for RON**

FINANCED DEAL: BORROWER Requests RON

Direct borrower to contact their lender for RON request & direction → **Does lender approve RON?** — Yes → **Does the Lender have their own RON approved provider?** — Yes → **Escalate to Lender for review and approval**

No (from all) → **NOT Eligible for RON**