

Date: [Date]

To: [Closing Agent/Title Company Name]

Address: [Company Address]

City, State, Zip: [City, State, Zip]

Re: Authorization for Remote Closing / Electronic Notarization

Loan Number: [Loan Number]

Borrower(s): [Borrower Name(s)]

Property Address: [Full Property Address]

To Whom It May Concern,

This letter serves as formal authorization from [Lender Name] ("Lender") to conduct the closing of the above-referenced loan transaction using remote closing methods.

Lender hereby authorizes the following (check all that apply):

- ☐ Remote Online Notarization (RON)
- ☐ In-Person Electronic Notarization (IPEN)
- ☐ Hybrid Closing (Electronic signing of non-notarized documents; wet-sign for notarized documents)

This authorization is subject to the following conditions:

1. All remote notarizations must be performed in strict accordance with the laws and regulations of the state where the property is located.
2. The technology platform used for the remote closing must meet all state and secondary market (Fannie Mae/Freddie Mac) requirements for security and tamper-evident sealing.
3. The Closing Agent must ensure that a recording of the video session is maintained for the period required by law or lender policy.
4. The final title insurance policy must not contain any exceptions related to the use of remote online notarization or electronic signatures.

Please ensure that all executed electronic documents are delivered via [Secure Portal/Email] immediately following the completion of the signing ceremony.

Should you have any questions regarding these instructions, please contact [Department/Contact Person] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Printed Name]

[Title]

[Lender Name]