

# Your IPEN solution is here.

(In-Person Electronic Notarization)



Introducing the integration-free In-Person Electronic Notarization (IPEN) solution that maintains a trusted closing process for title agencies, settlement companies, and lenders.

EscrowTab is the only eClosing platform that allows a borrower to sign an eNote with a forensically verifiable handwritten signature.



## We listened to lenders.

Lenders can now implement eClosings without changing their process or adding costs – drastically reducing the time and resources required for the post-close QC process. Plus, adopt eNotes without having to acquire additional technology.

## We answered the requests of title.

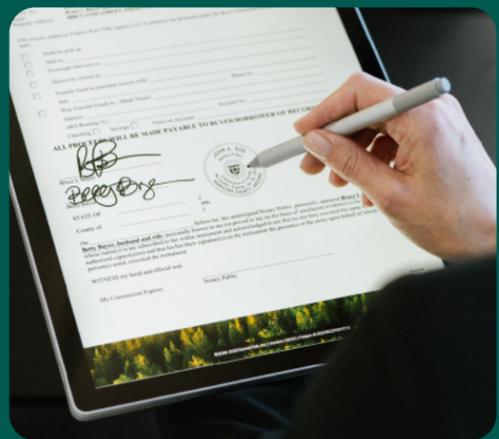
Title, you can finally close loans the way borrowers expect – technology driven and eco-friendly. Allow your agents to close more loans by removing the paper processing delays. Eliminate shipping costs, reduce quality control costs and gain efficiency with automated filing, delivering and flipping the loan package with EscrowTab.

## What is (IPEN)?

In short, it stands for In-Person Electronic Notarization. IPEN occurs when a borrower and signing agent are in the same location and the borrower applies electronic signatures to documents. A signing agent is then allowed to electronically notarize the documents without any paper involved. It's a nationwide solution.

## How does EscrowTab apply IPEN?

- Simple. Title agents upload closing documents to the EscrowTab platform and assign to a signing agent.
- Then, the signing agent meets the borrower in person, at any location, with a tablet ready for signing.
- The documents are signed with the borrower's **unique handwritten signature** on every page!
- Finally, documents are securely stored within EscrowTab's eVault and ready to be delivered to trading partners.



# What is EscrowTab?

EscrowTab consists of four components to help you simply and efficiently implement digital closings. These services can be used together for a full eClosing solution, or a la carte.

**DocPrep**  
Make eClosing doc prep fast and frictionless.

A proprietary OCR automatically identifies fields to be signed and completed. OCR/AI auto tagging, flagging, document identification, and automated document delivery allows for short document turn times and quality control.

**eNotes**  
Creation of truly digital documents.

Auto-generate GSE and MISMO compliant eNotes from PDF documents using EscrowTab's OCR. A multi-option approach to eNote creation without work for the lender.

**eClosing**  
The most intuitive eClosing solution.

Close loans without any lender integrations using an IPEN solution that captures the borrower's handwritten electronic signature. Built-in features like organizing and stacking documents the way you like, signature validation, secure delivery and storage of documents, and more.

**eVault**  
An in-house eVault solution.

The eNote will be auto-registered with MERS® eRegistry and securely stored in EscrowTab's proprietary eVault, meaning one less vendor and fewer expenses. EscrowTab's eVault also provides a proprietary solution to register and transfer eNotes to trading partners.

[escrowtab.com](https://escrowtab.com)

