From: Title Services, LLC Subject: Remote Online Notary (RON)

To: To Our Valued Customers Date: April 3, 2020

IAR stated recently that RON is effective immediately. Unfortunately this does not mean that the title companies can start using this technology immediately. The Indiana Secretary of State (SOS) has not yet approved the Remote Technology Vendors they will use. This could take a few weeks. Step1. Once platforms are approved, active notaries need to be certified, trained and successfully complete an exam. The SOS posted that they hope to have the training up and ready by April 7th, but nothing official at this time. Step 2. Once the notary is approved for RON by SOS, then the title company's notaries have to be trained and certified with one of the selected Remote Technology Vendors by the SOS. This will allow title companies to do some RON closings especially for the title company's seller documents. The other piece to RON lies with the lenders. For their documents to be executed and use a remote online notary, they have their own certifications and training to do with one of the national Remote Technology Vendors. Some lenders already have a Remote Technology Vendor and have been using the technology for their "hybrid e-closings". These closings today allow the buyer/borrower to approve and e-sign the lender documents prior to closing with the exception of the mortgage and any documents that need to be "wet signed" and notarized. Once RON is completely operational then we will begin to use this new technology for closings where the lender, buyers and sellers have the technology and resources to complete a RON closing. Also RON closings can only be used in counties where the county recorder's office accepts documents for e-recording. Many Indiana counties currently accept e-recordings of documents but there are many who still do not.

Here at Title Services, knowing this RON technology was coming, selected in 2018, a national Remote Technology Vendor, Pavaso. Our closers were trained in 2018 on the Pavaso technology and are approved by Pavaso to use the technology. We strongly believe Pavaso will be one of the Remote Technology Vendors that the Secretary of State will approve. Our closers/notaries will have to be retrained and RON certified on the Pavaso software and trained on the other platforms that our lender partners may be using. More info to come in the weeks ahead........Hopefully we will be able to use the RON technology sometime in mid to late May.

We appreciate your anticipated cooperation and will continue to update you on any future changes. We thank for your continued support of Title Services LLC and our staff.

If you have any questions or concerns feel free to contact me, Dave Schmitz and Jamy Engebretson at 317 571-6969.

Kindest Regards & Be Safe,

Jerry Leugers