

SMOKY MOUNTAIN NOTARY

REMOTE ONLINE NOTARY SERVICES

Your Guide to Remote Online Notarization

A simple customer guide to preparing, verifying your identity, and completing documents online.

Notarize from home, your office, or while traveling.

Secure live video • Electronic signing • Tamper-evident completed documents

Prepared for customers of Smoky Mountain Notary

smokymtnnotary.com/online-notary

What is remote online notarization?

Remote online notarization, often called RON, lets you meet with a commissioned online notary through a secure live audio-video session. You review and sign the document electronically while the notary watches, verifies your identity, completes the notarial certificate, and applies an electronic seal and digital certificate.

RON is more than an electronic signature

DocuSign and similar services can collect electronic signatures, but they do not provide a notarization unless a commissioned notary is present and completes the required notarial act.

Why customers choose RON

- No travel or waiting room
- Signers can join from different locations
- Useful for evenings, weekends, travel, and time-sensitive matters
- Completed documents are usually available immediately after the session
- The video session and electronic record provide a strong audit trail

Where can the signer be?

I, the notary, must be physically located in Tennessee during the notarization. The signer may be located in another state or outside the United States, as long as the document is eligible and the signer can successfully complete the required identity verification.

Important

The receiving agency, attorney, title company, lender, court, or document preparer decides whether it will accept an online notarization. Confirm acceptance before your appointment when the document involves a special filing or an unusual jurisdiction.

What you need for your online notarization

BRING / HAVE READY	WHY IT MATTERS
A reliable internet connection	Wi-Fi is usually best. Weak cellular service can cause video or ID-photo problems.
A device with a camera and microphone	A laptop, desktop, tablet, or smartphone may be used. A computer or tablet is often easier for larger document packages.
A valid government-issued photo ID	Use an unexpired driver license, state ID, or passport accepted by the platform.
Your own email address and mobile number	These are used for the secure invitation, verification steps, and access to completed documents.
Your document in final form	Do not sign it before the session unless the notary specifically instructs you to do so.
A quiet, well-lit location	You must be visible, able to hear clearly, and free to make your own decisions without pressure.

Before you click the link

- Close other apps that may use your camera or microphone.
- Turn off pop-up blockers only if the platform instructs you to.
- Have good lighting for your ID photos. Avoid glare and keep all four corners visible.
- Know the document date, signer name, and any required witnesses.
- Contact notary before the appointment if a signer has no Social Security number, limited U.S. credit history, an expired ID, or difficulty using technology.

How the session works

1	Receive your secure link You will receive an invitation by email or text. Use your own link. Do not forward it to another signer unless instructed.
2	Create or sign in to your account First-time users may be asked to create a password. Returning users may need to sign in.
3	Complete identity verification You will answer identity questions and take clear photos of your ID. The exact order can vary by platform.
4	Join the live video session Notary will confirm your identity, willingness, awareness, and understanding of the document.
5	Review and sign You will sign electronically while the notary watches. Do not click ahead or sign outside the session unless directed.
6	Notarization is completed Notary applies the electronic notarial seal and digital certificate. The final file becomes tamper-evident.
7	Download or receive the completed document The platform or sender will provide access to the completed documents. Save a copy for your records.

Why the identity check matters

Online notarization requires more than showing an ID to the camera. The platform uses technology to confirm that the ID is genuine and that the person appearing on video is the person named in the document.

Knowledge-based authentication (KBA)

Tennessee online notarizations require a short set of multiple-choice questions based on U.S. public and credit records. You generally have two minutes to answer five questions and must answer at least four correctly. The questions may involve former addresses, vehicles, loans, or other records associated with you.

These are not questions the notary creates

The notary cannot see the correct answers, coach you, skip the test, or change the results. Read each question carefully and do not guess too quickly.

Credential analysis

You will photograph the front and back of your government-issued ID. The system checks security features and data on the ID. Use bright, even lighting, avoid glare, and make sure the image is sharp and uncropped.

Common reasons verification fails

- The signer recently moved or has a thin U.S. credit history
- The signer has no U.S. Social Security number or limited public records
- The ID is expired, damaged, blurry, or photographed in poor lighting
- A nickname or name variation does not match the document or ID
- The signer rushes through the questions or another person answers for them

Plan B may require a different approach

Depending on the document and platform, the notary may need to reschedule, use another approved platform, refer you to a notary in another state with a different identity-verification method, or arrange an in-person notarization.

Documents commonly notarized online

LEGAL & PERSONAL

- Powers of attorney
- Affidavits and sworn statements
- Trust and estate-planning documents when online signing is permitted
- Divorce and settlement documents
- Consent forms and travel documents

REAL ESTATE & BUSINESS

- Deeds and seller documents when approved by the receiving party
- Loan and closing documents
- Business resolutions and corporate documents
- Lien releases and contractor forms
- Employment-related documents when notarization is required

Documents that may need special handling

- Wills or documents that require original wet-ink signatures
- Court, probate, adoption, or international documents with special filing rules
- Documents requiring witnesses, especially when the witness must be physically present
- Real estate documents when the title company, lender, or county has specific platform requirements
- Documents that are incomplete, contain blank spaces, or do not include the correct notarial certificate

A notary is not the document drafter

The notary can identify whether a notarial certificate is present and explain the notarization process, but they cannot choose the legal document, give legal advice, or tell you which notarial act your document requires. Contact the document preparer or an attorney for legal questions.

Tips for a smooth appointment

Do this

- Use the full legal name shown on your ID.
- Check your email and spam folder before the appointment.
- Join from a stable location, not while driving or walking through a public place.
- Let your notary know in advance if witnesses, additional signers, or an attorney will join.
- Keep the original document open only through the secure platform during the session.
- Download the final document promptly and send it to the intended recipient.

Avoid this

- Do not pre-sign the notarized signature line.
- Do not use someone else's account, email, phone number, or link.
- Do not cover your face, use a virtual background that interferes with ID review, or sit in a dark room.
- Do not allow another person to answer identity questions or tell you how to sign.
- Do not edit the completed PDF after notarization. Editing can break the digital certificate and invalidate the tamper-evident seal.

Technology trouble?

Restart the browser, confirm camera and microphone permissions, switch from cellular data to Wi-Fi, or move to a computer. If the session drops, use the same secure link unless your notary sends a replacement.

Witnesses

You may use your own qualified, disinterested witnesses when the document permits. For estate-plan signings, Smoky Mountain Notary can often coordinate professional witnesses for an additional fee when arranged in advance. Witness requirements vary by document and state, so confirm them with the document preparer.

Quick answers

Can I use my phone?

Yes. A phone usually works, but a laptop or tablet can be easier for long documents or multiple signatures.

Can two people sign from different states?

Often, yes. Each signer must use the correct link and complete identity verification. Separate sessions or additional fees may apply.

Can I sign from outside the United States?

Yes. The document must be eligible, the receiving party must accept the notarization, and the signer must pass the platform's identity requirements.

What happens if I fail KBA?

Tennessee allows two attempts to pass KBA. If you fail twice, we cannot proceed with another Tennessee remote online notarization for 24 hours. If your document is time-sensitive, I may be able to refer you to one of my trusted colleagues in another state who can use an alternate legally permitted identity-verification method.

Is the completed document secure?

The notary applies an electronic seal and digital certificate. The completed PDF is tamper-evident, meaning later changes can invalidate the certificate.

How long does it take?

Simple documents may take only a few minutes once verification is complete. Larger packages, multiple signers, witnesses, or technical issues take longer.

Can the notary explain my document?

The notary can explain the notarization process and point out where signatures or initials are required. The notary cannot interpret legal language or advise whether you should sign.

Ready to notarize online?

Complete your notarization without fighting traffic, searching for an open office, or coordinating everyone in one room.

SMOKY MOUNTAIN NOTARY

Tennessee commissioned online notary • Mobile and remote services

Start here: smokymtnnotary.com/online-notary

Email: betty@smokymtnnotary.com

Call/Text/WhatsApp: 865-386-7398

Please send the document and any instructions before the appointment when possible.

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This guide provides general information about the online notarization process. It is not legal advice and does not guarantee that a particular document or receiving agency will accept remote online notarization.