

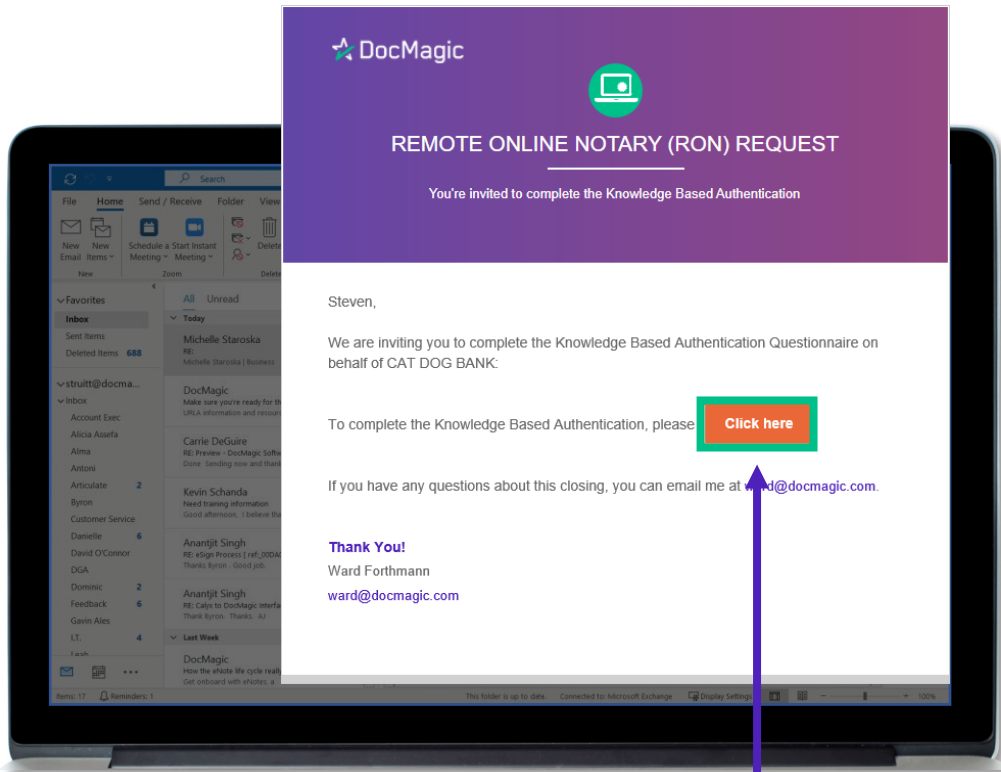


V3 Signing – Borrower's Experience
Knowledge Based Authentication
(KBA) Hack

V3 Signing - Borrower's Experience

Knowledge Based Authentication (KBA)

Certain closing packages allow you to participate in Remote Online Notarization (RON).



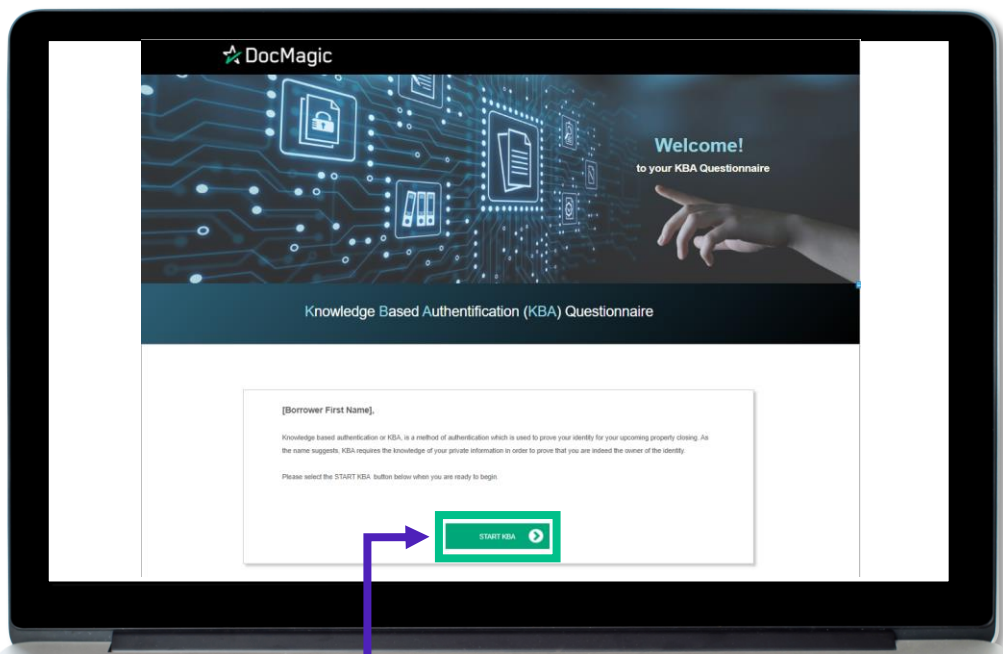
If RON is enabled, you will receive an invitation email to complete the KBA or Knowledge Based Authentication (KBA). Click to get started.



V3 Signing - Borrower's Experience

Knowledge Based Authentication (KBA)

You will be brought to this page, where you are prompted to complete the KBA process before accessing an eClosing Room.



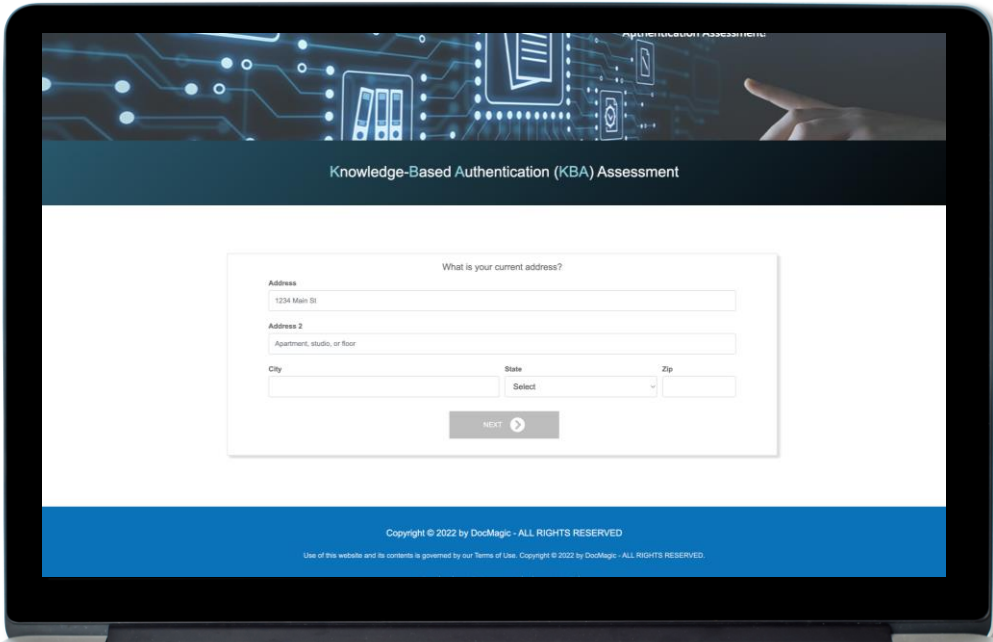
The process involves you answering questions and hitting submit to register answers. Click here to start.



V3 Signing - Borrower's Experience

Knowledge Based Authentication (KBA)

You may be asked to verify your current address as part of the KBA.



The image shows a laptop screen displaying a web application for Knowledge-Based Authentication (KBA). The header of the application is "Knowledge-Based Authentication (KBA) Assessment". The main content area contains a form titled "What is your current address?". The form has the following fields:

- Address**: A text input field with the placeholder "1234 Main St".
- Address 2**: A text input field with the placeholder "Apartment, studio, or floor".
- City**: A text input field.
- State**: A dropdown menu with the placeholder "Select".
- Zip**: A text input field.

Below the form fields is a "NEXT" button with a right-pointing arrow. At the bottom of the screen, there is a blue footer bar with the following text:

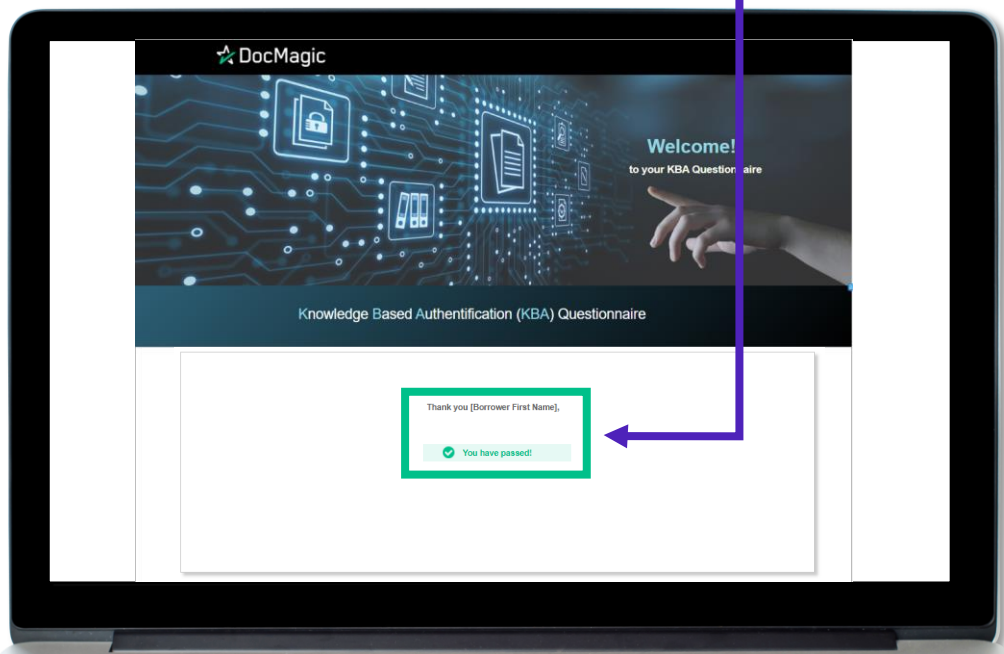
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V3 Signing - Borrower's Experience

Knowledge Based Authentication (KBA)

If you pass the assessment, you'll see this confirmation.



V3 Signing - Borrower's Experience

I.D. Validation via Smart Device



Your identity can also be verified through a Smart Device.

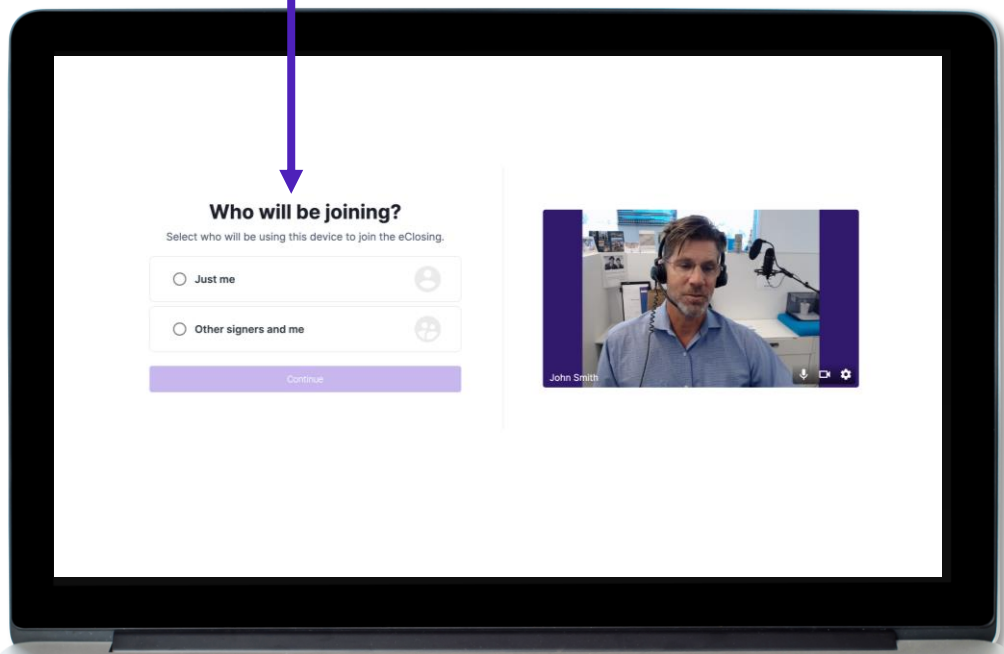
You will receive a text message containing a link to complete the I.D. Verification process.



V3 Signing - Borrower's Experience

Knowledge Based Authentication (KBA)

Before joining, you must select if you are the only signer, or if there will be other signers in the session.



If there are other borrowers, they will also have to complete the KBA process.

