OneNotary

Notarization Built Into Your Mortgage and HELOC Workflows

An embedded notary infrastructure that never leaves your closing platform.

50,000+	Credentialed notaries nationwide
99.7%+	Session completion rate
99.99%	Platform uptime, SLA-backed

The economics of embedding the notarization step

The main benefits of embedding notarization into your closing workflow are economic. Four things tend to happen to a lending platform's business when notarization is embedded inside it.

01 Differentiation based on cycle time

Average purchase loans now close in roughly 37 days, and some lenders are publicly citing 10 to 14 day clear-to-close. Cycle time is a genuine competitive lever in this category, and notarization is usually one of the last unautomated, highest-liability steps left in an otherwise modern closing stack. An embedded, credentialed notarization layer removes that bottleneck without asking the borrower or the closing team to leave the platform.

02 Becoming the system of record leads to stickiness

Switching software vendors gets easier every year. Switching the platform that holds your notarized, admissible, audit-trailed closing record does not. Embedded notarization moves a lending platform from a replaceable document tool to the system of record for the transaction.

03 Trusted for the most valuable documents

The documents that require a credentialed human step are the highest-stakes pieces a borrower executes. Completing them inside the closing workflow, in the same session as everything else from signing through the notarized act, moves the platform up the value stack.

04 A real answer for regulated buyers and investors

Regulated lenders, credit unions, and their investors evaluate a closing platform on whether the notarized step can actually finish inside the product, in every state it needs to reach. Embedded notarization gives platforms the ability to provide state-by-state RON coverage without having to build a regulated notary-workforce operator itself.

docusign PROCORE Credit Union of Colorado DocDraft Route

Credentialed notary agents in every closing state

OneNotary's nationwide network of 50,000+ credentialed notary agents are anchored by a dedicated, professionally trained in-house pool that we employ, operate, and supervise directly. They are trained on your closing documents and workflows, with coverage mapped and ready in every state except the handful with attorney-required or wet-funding rules. Every notary agent a signer meets is held to a rigorous standard: always-on, always vetted background-checked, anti-fraud and deepfake trained, and continuously audited.

Built as an embedded notary infrastructure

How It Works

The defining feature of OneNotary is how little the closing process changes. The notary agent simply appears at the moment in the session when a notarized signature is needed. **The borrower in your lending platform likely won't even know they're using OneNotary.** They think they're using your platform, or the bank, credit union, or lender whose loan they're closing. That's the point.

Built for developers, not just signers

A REST API covers the full notarization lifecycle, with webhooks returning the signed PDF, session ID, completion timestamp, IDV/KBA status, A/V recording URL, journal hash, and X.509 metadata straight to your system of record. We can set up a sandbox in minutes, and we scope the integration to your closing workflow, not a template.

Security and compliance, inherited by every session

OneNotary's operations comply with MISMO standards and serve as contributors on the eHELOC and other MISMO workgroups. We are also SOC 2 Type II attested under the AICPA's Trust Services Criteria and is ISO/IEC 27001:2022 certified. The platform runs on 99.9% uptime with service-level guarantees, encrypted transactions, and secure document storage.

Every session inherits this standard:

- **Encrypted, recorded audio-video** for the full notarial session
- **Tamper-evident digital seal** and a **signed certificate of completion**
- **Full audit trail** including session ID, timestamp, notary journal, and recording retained for every transaction

Why lending platforms embed OneNotary

The market leader test.
Docusign evaluated the notarization landscape and chose OneNotary as the engine behind its flagship notarization product, already live in production for lenders and credit unions managing real estate closings today. To win that business, OneNotary passed a tough review, including security, workforce audits, SLAs, and compliance across every state. That means every partner after Docusign benefits from the same scrutiny set from that high bar.

> "...we've cut the end-to-end process for funding a HELOC by 20%...
>
> — Cara McCarthy, Supervisor of Consumer Lending Operations, Vantage West Credit Union

Always-on, always vetted.
A 24/7 on-demand notary agent pool that's background-checked, credential-verified, and trained to a high service standard interfaces directly with your borrowers under your brand. No coverage gaps, and no drop in quality between a weekday afternoon closing and a Sunday night one.

Margin-accretive, not margin-diluting.
Notarization adds to your bottom line. The economics are structured so this is a revenue line you're glad to add, not a low-margin feature you have to justify internally. And embedded RON means you don't have to incur the expense of hiring, training, and managing a notary workforce. Ditch the overhead and added complexity and leave that to OneNotary.

Ready to add OneNotary into your workflow?

Let's talk about how we can turn your flagged claims from a pay-or-deny guess into a decision you can defend. Talk to OneNotary today sales@onenotary.com