

Transaction Desk & Authentisign ID: Potential for Misuse and Observed Irregularities in E-signature Protocol

PART I: Overview of Authentisign

A software licensed by Zach Steinberger of COMPASS FLORIDA LLC, Transaction Desk is a software company displayed by name as part of a footnote of every page in the lease agreement for 2649 Tifton St. S. Gulfport, FL 33711.

Below is an example, citing Page 6 of the fully executed lease agreement for 2649 Tifton St. S. Gulfport, FL 33711.

Landlord (LJ) (MD) and Tenant (MB) (SB) acknowledge receipt of a copy of this page which is Page 6 of 20
RLHD-3x Rev.7/16 Approved on April 15, 2010, by the Supreme Court of Florida, for use under rule 10-2.1(a) of the Rules
Regulating the Florida Bar.

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Transaction Desk employs Authentisign ID as its electronic signature (“e-sig,” or “e-signature”) feature.

Authentisign ID serves as the integrated e-signature solution within Transaction Desk, facilitating electronic document signing.

This component is fully integrated and is ESIGN compliant and FHA approved.

Proper Authentisign Implementation

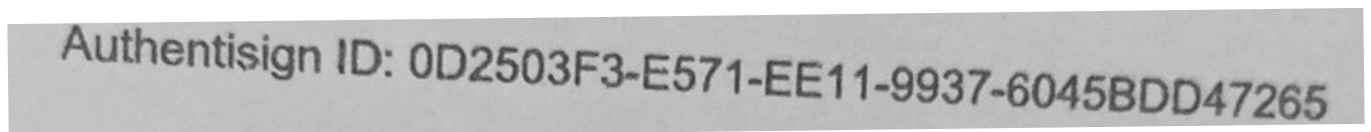
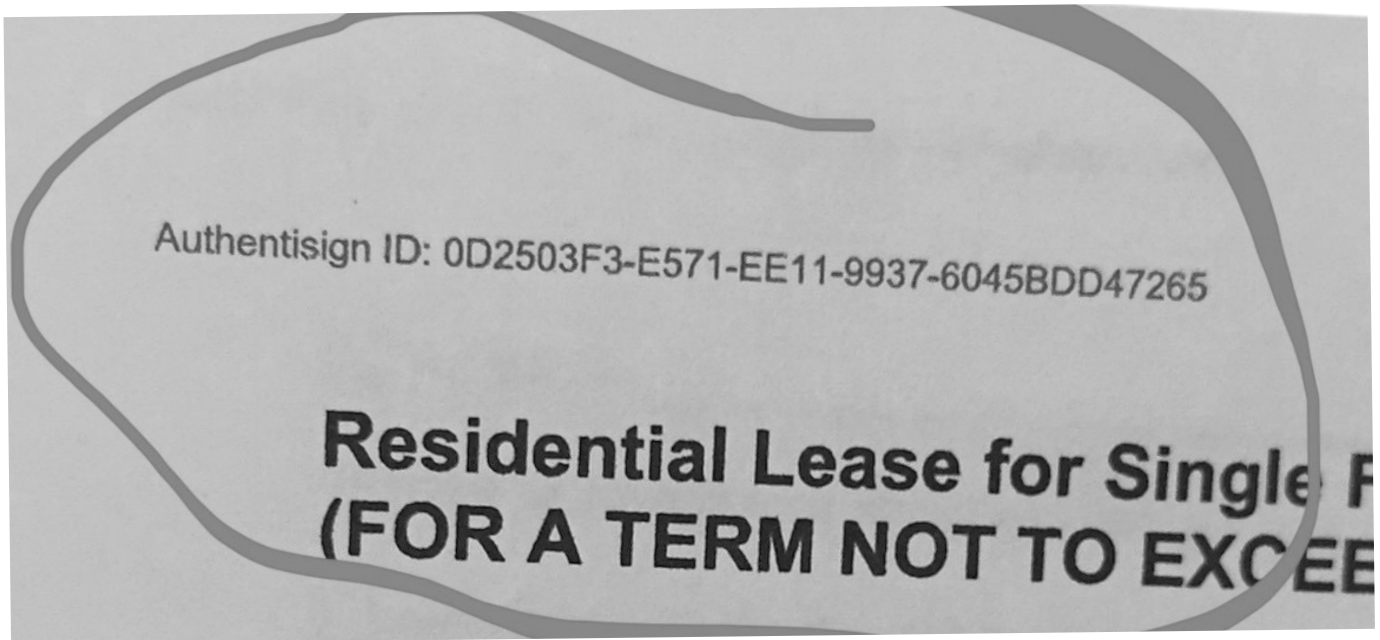
Individual Signature Requirements

- Each signer should have their own unique 40-character hexadecimal Authentisign ID

- Signatures should be placed in designated areas without overlapping
- Each signature block should contain its own distinct and readable verification code

An example of one Authentisign ID, representing one human individual signing party, is displayed in the top left corner, or designated located according to the orchestrator of the distributed document, and is most often, included on every page within a lease agreement, inserted upon completion of signature of that human individual signing party.

The stamp of authority, indicating who signed, the IP Address of the signer, among other detail, is stamped to the document and appears as follows:



Expected Layout

Signature Order and Display

- Each signature should have a separate, clearly visible Authentisign stamp
- The stamps should not overlap or interfere with each other's legibility
- The system automatically spaces signature blocks to prevent overlap

Signature Components

- Each stamp should include:
 - Unique Authentisign ID
 - Timestamp
 - Individual signer verification
 - Clear separation from other signatures

The Elements of a Single Authentisign ID:

This Authentisign ID follows a standard UUID (Universally Unique Identifier) Version 4 format, which breaks down as follows:

Using this Authentisign ID Example to breakdown the components:

0D2503F3-E571-EE11-9937-6045BDD47265

UUID Components

- Time-based component: 0D2503F3
- Version identifier: E571 (indicates version 4)
- Variant code: EE11
- Node identifier: 9937
- Random/unique sequence: 6045BDD47265

Technical Details

The format is a 32-character hexadecimal string with specific sections separated by hyphens:

- Pattern: 8-4-4-4-12
- Total length: 36 characters including hyphens
- Uses hexadecimal values (0-9, A-F)

Authentication ID Structure (which is correct?)

- Each signature has a unique 40-character hexadecimal string

- Format: XXXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXXX
- Pattern follows 8-4-4-4-12 character groupings
- Each ID appears clearly and separately near its corresponding signature

While the exact encoded data is not publicly decodable for security reasons, this ID serves as a unique digital fingerprint that can be used to verify the authenticity of the signature and document through TransactionDesk's secure systems.

Important Note:

The ID's uniqueness ensures that no two signatures will ever have the same identifier, making it an essential component of the document's chain of custody and verification process.

Standard Order of Signature: Residential Lease Agreements

Based on the provided documents and context of Florida landlord-tenant practices, for a residential lease agreement handled by a Compass realty agent, the typical signing order would be:

1. TENANTS sign first
 - a. All tenants must sign individually using separate email addresses when possible
 - b. This includes any co-tenants or occupants who are party to the lease
2. LANDLORD signs second
 - a. After reviewing that all tenants have properly signed and initialed
 - b. May be signed by landlord directly or by landlord's authorized agent/property manager
3. COMPASS REALTOR signs last
 - a. Signs as the licensed real estate agent facilitating the transaction, when and where the lease dictates, if at all
 - b. Signs as the licensed real estate agent on the Non-Lawyer Disclosure form, when and where the lease dictate, when applicable
 - c. Verifies all required signatures and initials are complete
 - d. Ensures signing certificates are included

Automated for Protocols, Manual Protocols, & Brokerage Oversight of Protocols:

1. The certificates are automatically generated after document signing is complete
2. They can be accessed in multiple ways within the system
3. They are considered essential documentation by the brokerage

The signing certificate authenticates the signers via their internet protocol their ip address. Signing certificates utilized the use of Authentisign via Transaction Desk:

1. Are a brokerage requirement
 - a. they must be submitted with completed paperwork
2. Authenticate signers through their IP addresses
3. Must be included when submitting signed documents to the deal secretary of Compass Realty, or other brokerage firm

Florida-Specific Requirements

Legal Considerations

- As of July 1, 2020, no witness signatures are required for Florida lease agreements
- Electronic signatures have the same legal effect as traditional signatures in Florida
- The system must show clear expression of intent and consent by all parties

TransactionDesk Process

Proper Setup

- The realtor should set up individual signing blocks for each party
- Each signer should receive their own unique signing invitation
- The system should generate separate authentication certificates for each signature

Any overlapping Authentisign IDs or illegible verification codes would indicate potential irregularities in the document execution process.

PART II:

Observations of Irregularities:

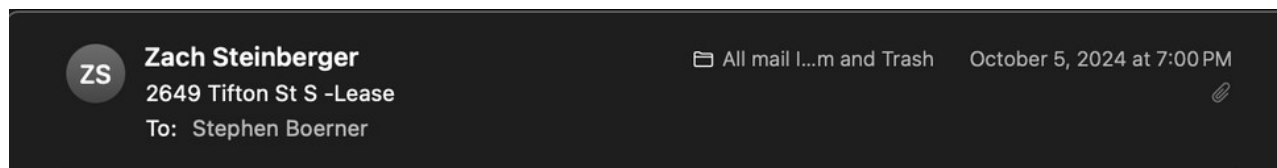
Observations on the fully executed lease agreement for 2649 Tifton St. S. Gulfport, FL 33711, reveal irregularities.

Irregularities Include:

- Improperly displayed, overlapping Authentisign IDs indicating mis-use, potential document manipulation, and potential breaches with digital compliance related laws, statutes, and the like.
- For the entirety of the 10-month lease term (October 31, 2023 - August 31, 2024) a fully executed version, including signatures of both co-landlords (2), both co-tenants (2), and the overseeing Landlord Agent (1), that being Zach Steinberger of Compass Realty, was not provided to the tenants.
 - A version of the lease was provided automatically, and electronically, after both co-tenants (2) completed the designated portions of the lease that required their personal signature and/or initials.
 - This issued version of the lease lacked signatures of the co-landlords, but included:
 - Signatures and initials in designated areas on the lease representing both co-tenants (2) and signatures and initials representing the Landlord's Agent (1)
 - A version of the lease with of both co-landlords (2), both co-tenants (2), and the overseeing Landlord Agent (1), that being Zach Steinberger of Compass Realty, was not provided to the tenants until October 5, 2024.
 - This distribution of the complete lease agreement was only issued to the tenants when prompted by the tenants request via email on October 5, 2024 to Zach Steinberger
 - On the same day as the request was sent by co-Tenant Stephen Boerner, Zach Steinberger issued an email stating:
 - "Hi Stephen, Please see attached. -Zach"
 - The PDF file he attached was saved on Zach Steinberger's computer as "Lease.pdf"
 - With a lease agreement for 2649 Tifton St. S, Gulfport, FL 33711, organized, distributed, overseen, and stored within the local digital filing system of a seasoned realtor, it is unusual to label the PDF file simply as "Lease"
 - A file naming syntax devoid of a singular unique identifying element (such as the client landlord's name, address, tenant's name, or any relevant unique combination) is highly unconventional.
 - With an informal naming syntax like using "Lease" to identify and represent the file's contents, employed across the extensive array of documents managed by Zach Steinberger, both before and after the lease's execution, with nearly a year of Zach progressing his realtor professional between that lease being finalized for his client, the landlord of 2649 Tifton St. S, Gulfport, FL 33711, and when the request came in, that of which nearly a year's time having passed since the lease was executed, the inherent lack of formalization within Zach Steinberger's local realtor storage would render it exceedingly difficult to locate any specific file or folder due to ambiguous file names.

- This would necessitate a manual review of numerous files to identify the desired content and ensure it aligns with the request, given the multitude of files already in existence at the time the lease was completed.
- Simply put, with Zach Steinberger replying on the same day, within hours of receiving the response, it is most likely that the file, or a version of the file, was created for the first time, quickly saved as a PDF with the file name of "Lease" to a folder wherein "Lease.pdf" was the most recently created file, making it easy to find and attach to a response to the co-tenant.
- To conceive that this file was named "Lease.pdf" before the lease commenced on August 31, 2023, and after a year, after the lease for 2649 Tifton St. S, Gulfport, FL 33711 concluded, and at the tenant's request, such a PDF file named "Lease"
- unless it was just saved and sent to the co-tenant, Stephen Boerner, created, saved locally, and attached to the email response by Zach Steinberger upon receiving the completed request before the lease commenced on October 31st, 2023—almost a year after its creation and finalization by all parties—and after its expiration, without a formal file name or syntax for unique identification.

○



Hi Stephen,

Please see attached.

Zach

--

Zach Steinberger
m: 941.539.7253
email: zach.steinberger@compass.com



- Missing pages of the lease agreement (tenant's retained version) that were later included in a version of the lease agreement provided to the tenants, by Zach Steinberger of Compass Realty, after the lease concluded and upon the request of Co-tenant, Stephen Boerner.
- The initial lease agreement retained by the tenants, and signed for by both co-tenants on October 23rd, 2023 had the following, specific irregularities:

1. **Missing: Pages 7-20** (excluding Front Page, Non-Lawyer Disclosure Form)
 - a. Part II of the Chapter 83 Florida Landlord-Tenant Act
2. **Missing: All signatures from all parties**
 - a. Missing from pages 1-6 were signatures from:
 - i. Landlords:
 1. Luther J. Rollins, Jr.
 2. Mary O. Polk
3. **Missing: Authentisign IDs**
 - a. No Authentisign ID with alignment to either of the co-landlords
 - b. No Authentisign ID with alignment to the listing agent

Upon signing the lease agreement, the tenants were electronically issued a lease agreement that consisted of:

1. **Included: Front Page**
 - a. Non-Lawyer Disclosure Form
 - b. Included Signatures of both co-tenants
 - c. Included a single signature of Zach Steinberger, Realtor of Compass Realty
2. **Included: Pages 1-6** (excluding Front Page, Non-Lawyer Disclosure Form)
3. **Included: Tenant Signatures**
 - a. Signatures on six pages of the lease agreement, that of which were signatures provided by both co-tenants
4. **One Authentisign ID:**
 - a. No overlapping of other Authentisign IDs
 - b. Clearly Identifiable Authentisign ID was as follows:
 - i. 0D2503F3-E571-EE11-9937-6045BDD47265
 1. This Authentisign ID was positioned in the top lefthand corner of each page of the lease agreement in question.

The lease agreement, one that was fully executed by all signing parties, with Authentisign IDs in tact representing all parties who were issued the lease agreement for 2649 Tifton St. S. Gulfport, FL 33711, and signed the lease agreement for 2649 Tifton St. S. Gulfport, FL 33711, was not provided to the tenants.

That being two human individuals comprising the leasing party, and two human individuals comprising the landlord party, and one human party comprising the landlord's agent,.

The version of the lease agreement retained by the tenants at the time of signing, and through the time of move-in, and through the entirety of the lease agreement was only signed by three human individuals

- Stephen Boerner
 - Co-tenant #1
- Melissa Bemer
 - Co-tenant #2
- Zach Steinberger
 - Compass Realty
 - Designated as "Landlord Agent" on lease agreement for 2649 Tifton St. S. Gulfport, FL 33711

One Authentisign ID is displayed on the pages provided to the tenants that comprised a representation of the lease agreement, that being six of the 20 pages of the lease agreement.

Excluded from the initial lease agreement provided to the tenants after both human individual signers comprising the renting party included:

1. Pages 7-20 which consisted of Part II of the Chapter 83 Florida Landlord-Tenant Act
2. An executed version of the lease with signatures from the Landlord in addition to signatures of the tenants.



(Language)

AuthentiSIGN[®]
Zach Steinberger

Licensee signature

Zach Steinberger

AuthentiSIGN[®]
Luther J. Rollins, Jr.

Landlord or Tenant signature

AuthentiSIGN[®]
Mary O. Polk

AuthentiSIGN[®]
Stephen Boerner

Landlord or Tenant signature

AuthentiSIGN[®]
Melissa Bemer

ND-3 Rev 4/2022

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Authentisign ID: 02A6C8E3-EB72-EE11-9307-460456002726A9

Residential Lease for Single Family Home or Duplex (FOR A TERM NOT TO EXCEED ONE YEAR)



A BOX (☐) OR A BLANK SPACE (____) INDICATES A PROVISION WHERE A CHOICE OR DECISION MUST BE MADE BY THE PARTIES.

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Authentisign ID: 02A50B31E6672EE111-9307466045BDE4726A9

Residential Lease for Single Family Ho (FOR A TERM NOT TO EXCEED ONE Y

A BOX (☐) OR A BLANK SPACE (____) INDICATES
PARTIES.

**THE LEASE IMPOSES IMPORTANT LEGAL OBLIGATIONS
GOVERNED BY CHAPTER 83, PART II, RESIDENTIAL
RESIDENTIAL LANDLORD AND TENANT ACT IS A**

1. PARTIES. This is a lease (the "Lease") between ____

2649 Tifton St S

Stephen Boerner

(name(s) of

Landlord's E-mail Address:

lu

Authentisign ID: 042A503B31E66724EE111-9307466045BDD725A9

Residential Lease for Single Family Dwelling **(FOR A TERM NOT TO EXCEED 12 MONTHS)**

A BOX (☐) OR A BLANK SPACE (____) _____