September 15, 2021

The Honorable Jim McGovern United States House of Representatives 370 Cannon House Office Building Washington, DC 20515 The Honorable Tom Cole United States House of Representatives 2207 Rayburn House Office Building Washington, DC 20515

Dear Chairman McGovern and Ranking Member Cole:

We, the undersigned organizations, write to express our strong support for National Defense Authorization Act (NDAA) amendment #445 offered by Representative Dean (D-PA), with the support of Representatives Armstrong (R-ND), Turner (R-OH), Perlmutter (D-CO), and Reschenthaler (R-PA).

This amendment provides all Americans' additional flexibilities and options for executing critical life documents, including for real estate transactions, wills, and health care directives using remote online notarization (RON). The text of the amendment is taken from H.R. 3962, the SECURE Notarization Act, which has the strong, bipartisan support of 53 cosponsors, and it builds upon language included in the underlying bill by Representative Turner to modernize military notary services.

RON gives consumers and businesses the option to use secure two-way audiovisual communications when signing documents. The immediate nationwide use of RON will create more access to notarization, allow for flexible scheduling, and afford consumers time to review documents and proceed when they are ready to sign. RON can also improve access to notary services in underserved and unbanked communities.

Current requirements for a signer to physically be in the presence of a notary are often impractical and sometimes impossible due to social distancing constraints resulting from COVID-19, as well as other barriers, such as challenges taking time away from work or disability.

Given the dramatic adjustments businesses have had to make during the COVID-19 pandemic, Congress should provide the critical tools to leverage technology to continue to keep Americans safe while also meeting their needs into the future through innovation. This past year has shown technological solutions can increase accessibility and reduce burdens for people across the United States and abroad.

In addition to allowing for the immediate nationwide use of RON, amendment #445 would provide certainty for interstate recognition of RON and establishes robust minimum standards to ensure strong nationwide consumer protections.

Thirty-eight states have already recognized the benefits of RON and enacted laws authorizing the use of RON, and current or future state laws meeting the national minimum standards will supersede this federal law.

We greatly appreciate your leadership, and we look forward to continuing to work with your colleagues to enact this amendment.

Sincerely,

American Council of Life Insurers American Financial Services Association American Land Title Association Amrock BSA | The Software Alliance California Mortgage Bankers Association Council of Insurance Agents & Brokers DocuSign

Financial Services Institute

Housing Policy Council

Independent Community Bankers of America®

Insured Retirement Institute

Mortgage Bankers Association

National Association for Fixed Annuities

National Association of Home Builders

National Association of Insurance and Financial Advisors

National Association of REALTORS®

Nexsys Technologies

PennyMac Financial Services, Inc.

Zillow

CC: The Honorable Madeleine Dean

The Honorable Kelly Armstrong

The Honorable Michael Turner

The Honorable Ed Perlmutter

The Honorable Guy Reschenthaler