

May 12, 2023

The Honorable Kevin Cramer
United States Senate
313 Hart Senate Office Building
Washington, DC 20510

The Honorable Mark Warner
United States Senate
703 Hart Senate Office Building
Washington, DC 20510

Dear Senators Cramer and Warner:

We, the undersigned organizations, write to express our strong support for S. 1212, the Securing and Enabling Commerce Using Remote and Electronic Notarization Act (SECURE Notarization Act). The SECURE Notarization Act passed the House with unanimous consent earlier this year and we look forward to strong, bipartisan support in the Senate.

The SECURE Notarization Act provides businesses and consumers with the ability to execute critical documents using two-way audiovisual communication. Current requirements for a signer to physically be in the presence of a Notary are often impractical and sometimes impossible due to health reasons, as we learned during the COVID-19 pandemic, as well as other barriers including military service or work travel. Forty-four states have already recognized the benefits of Remote Online Notarization (RON) and passed legislation authorizing its use.

Notarizations are used extensively in real estate transactions, as well as in a variety of other important areas including affidavits, powers of attorney, living trusts, advance health care directives, and automotive transactions, among others.

A survey conducted by the American Land Title Association of major vendors working in the RON space found that use of RON increased 547% in 2020 when compared to 2019. This increase can be attributed to heightened demand for RON during the pandemic, in addition to the expansion of States with permanent law recognizing its value. Clearly there is a need and demand for this approach across the country.

The past few years have shown technological solutions can increase accessibility and reduce burdens for people across the United States. The federal government should provide the critical pathway to continue to leverage technology to carry out daily activities, including business transactions like notarizations, into the future while maintaining a standard of safety and security for consumers and service providers.

The SECURE Notarization Act provides certainty for interstate recognition of RON and establishes robust minimum standards to ensure strong nationwide consumer protections.

We greatly appreciate your leadership, and we look forward to continuing to work with you and Congress to enact this common-sense proposal.

Sincerely,

Agents National Title Insurance Company
American Bankers Association
American Council of Life Insurers
American Financial Services Association
American Land Title Association
Amrock Title Insurance Company
Amrock, LLC
Arizona Mortgage Lenders Association
BPC Action
BSA | The Software Alliance
California Land Title Association
California Mortgage Bankers Association
Carvana
Chamber of Progress
Colorado Mortgage Lenders Association
Connecticut Mortgage Bankers Association
Council of Insurance Agents and Brokers
Credit Union National Association
CUNA Mutual Group
DC Land Title Association
Delaware Mortgage Bankers Association
DocuSign
DOMA Title Insurance
Electronic Signature & Records Association
Falcon Capitol Advisors
Fidelity Investments
Fidelity National Title Group
Financial Services Institute
First American Title Insurance Company
Housing Policy Council
Idaho Land Title Association
Idaho Mortgage Lenders Association
Illinois Land Title Association
Illinois Mortgage Bankers Association
Independent Community Bankers of America
Indiana Land Title Association
Indiana Mortgage Bankers Association
Insured Retirement Institute
Iowa Mortgage Association
Kentucky Land Title Association
Land Title Association of Arizona
Land Title Association of Colorado
Maine Association of Mortgage Professionals
Maryland Mortgage Bankers & Brokers Association
Massachusetts Mortgage Bankers Association
Michigan Mortgage Lenders Association
Minnesota Land Title Association
Minnesota Mortgage Association
Missouri Land Title Association
Montana Association of Mortgage Professionals
Montana Land Title Association
Mortgage Bankers & Brokers Association of New Hampshire
Mortgage Bankers Association
Mortgage Bankers Association of Alabama
Mortgage Bankers Association of Arkansas
Mortgage Bankers Association of Eastern Pennsylvania
Mortgage Bankers Association of Florida
Mortgage Bankers Association of Kentucky
Mortgage Bankers Association of Metro Washington
Mortgage Bankers Association of Mississippi
Mortgage Bankers Association of Missouri
Mortgage Bankers Association of New Jersey
Mortgage Bankers Association of Puerto Rico
Mortgage Bankers Association of the Carolinas
National Association for Fixed Annuities
National Association of Federally-Insured Credit Unions
National Association of Home Builders
National Association of Insurance and Financial Advisors
National Association of REALTORS®
Nebraska Mortgage Association
Nevada Land Title Association
Nevada Mortgage Lenders Association
New England Land Title Association
New Mexico Land Title Association
New Mexico Mortgage Lenders Association
New York Mortgage Bankers Association
North Carolina Land Title Association
Notarize
NotaryCam
Ohio Land Title Association
Ohio Mortgage Bankers Association
Oklahoma Mortgage Bankers Association
Old Republic Title
Oregon Mortgage Bankers Association
PennyMac Financial Services, Inc.
Rhode Island Mortgage Bankers Association
Simply Secure Sign

Stavvy
Stewart Title Guaranty
TechNet
Tennessee Land Title Association
Tennessee Mortgage Bankers Association
Texas Land Title Association
Texas Mortgage Bankers Association
The Chamber of Commerce
TIAA
Utah Land Title Association

Vermont Mortgage Bankers Association
Virginia Land Title Association
Virginia Mortgage Bankers Association
Washington Land Title Association
Washington Mortgage Bankers Association
Westcor Land Title Insurance Company
Wisconsin Mortgage Bankers Association
Worldwide ERC
Wyoming Mortgage Lenders Association
Zillow