NAR Issue Summaries

Technologies â€“ Digital Closings â€“ E-Signatures & Remote Notarization

NAR Committee:

Federal Technology Policy Committee

What is the fundamental issue?

Real estate transactions are increasingly digital, but federal law hasn't kept pace. The E-SIGN Act enabled online signatures, yet notarization—a critical step in closings—still often requires in-person interaction. Congress must pass the SECURE Notarization Act to authorize Remote Online Notarization (RON) nationwide.

I am a real estate professional. What does this mean for my business?

RON allows notaries and signers to complete notarizations remotely using secure audio-visual technology. Combined with e-signatures, it enables contracts and closings to be completed entirely online—from anywhere. This shift reduces delays, streamlines paperwork, and improves client experience in time-sensitive, multi-state transactions.

NAR Policy:

Supports:

- Nationwide adoption and interstate recognition of RON.
- Technology-neutral standards for electronic signatures and notarization.
- Strong consumer protections, including transparency and meaningful choice.

Opposition Arguments:

Opponents raise concerns that nationwide remote notarization could increase fraud risk and undermine state authority. Others counter that establishing strong national standards—such as tamper-evident technology and multi-factor authentication—can expand secure access for consumers, including military families stationed abroad, while preserving state flexibility.

Legislative/Regulatory Status/Outlook

NAR has long supported federal efforts to modernize real estate transactions, including:

- TheElectronic Signatures in Global and National Commerce (E-SIGN) Act of 2000, which legalized electronic signatures for real estate contracts;
- TheSECURE Notarization Act of 2025:
  - H.R. 1777, introduced in the House by Reps.Cliff Bentz (R-OR)andJoe Neguse (D-CO)
  - S. 1561, the Senate companion, introduced by SenatorsKevin Cramer (R-ND)andMark Warner (D-

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NAR continues to advocate for federal policies that support secure, efficient, and consumer-friendly innovations in real estate transactions.

Current Legislation/Regulation (bill number or regulation)

H.R. 1777

S. 1561

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