

May 13, 2021

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

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

Dear Senators Warner and Cramer:

On behalf of the undersigned associations, we write to express our support for the Securing and Enabling Commerce Using Remote and Electronic Notarization Act (SECURE Notarization Act). This legislation builds on ongoing efforts to promote remote transaction options for consumers. The past year has demonstrated how technology can be leveraged to modernize various aspects of our lives, and we are looking forward to working with you and your colleagues in both chambers to make Remote Online Notarization (RON) accessible across the United States.

Notarizations are used extensively in real estate transactions, as well as in a variety of other key areas including affidavits, powers of attorney, living trusts, and advance health care directives, among others. A survey conducted by the American Land Title Association (ALTA) of major vendors working in the remote notarization space found that use of RON increased 547% during 2020 when compared to 2019. This increase can be attributed to heightened demand for RON during the pandemic, in addition to the fact that 30 states have now passed permanent laws authorizing its use. Clearly there is a need and demand for this approach to notarization throughout the country.

The SECURE Notarization Act allows businesses and consumers 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 social distancing limitations resulting from the spread of COVID-19, as well as other roadblocks for in-person signing, like military service overseas and time constraints.

The SECURE Notarization Act would allow for the immediate nationwide use of RON technology. The legislation would provide certainty for interstate recognition of RON and establishes robust minimum standards, recommended by the non-partisan Uniform Law Commission, to ensure strong nationwide consumer protections. Current or future state laws meeting the national minimum standards would supersede this federal law.

We thank you for your support of the SECURE Notarization Act in 117<sup>th</sup> Congress.

Sincerely,

Alabama Installment Lenders Association  
Alaska Mortgage Bankers Association  
Arizona Mortgage Lenders Association  
California Association of Realtors  
California Credit Union League  
California Financial Services Association  
California Mortgage Bankers Association  
Colorado Mortgage Lenders Association  
Connecticut Mortgage Bankers Association  
Delaware Mortgage Bankers Association

Florida Financial Services Association  
Georgia Installment Lenders Association  
Hawaii Financial Services Association  
Idaho Land Title Association  
Idaho Mortgage Lenders Association  
Illinois Land Title Association  
Illinois Mortgage Bankers Association  
Indiana Land Title Association  
Indiana Mortgage Bankers Association  
Iowa Land Title Association  
Kansas Land Title Association  
Kentucky Consumer Finance Association  
Land Title Association of Arizona  
Maryland Land Title Association  
Maryland Mortgage Bankers and Brokers Association  
Massachusetts Mortgage Bankers Association  
Michigan Mortgage Lenders Association  
Minnesota Land Title Association  
Minnesota Mortgage Association  
Montana Association of Mortgage Professionals  
Mortgage Bankers and Brokers Association of New Hampshire  
Mortgage Bankers Association of Florida  
Mortgage Bankers Association of Kentucky  
Mortgage Bankers Association of Metropolitan Washington  
Mortgage Bankers Association of Pennsylvania  
Mortgage Bankers Association of the Carolinas  
Nebraska Land Title Association  
Nebraska Mortgage Association  
Nevada Financial Services Association  
New Mexico Land Title Association  
New York Mortgage Bankers Association  
New York State Land Title Association  
North Carolina Land Title Association  
North Dakota Land Title Association  
Ohio Financial Services Association  
Ohio Mortgage Bankers Association  
Oklahoma Land Title Association  
Oklahoma Mortgage Bankers Association  
Oregon Financial Services Association  
Palmetto Land Title Association (South Carolina)  
Pennsylvania Land Title Association  
Resident Lenders of North Carolina  
Rhode Island Mortgage Bankers Association  
Tennessee Land Title Association  
Tennessee Mortgage Bankers Association  
Texas Consumer Finance Association

Texas Mortgage Bankers Association  
Utah Land Title Association  
Virginia Financial Services Association  
Virginia Mortgage Bankers Association  
Washington Mortgage Bankers Association  
Wisconsin Financial Services Association  
Wisconsin Mortgage Bankers Association