

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  
WFG National Title Insurance Company  
Wisconsin Mortgage Bankers Association  
Worldwide ERC  
Wyoming Mortgage Lenders Association  
Zillow