

The Modern Electronic Document & e-Notarization

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- Overview of electronic notarizations
- Notarize product demo
- Summary of Recording considerations
- Q&A

Why do we notarize at all?



1. Power of Official Impartial Witness
2. Heightened identity validation
3. Shield against duress or coercion
4. Conveys solemnity of transaction
5. Evidentiary Role: Seal and a Record



Why are documents going electronic?



1. Meet consumers where they are



2. Convenience meets security

- **Fraud prevention** - deeper and more effective identity validation.
- **Transparency** - richer transaction record and full audit trail.
- **Durability** - more accessible and verifiable records.

A hand holding a smartphone displaying a document titled "Agreement_2014.pdf" with a "SEND" button and a "Send by email" option.

e-Notarization

online notarization

remote online notarization

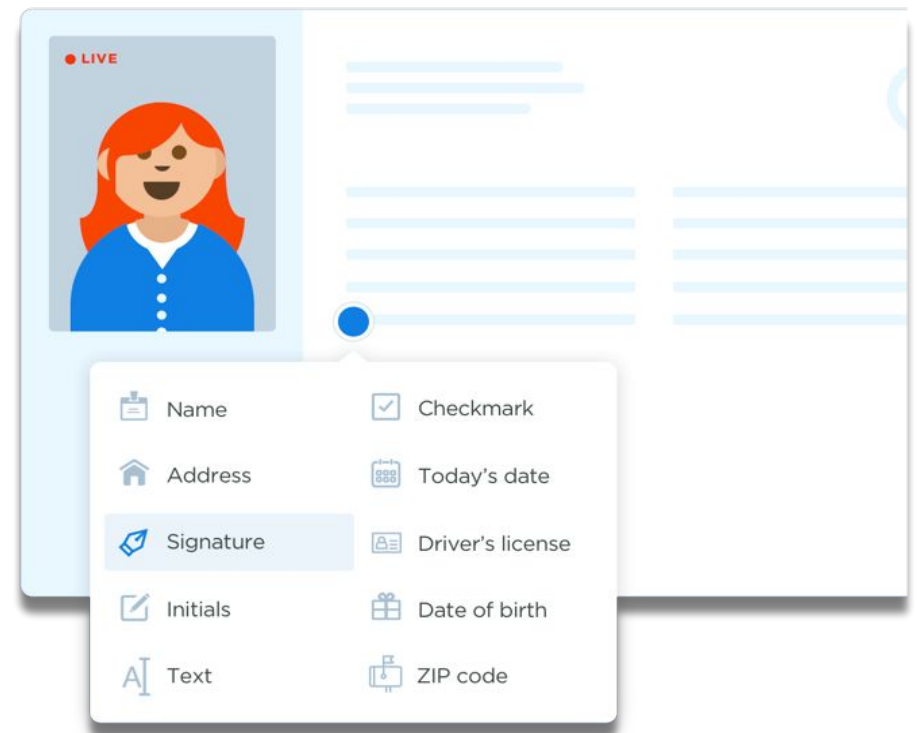
Defining key terms



A **remote online notarization** is an **electronic notarization** which has the same legal standing as a paper-based notarization.

Unique elements:

- An eSignature is the **original signature**.
- **Presence before the notary** is established via live audio-video communication.
- **Identity verification** in the online world is performed via rich multi-step process.



Product Demo

Recap: Online Notarization Workflow



Access documents and prove identity via multi-step process



Connect over live video chat with notary to sign



Documents sealed with full digital audit trail

Consumer benefits summary



Intuitive doc review



Seamless experience:
people + technology



Reduced
execution errors



Transparency and
verifiability

*** CFPB Study Finds Electronic Mortgage Closings Can Benefit Consumer ***

- Better Consumer Understanding
- Greater Feeling of Consumer Empowerment

Document Recordability



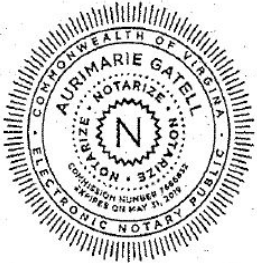
Kalli Simon
(Signature of Parent/Legal Guardian)

SWORN TO, OR AFFIRMED, IN PERSON BEFORE ME, this 4 day of
October, 2016, by Aurimarie Gatell
(Print Name)

who is personally known to me, *or*, who produced satisfactory identification in the form of
Driver's License

Aurimarie Gatell
(Signature of Notary)

Aurimarie Gatell
(Print Name of Notary)

Seal: 

DH 4146, 7/12 64E-28.009, F.A.C.

Any jurisdiction equipped to accept electronic filings **can accept** electronically notarized documents.

Note: even for non-e-recording jurisdictions, paper print outs of native electronic documents **may still be acceptable**, depending on governing legal guidance.

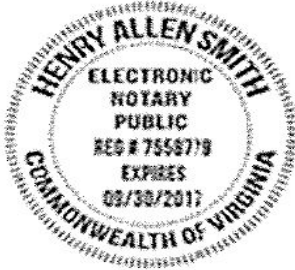
Another document example



Commonwealth of Virginia
County of Chesterfield

The foregoing installment was acknowledged before me this 2nd day of September, 20 16 by David Kressel.

Witness my hand and official seal.



Notary Public Official Signat

Notary

Public Official
Signature

Seal

Commission# 7558779
Expiration Date: September 30, 2017

Interstate recognition of notarial acts



- Every state **recognizes and accepts** documents duly notarized by notaries in other states
- Recorders have been recording **documents notarized in other states** under these recognition laws for many years.



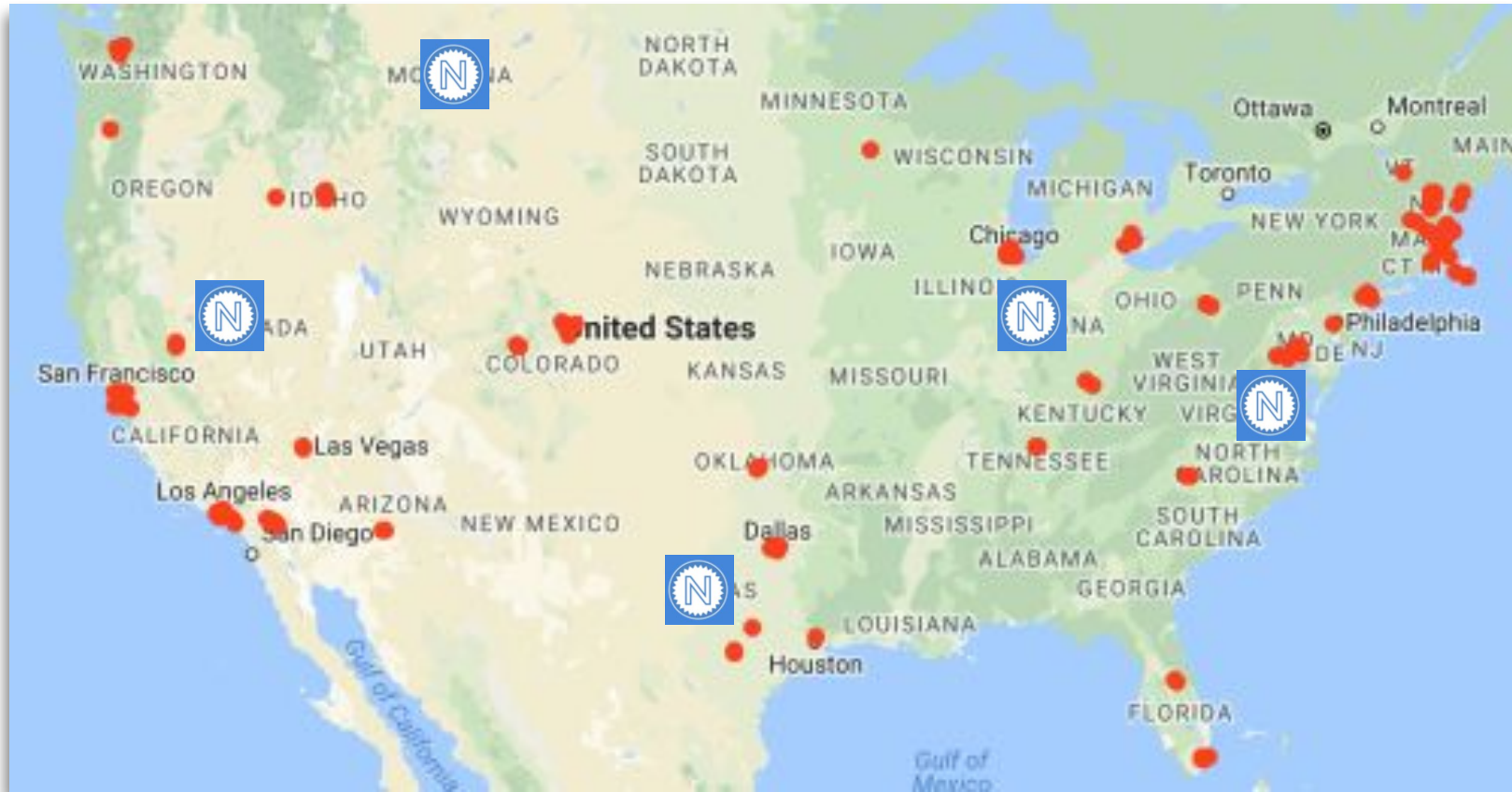
Expansion of remote online notarization



Texas: 7/2018

Nevada: 7/2018

Indiana: 7/2019



Bills introduced: FL, TN, LA, NE, MD, CO, KY, PA, OH*, OK, MI, MN, MO, DC, SD

Questions?

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