

Secure and Trusted Application of RON in the Recorder's Office

Winter Symposium

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Agenda

- High-level view of RON process in documents being recorded today
- Description of some of the security features that increase trust
- Hear from counties that record RON documents
- Ask questions and share thoughts



Facilitated Discussion

Kyle Quackenbush

Manager, Official Records, Orange County Comptroller, FL

Christine Walker

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- The remote online notarization process (RON) is maturing quickly:
 - Virginia - 2012
 - Montana - 2015
 - Nevada - 2018
 - Other states - effective 2020
 - Others states - working on Rules/Regulations

- RON is a process of remote digital signing and acknowledgment
- Increased use of RON on electronic documents submitted for recording

“More states will respond to public demand and allow remote and eNotarization in 2020, triggering further growth in the electronic and online notary industry. ... Public demand is being fueled by the security, cost savings, convenience and efficiencies these services offer.”

Article in *PRIA Local*, from Yahoo Finance (January 2, 2020)



Examples of Security/Authenticity

On this 27th day of February 2020, before me Knubles Andres (the undersigned notary public), John Q. Public personally appeared by means of an interactive two-way audio and video communication, proved to me through satisfactory evidence which were a government-issued identification credential, credential analysis and identity proofing, ...



Examples of Security/Authenticity

... to be the person whose name is signed on the preceding or attached instrument, and who acknowledged to me that this person was the maker of the attached instrument and executed this instrument voluntarily as the free act of the person named in the instrument for its stated purpose.

This notarial act was performed using audio-video communication.



Examples of Security/Authenticity

Some jurisdictions require RON documents include reference to the statutory authority to perform RON acts:

Audio-video signing and acknowledgment authorized by Regulation of the Nevada Secretary of State, LCB File No. R065-19, to Nevada Administrative Code Chapter 240 (Notaries Public).



Questions for the Panelists

Does your state have legislation that allows for the acceptance of RON in documents submitted for recording?



Questions for the Panelists

Does your state have legislation that prohibits the use and acceptance of RON in documents submitted for recording?



Questions for the Panelists

Do you have different concerns to consider when a document is submitted for recording that contains signatures/acknowledgments:

- Created using the RON process? (digital)
- Created electronically? (digitized)
- Created manually with ink? (wet-signed/stamped)



Questions for the Panelists

Do any of the three methods (digital, digitized, wet) give you a greater or lesser level of confidence the document submitted for recording is secure and trusted?



Questions for the Panelists

With RON documents on record in your office, do you get questions from title companies, other business or the public about their validity?



Questions/Comments from Audience

Just ask for the box!



- The use of RON is increasing
- RON has built-in security features
- More states are adopting legislation, writing rules and regulations

Next Steps?

Gather the information YOU need to best serve your office and your constituents from:

- Peers
- Business Partners
- State Associations
- Legislators
- Subject Matter Experts (SMEs)



Thank You!

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