June 23, 2022

The Honorable Frank Pallone United States House of Representatives 2107 Rayburn House Office Building Washington, DC 20515

The Honorable Jan Schakowsky United States House of Representatives 2367 Rayburn House Office Building Washington, DC 20515 The Honorable Cathy McMorris Rodgers United States House of Representatives 1035 Longworth House Office Building Washington, DC 20515

The Honorable Gus Bilirakis United States House of Representatives 2354 Rayburn House Office Building Washington, DC 20515

Dear Chairman Pallone, Ranking Member McMorris Rodgers, Subcommittee Chairwoman Schakowsky, and Subcommittee Ranking Member Bilirakis:

Thank you for including H.R. 3962, the Securing and Enabling Commerce Using Remote and Electronic (SECURE) Notarization Act in the House Energy and Commerce Subcommittee on Consumer Protection and Commerce hearing on May 26, 2022. We appreciate your continued leadership in advancing this important legislation, which now has the strong, bipartisan support of over 100 cosponsors.

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 social distancing constraints resulting from COVID-19, as well as other barriers including military service or work travel. Forty 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% during 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.

Given the dramatic adjustments businesses have had to make during the COVID-19 pandemic, the federal government should provide the critical tools to leverage technology to continue to keep Americans safe while also meeting their needs into the future through innovation. The past few years have shown technological solutions can increase accessibility and reduce burdens for people across the United States.

The SECURE Notarization Act would allow for the immediate nationwide use of RON technology. The legislation 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 swiftly enact this bipartisan, common-sense proposal.

## Sincerely,

American Council of Life Insurers

American Escrow Association

American Financial Services Association

American Land Title Association

BSA | The Software Alliance

Council of Insurance Agents & Brokers

Credit Union National Association

Electronic Signature and Records Association

Financial Services Institute

Housing Policy Council

Independent Community Bankers of America®

Insured Retirement Institute

Mortgage Bankers Association

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®

SPARK Institute

Worldwide ERC

## CC: The Honorable Madeleine Dean

The Honorable Kelly Armstrong

The Honorable Bobby Rush

The Honorable Kathy Castor

The Honorable Lori Trahan

The Honorable Jerry McNerney

The Honorable Yvette Clarke

The Honorable Antonio Cárdenas

The Honorable Debbie Dingell

The Honorable Robin Kelly

The Honorable Darren Soto

The Honorable Kathleen Rice

The Honorable Angie Craig

The Honorable Lizzie Fletcher

The Honorable Fred Upton

The Honorable Bob Latta

The Honorable Brett Guthrie

The Honorable Larry Bucshon

The Honorable Neal Dunn

The Honorable Debbie Lesko

The Honorable Greg Pence