



## FAQs

### Re NATIONAL BULLETIN 20-02

## REMOTE ONLINE NOTARIZATION (RON) DURING COVID-19

### TECHNOLOGIES

#### 1. Can Skype, FaceTime, or Zoom be used to conduct a RON transaction?

No. Although these platforms and technologies provide video and audio conferencing, they do not meet the standards required by RON laws or by our underwriting guidelines. For example, they do not comply with requirements for:

- Confirming the identity of the signer by way of credential analysis and knowledge-based authentication;
- Preserving a recording the signing;
- Providing a tamper seal on documents;
- Securing NPI.

You must use an Alliant National approved RON vendor (see Bulletin 20-02).

#### 2. What if my state's governor, court, or other state official authorizes use of technologies such as Skype, FaceTime, or Zoom? Can we rely on that authority to use the technologies?

No. Although some state officials have issued emergency orders authorizing use of these technologies, Alliant National will not accept their use for the reasons described above.

### EXCEPTIONS

#### 1. When do we use the title policy exceptions set out in Bulletin 20-02 (in the last bullet point)?

The answer depends on (i) whether RON is authorized by statute in your state, and (ii) whether you are able to verify compliance with the requirements of the state law.

1. RON exception should *NOT be included* when—
  - RON is authorized by your state statutes, AND
  - You can verify compliance with state law requirements.

**CAUTION:** Some vendor platforms automatically populate the notary blocks with another state's requirements. Be sure to conform these to meet your state requirements before the closing occurs, or have all Proposed Insureds consent in writing to add the Exceptions to the policies.

2. RON exception *MUST be included* when —
  - RON is not authorized by your state statutes.



3. RON exception MUST *be included* when –
  - Even though RON is authorized by your state statutes, you CANNOT verify compliance with state law requirements. (For example, a Virginia remote online notary is used for property located in Florida or Texas.)

**NOTES:**

- If your State Governor, a court, or other state official issues an emergency order related to RON and Alliant National has not yet issued a state-specific bulletin regarding the order, contact your local underwriting counsel for guidance.
- If the federal law changes regarding the application of RON, Alliant National will issue an updated national bulletin.