



TO: All Alliant National Agents
DATE: April 29, 2020
SUBJECT: *Extension of Remote Online Notarization during COVID-19*

This Bulletin supplements and extends National Bulletin 20-02 issued March 24, 2020. Because the social distancing measures aimed at minimizing the spread of COVID-19 continue, Alliant National is temporarily extending the authorization of the use of remote online notarization (RON) on residential and commercial transactions **through May 31, 2020**, pursuant to the guidelines originally set forth in National Bulletin 20-02, and restated below. Alliant National has also expanded our list of Company-approved RON vendors to assist your customers with the process.

We continue to monitor the progress of the proposed federal legislation and the emergency actions taken by state governors, state legislatures, and secretaries of state. The federal legislation, the SECURE Notarization Act, is still under consideration by Congress, but has not yet been enacted. Alliant National will update this National Bulletin as needed as the situation develops.

Guidelines for RON Transactions

Alliant National's guidelines for transactions involving RON technology are:

- All parties must expressly authorize the use of RON technology. This authorization may be contained in the closing instructions or in a separate written instrument, as long as the consent in the separate written instrument does not conflict with the closing instructions.
- All parties must also provide a separate, electronic written consent prior to the execution of documents electronically. This is obtained from the vendor providing the RON platform.
- It is not necessary to record the consents in the public records, but you must retain a copy in your electronic records.
- Confirm that the county recorder in the state and county where the property is located accepts electronic documents for recording, or that they will allow "papering out" of the electronic documents for recording.
Note: In the states in which Alliant National is licensed, RON documents can be papered out (printed to paper) and recorded in accordance with state law in Florida, Minnesota, Oklahoma, Tennessee, and Texas. All other jurisdictions must have the capacity to electronically record the RON documents.
- Each person whose signature will be notarized must be a United States citizen or permanent resident.
- If signers are neither United States citizens nor permanent residents, obtain prior underwriting approval from Alliant National.
- Each person whose signature will be notarized must successfully pass the multi-factor authentication administered through the RON vendor platform.
- In addition to any state-specific requirements specifically addressing RON, a RON transaction must comply with all state notarial law requirements.
- RON cannot be used if state-specific laws would result in invalid documents (e.g., RON cannot be used in Texas for a home equity loan). Contact your local underwriter if you have questions.

- When using a jurat during a RON session, the remote online notary must ensure that the oath is administered, and a verbal confirmation is captured as part of the video/audio recording.
- The form of acknowledgment and attestation must conform to the laws of the state where the subject property is located.
- RON must be conducted on an Alliant National-approved RON vendor's platform. The following vendors have been approved by Alliant National:

Nexsys: www.nexsystech.com/clear-sign

Notarize: www.notarize.com/mortgage/title-agents

Notary Cam: www.notarycam.com/eClose360

Pavaso: www.pavaso.com/ron

DocVerify: www.docverify.com

Digital Delivery: www.digitaldeliveryinc.com

SIGNiX (eNotaryDoX): www.signix.com/secure-electronic-notarization

- If the notary performing the RON is licensed by and acting under the state laws of the same state where the property is located, no policy exception is required (e.g., Texas Property with a Texas RON).
- If the notary performing the RON is NOT licensed by and acting under the state laws of the same state where the property is located, the following policy exception is required (e.g., Florida Property with a Virginia RON).
 - Owner policy exception: Any defect, lien, encumbrance, adverse claim, or other matter created by or arising out of the use of remote online notarization [and/or remote witnessing] in the transaction vesting the Title.
 - Loan policy exception: Any invalidity, unenforceability, lack of priority, adverse claim, or other matter created by or arising out of the use of remote online notarization [and/or remote witnessing] in the transaction vesting the Title or creating the lien of the Insured Mortgage.

If you have questions about this topic or the circumstances related to a particular transaction, please contact your local underwriter to discuss.

As always, please contact us with questions or comments.