

Other things to know

MODEL RON LAWS

Most states adopting RON have done so by using one of these model laws:

- **MBA-ALTA Model:** The Mortgage Bankers Association and the American Land Title Association have proposed model legislation to help states adopt a process for remote online notarization.
- **RULONA 2018:** The Uniform Law Commission amended the Revised Uniform Law on Notarial Acts (RULONA) in 2018 to allow RON through the use of audio-visual recording and identity-proofing technology.

LENDERS AND THE SECONDARY MARKET

Lenders and secondary market participants like Fannie Mae and Freddie Mac have different tolerances for eClosing options. For example, they may not permit the promissory note to be electronically signed, may not have an eVault set up to store eNotes, or may not accept loans involving electronic documents at all. Lenders alone are responsible for determining whether a loan involving electronic documents will be acceptable to them or their secondary market partners. Therefore, the lender must provide written authorization for the use of electronic closing methods for any document to which the lender is signatory or a beneficiary. In addition, the lender must provide express written instructions for how the promissory note is to be executed.

PAPERING OUT

Papering out is a statutory process available in some states whereby notaries are permitted to certify that a printed, paper copy of an electronic document is accurate so that the paper copy can be submitted for traditional recording. Keep in mind that this process is more complicated than simply printing electronic documents.

COUNTY RECORDERS

Recorder acceptance varies, so it is important to confirm that the county recorder in the county where the property is located will accept RON or RIN documents for recording.

APPROVED eCLOSING/eSIGNING PLATFORMS AND VENDORS

To view the current list of approved vendors, visit <https://firstam.us/2z34OOi>

Visit [FirstAm.com/eClosing](https://firstam.com/eClosing) or contact your First American Title underwriting representative for more information.



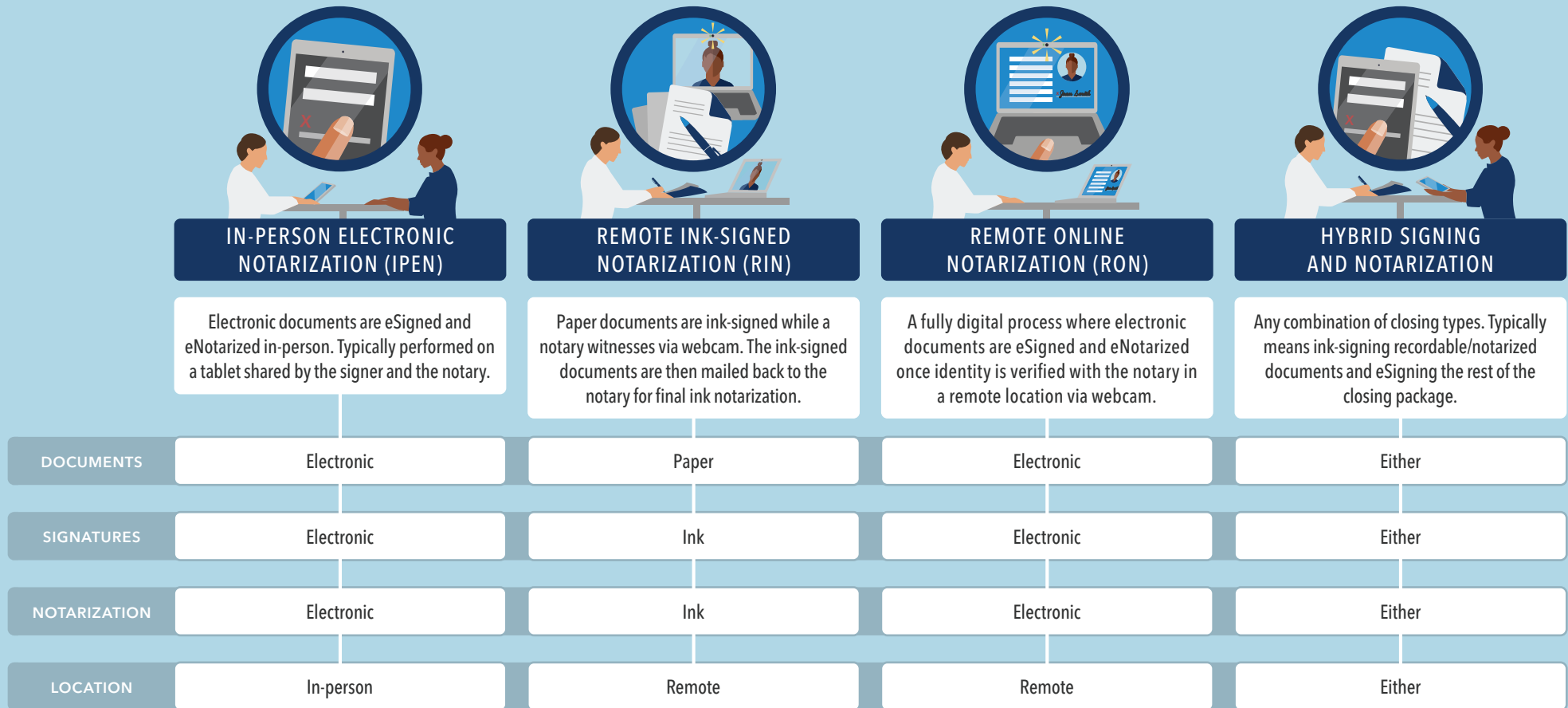
First American Title™

First American Title's Guide to eClosing

With more closing options than ever before, this guide will help you understand the primary differences between the eClosing options.



First American Title™



eClosing availability and practices vary by state and county. Contact your local First American Title representative to confirm available eClosing options and underwriting requirements in your market.

Additional Details

REMOTE INK-SIGNED NOTARIZATION (RIN)

- Typically requires the closing package be mailed to the signer in advance.
- Typically authorized on a **temporary** basis in response to the COVID-19 pandemic.
- Without express legal authority, RIN may violate "in-person" appearance requirements under state law.

REMOTE ONLINE NOTARIZATION (RON)

- Typically requires multi-factor authentication of the signer through credential analysis and identity proofing.
- Notaries are typically required to obtain a separate commission to perform RON.
- First American Title typically requires the notary to be located in the same state as the property.