^{116TH CONGRESS} 2D SESSION H.R.6364

U.S. GOVERNMENT INFORMATION

> To authorize and establish minimum standards for electronic and remote notarizations that occur in or affect interstate commerce, to require any Federal court located in a State to recognize notarizations performed by a notary public commissioned by another State when the notarization occurs in or affects interstate commerce, and to require any State to recognize notarizations performed by a notary public commissioned by another State when the notarization occurs in or affects interstate commerce or when the notarization occurs in or affects interstate commerce or when the notarization was performed under or relates to a public act, record, or judicial proceeding of the State in which the notary public was commissioned.

IN THE HOUSE OF REPRESENTATIVES

March 23, 2020

Mr. RESCHENTHALER (for himself and Ms. DEAN) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To authorize and establish minimum standards for electronic and remote notarizations that occur in or affect interstate commerce, to require any Federal court located in a State to recognize notarizations performed by a notary public commissioned by another State when the notarization occurs in or affects interstate commerce, and to require any State to recognize notarizations performed by a notary public commissioned by another State when the notarization occurs in or affects interstate commerce or when the notarization was performed under or relates to a public act, record, or judicial proceeding of the State in which the notary public was commissioned.

Be it enacted by the Senate and House of Representa tives of the United States of America in Congress assembled,

3 SECTION 1. SHORT TITLE.

4 This Act may be cited as the "Securing and Enabling
5 Commerce Using Remote and Electronic Notarization Act
6 of 2020".

7 SEC. 2. DEFINITIONS.

8 In this Act:

9 (1) COMMISSIONED.—The term "commis10 sioned", with respect to a notary public, includes a
11 notary public who is appointed and licensed.

12 (2) ELECTRONIC; ELECTRONIC RECORD; ELEC-13 TRONIC SIGNATURE; INFORMATION; PERSON; RECORD.—The 14 "electronic", "electronic terms record", "electronic signature", "information", "per-15 16 son", and "record" have the meanings given those 17 terms in section 106 of the Electronic Signatures in 18 Global and National Commerce Act (15 U.S.C. 19 7006).

20 (3) LAW.—The term "law" includes any stat21 ute, regulation, or rule.

(4) NOTARIZATION.—The term "notarization" 1 2 includes any act— (A) that a notary public may perform 3 4 under Federal law, including this Act, or under 5 the laws of the State in which the notary public 6 is commissioned, without regard to whether the 7 notary public performs the act— 8 (i) with respect to a tangible or elec-9 tronic record; or 10 (ii) in an individual, official, or rep-11 resentative capacity; and 12 (B) in which an individual making a state-13 ment or executing a record is not in the phys-14 ical presence of a notary public but is able to 15 communicate with the notary public simulta-16 neously by sight and sound through an elec-17 tronic device or process at the time of the act. 18 (5) REQUIREMENT.—The term "requirement" 19 includes a duty, a standard of care, and a prohibi-20 tion. 21 SIMULTANEOUSLY.—The term "simulta-(6)22 neously", with respect to a communication between

23 parties—

1	(A) means that each party communicates
2	substantially simultaneously and without unrea-
3	sonable interruption or disconnection; and
4	(B) includes a reasonably short delay that
5	is inherent in, or common with respect to, the
6	method used for the communication.
7	(7) STAMP OR SEAL OF OFFICE.—The term
8	"stamp or seal of office" means an image that—
9	(A) contains information as specified under
10	the law of the State in which a notary public
11	is commissioned;
12	(B) a notary public uses to authenticate
13	the notarization of a record; and
14	(C) may consist of—
15	(i) a physical image or impression af-
16	fixed to or embossed on a tangible record;
17	or
18	(ii) an electronic image attached to, or
19	logically associated with, an electronic
20	record.
21	(8) STATE.—The term "State"—
22	(A) means—
23	(i) any State of the United States;
24	(ii) the District of Columbia;

1	(iii) the Commonwealth of Puerto
2	Rico;
3	(iv) any territory or possession of the
4	United States; and
5	(v) any federally recognized Indian
6	tribe; and
7	(B) includes any executive, legislative, or
8	judicial agency, court, department, board, of-
9	fice, clerk, recorder, register, commission, au-
10	thority, institution, instrumentality, county,
11	municipality, or other political subdivision of an
12	entity described in any of clauses (i) through
13	(v) of subparagraph (A).
13 14	(v) of subparagraph (A). SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM
14	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM
14 15	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM STANDARDS FOR ELECTRONIC NOTARIZA-
14 15 16	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM STANDARDS FOR ELECTRONIC NOTARIZA- TION.
14 15 16 17	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM STANDARDS FOR ELECTRONIC NOTARIZA- TION. A notary public commissioned under the laws of a
14 15 16 17 18	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM STANDARDS FOR ELECTRONIC NOTARIZA- TION. A notary public commissioned under the laws of a State may perform a notarization that occurs in or affects
14 15 16 17 18 19	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM STANDARDS FOR ELECTRONIC NOTARIZA- TION. A notary public commissioned under the laws of a State may perform a notarization that occurs in or affects interstate commerce with respect to an electronic record,
14 15 16 17 18 19 20	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM STANDARDS FOR ELECTRONIC NOTARIZA- TION. A notary public commissioned under the laws of a State may perform a notarization that occurs in or affects interstate commerce with respect to an electronic record, if—
14 15 16 17 18 19 20 21	SEC. 3. AUTHORIZATION TO PERFORM AND MINIMUM STANDARDS FOR ELECTRONIC NOTARIZA- TION. A notary public commissioned under the laws of a State may perform a notarization that occurs in or affects interstate commerce with respect to an electronic record, if— (1)(A) a stamp or seal of office is attached to

 associated with the signature or record; and (2) the stamp or seal of office, electronic signature, or other information described in paragraphic structure, or other information described in paragraphic securely bound to the electronic record in manner that is capable of independent verification and renders any subsequent change or modification to the electronic record evident. SEC. 4. AUTHORIZATION TO PERFORM AND MINIMATION STANDARDS FOR REMOTE NOTARIZATION 	raph in a tion tion
 4 ture, or other information described in paragr 5 (1) is securely bound to the electronic record if 6 manner that is capable of independent verification 7 and renders any subsequent change or modification 8 to the electronic record evident. 9 SEC. 4. AUTHORIZATION TO PERFORM AND MINIM 10 STANDARDS FOR REMOTE NOTARIZATION 	raph in a tion tion
 5 (1) is securely bound to the electronic record if 6 manner that is capable of independent verifica 7 and renders any subsequent change or modifica 8 to the electronic record evident. 9 SEC. 4. AUTHORIZATION TO PERFORM AND MININ 10 STANDARDS FOR REMOTE NOTARIZATION 	in a tion tion
 6 manner that is capable of independent verifica 7 and renders any subsequent change or modifica 8 to the electronic record evident. 9 SEC. 4. AUTHORIZATION TO PERFORM AND MINIM 10 STANDARDS FOR REMOTE NOTARIZATION 	tion tion IUM
 7 and renders any subsequent change or modifica 8 to the electronic record evident. 9 SEC. 4. AUTHORIZATION TO PERFORM AND MINIM 10 STANDARDS FOR REMOTE NOTARIZATION 	tion 1UM
 8 to the electronic record evident. 9 SEC. 4. AUTHORIZATION TO PERFORM AND MINIM 10 STANDARDS FOR REMOTE NOTARIZATION 	IUM
9 SEC. 4. AUTHORIZATION TO PERFORM AND MINIM10STANDARDS FOR REMOTE NOTARIZATION	
10 STANDARDS FOR REMOTE NOTARIZATION	
	•
11 (a) REQUIREMENTS OF REMOTE NOTARIZATION.	—А
12 notary public commissioned under the laws of a State	may
13 perform a notarization that occurs in or affects inters	tate
14 commerce for an individual not in the physical prese	ence
15 of the notary public, if—	
16 (1) the individual and the notary public are	able
17 to communicate simultaneously by sight and so	und
18 through an electronic device or process at the	time
19 of the notarization;	
20 (2) the notary public—	
21 (A) has reasonably identified the individ	dual
22 through—	
23 (i) personal knowledge of the i	ndi-
24 vidual;	

1	(ii) not fewer than 2 distinct types of
2	processes or services through which a third
3	person provides a means to verify the iden-
4	tity of the individual through a review of
5	public or private data sources; or
6	(iii) oath or affirmation of a credible
7	witness who—
8	(I)(aa) is in the physical presence
9	of the notary public or the individual;
10	or
11	(bb) is able to communicate with
12	the notary public and the individual
13	simultaneously by sight and sound
14	through an electronic device or proc-
15	ess at the time of the notarization;
16	(II) has personal knowledge of
17	the individual; and
18	(III) has been reasonably identi-
19	fied by the notary public under clause
20	(i) or (ii); and
21	(B) either directly or through an agent—
22	(i) creates an audio and visual record-
23	ing of the performance of the notarization;
24	and

1 retains the recording created (ii) 2 under clause (i)— 3 (I) as a notarial record during 4 the term of the notary public's office, 5 including renewals of that term, un-6 less a law of the State requires a dif-7 ferent period of retention; and 8 (II) if any laws of the State govern the content, retention, security, 9 10 use, effect, and disclosure of that re-11 cording and any information con-12 tained in the recording, in accordance 13 with those laws; and 14 (3) with respect to an individual physically lo-15 cated outside the geographic boundaries of a State 16 or other location subject to the jurisdiction of the 17 United States at the time of the notarization— 18 (A) the record— 19 (i) is intended for filing with, or re-20 lates to a matter before, a court, govern-21 mental entity, public official, or other enti-22 ty subject to the jurisdiction of the United 23 States; or 24 (ii) involves property located in the 25 territorial jurisdiction of the United States

1	or a transaction substantially connected to
2	the United States; and
3	(B) the notary public has no actual knowl-
4	edge that the act of making the statement or
5	signing the record is prohibited by the laws of
6	the jurisdiction in which the individual is phys-
7	ically located.
8	(b) Personal Appearance Satisfied.—If a State
9	or Federal law requires an individual to appear personally
10	before or be in the physical presence of a notary public
11	at the time of a notarization that occurs in or affects inter-
12	state commerce, that requirement is satisfied if the indi-
13	vidual and the notary public are not in the physical pres-
14	ence of each other but can communicate simultaneously
15	by sight and sound through an electronic device or process
16	at the time of the notarization.
17	SEC. 5. RECOGNITION OF NOTARIZATIONS IN FEDERAL
18	COURT.

Each court of the United States shall recognize any
notarization performed by a notary public commissioned
under the laws of a State other than the State in which
the court is located if—

23 (1) the notarization occurs in or affects inter-24 state commerce; and

1	(2)(A) a stamp or seal of office is affixed or
2	embossed on a tangible record; or
3	(B) in the case of an electronic record—
4	(i) a stamp or seal of office is attached to
5	or logically associated with the electronic
6	record; or
7	(ii) the electronic signature of the notary
8	public, and all other information required to be
9	included under other applicable law, is attached
10	to or logically associated with the electronic
11	record.
12	SEC. 6. RECOGNITION BY STATE OF NOTARIZATIONS PER-
13	FORMED UNDER AUTHORITY OF ANOTHER
13 14	FORMED UNDER AUTHORITY OF ANOTHER STATE.
14	STATE.
14 15	STATE. Each State shall recognize as having the same effect
14 15 16	STATE. Each State shall recognize as having the same effect under the laws of that State as if performed by a notary
14 15 16 17	STATE. Each State shall recognize as having the same effect under the laws of that State as if performed by a notary public of that State any notarization performed by a no-
14 15 16 17 18	STATE. Each State shall recognize as having the same effect under the laws of that State as if performed by a notary public of that State any notarization performed by a no- tary public commissioned under the laws of any other
14 15 16 17 18 19	STATE. Each State shall recognize as having the same effect under the laws of that State as if performed by a notary public of that State any notarization performed by a no- tary public commissioned under the laws of any other State if—
 14 15 16 17 18 19 20 	STATE. Each State shall recognize as having the same effect under the laws of that State as if performed by a notary public of that State any notarization performed by a no- tary public commissioned under the laws of any other State if— (1)(A) the notarization was performed under or
 14 15 16 17 18 19 20 21 	STATE. Each State shall recognize as having the same effect under the laws of that State as if performed by a notary public of that State any notarization performed by a no- tary public commissioned under the laws of any other State if— (1)(A) the notarization was performed under or relates to a public act, record, or judicial proceeding
 14 15 16 17 18 19 20 21 22 	STATE. Each State shall recognize as having the same effect under the laws of that State as if performed by a notary public of that State any notarization performed by a no- tary public commissioned under the laws of any other State if— (1)(A) the notarization was performed under or relates to a public act, record, or judicial proceeding of the State in which the notary public is commis-

1	(2)(A) a stamp or seal of office is affixed or
2	embossed on a tangible record; or
3	(B) in the case of an electronic record—
4	(i) a stamp or seal of office is attached to
5	or logically associated with the electronic
6	record; or
7	(ii) the electronic signature of the notary
8	public, and all other information required to be
9	included by other applicable law, is attached to
10	or logically associated with the electronic
11	record.
12	SEC. 7. ELECTRONIC AND REMOTE NOTARIZATION NOT RE-
13	QUIRED.
14	Nothing in this Act may be construed to require a
15	notary public commissioned under the laws of a State to
16	perform a notarization—
17	(1) with respect to an electronic record;
18	(2) for an individual not in the physical pres-
19	ence of the notary public; or
20	(3) using a technology that the notary public
21	has not selected.

SEC. 8. RIGHTS OF AGGRIEVED PERSONS NOT AFFECTED; STATE LAWS ON THE PRACTICE OF LAW NOT AFFECTED.

4 (a) IN GENERAL.—The validity and recognition of a 5 notarization under this Act may not be construed to pre-6 vent an aggrieved person from seeking to invalidate a 7 record or transaction that is the subject of a notarization 8 or from seeking other remedies based on State or Federal 9 law other than this Act for any reason not addressed in 10 this Act, including on the basis—

(1) that a person did not, with present intent
to authenticate or adopt a record—

13 (A) execute or adopt on the record a tan-14 gible symbol; or

(B) attach to or logically associate with therecord an electronic signature;

17 (2) that an individual was incompetent, lacked
18 authority or capacity to execute the record, or did
19 not knowingly and voluntarily execute a record; or

20 (3) of fraud, forgery, mistake, misrepresenta21 tion, impersonation, duress, undue influence, or
22 other invalidating cause.

(b) RULE OF CONSTRUCTION.—Nothing in this Act
may be construed to affect a State law governing, authorizing, or prohibiting the practice of law.

13

1 SEC. 9. EXCEPTION TO PREEMPTION.

2 A State law shall not be affected by a provision of 3 section 3 or 4 of this Act to the extent that the law— 4 (1) constitutes an enactment or adoption of the 5 Revised Uniform Law on Notarial Acts, as approved 6 and recommended for enactment in all States by the 7 National Conference of Commissioners on Uniform 8 State Laws in 2018, except that a modification to 9 such Act enacted by a State shall be preempted to 10 the extent the modification is inconsistent with this 11 Act or would not be permitted under paragraph (2); 12 or 13 (2) specifies additional or alternative procedures 14 or requirements for the performance of notarizations

with respect to electronic records or for individuals
not in the physical presence of a notary public at the
time of the notarization, if those additional or alternative procedures or requirements—

19 (A) are consistent with this Act; and

20 (B) do not accord greater legal effect to
21 the implementation or application of a specific
22 technology or technical specification for per23 forming those notarizations.

4 (a) VALIDITY NOT AFFECTED.—The failure of a no5 tary public to meet a requirement specified in this Act
6 shall not invalidate or impair the recognition of a notariza7 tion performed by the notary public.

8 (b) RULE OF CONSTRUCTION.—This Act may not be
9 construed to create a public or private cause of action or
10 remedy.

(c) STATE STANDARDS OF CARE; AUTHORITY OF
STATE COMMISSIONING OFFICIALS.—Nothing in this Act
may be construed to prevent a State, or a commissioning
official of a State, from—

(1) adopting a requirement in this Act as a
duty or standard of care under the laws of that
State or sanctioning a notary public for breach of
such a duty or standard of care;

(2) establishing requirements and qualifications
for denying, refusing to renew, revoking, suspending,
or imposing a condition on a commission as a notary
public; or

(3) creating or designating a class or type of
commission, or requiring an endorsement or other
authorization to be received by a notary public, as
a condition on the authority to perform notarial acts

with respect to electronic records or for individuals
 not in the physical presence of the notary public.
 (d) SPECIAL COMMISSIONS CREATED BY A STATE.—
 A notary public commissioned under the laws of a State
 may not perform a notarization under section 3 or 4 of
 this Act if—

(1) the State has enacted a law that creates or
designates a class or type of commission, or requires
an endorsement or other authorization to be received
by a notary public, as a condition on the authority
to perform notarial acts with respect to electronic
records or for individuals not in the physical presence of the notary public; and

(2) the commission of the notary public is not
of the class or type or the notary public has not received the endorsement or other authorization.

(e) SAVINGS CLAUSE.—This Act shall not affect thevalidity of a notarization performed before the date of en-actment of this Act.

20 SEC. 11. SEVERABILITY.

If any provision of this Act or the application of such a provision to any person or circumstance is held to be invalid or unconstitutional, the remainder of this Act and the application of the provisions of this Act to other per-

- 1 sons or circumstances shall not be affected by that hold-
- 2 ing.