

ALTA's Principles for Remote Notarization

Notarizations are central to the process of transferring real estate safely. For that reason, the American Land Title Association (ALTA), which represents the real estate settlement services, abstract and title insurance industry, has developed the following principles for notarizations conducted remotely, outside of temporary emergencies such as COVID-19. The principles outlined below represent ALTA's vision of the remote notarization system of the near-term future.

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Leveraging Technology

COVID-19 has increased the necessity and demand for touchless transactions. Businesses are leveraging technology to create safe environments, while improving and enhancing the consumer experience. As we look to a digital future, remote notarization options should:

- Scale sufficiently to allow for broad adoption
- Allow for leveraging various identity proofing measures
- Provide consumers with digital options to complete their real estate transaction
- Encourage innovation through technology neutrality

Protecting Consumers

Safeguards are required in the notarization process to reduce fraud and protect the property rights of homeowners. Protection measures should include:

- Multifactor, third-party authentication prior to signing
- Capture of an audio-visual record of the notarial act
- Measures for verifying document integrity
- Record retention for 7-10 years, including availability and sharing capability consistent with applicable law
- Consumer data and privacy safeguards

Ensuring Usability

Practically speaking, any notarization must meet the following criteria to provide sufficient confidence for use in real estate transfer:

- Reciprocity and recognition in any state or jurisdiction
- Recordability in the land records, including capabilities to record certified paper copies of electronic documents in jurisdictions not ready for eRecording
- Disclosure of remote notarization on the document