



Written Testimony for SB 636
Maryland Revised Uniform Law on Notarial Acts - Delay of Effective Date
Date: February 20, 2020
Judicial Proceedings Committee

Position: OPPOSE

The Honorable Senator William C. Smith, Jr.
Chair, Senate Judicial Proceedings Committee
2 East Miller Senate Office Building Annapolis, MD 21401

Dear Senator Smith,

I am writing in **Opposition** to SB 636, Maryland Revised Uniform Law on Notarial Acts - Delay of Effective Date, as proposed.

I have been a licensed attorney and producing title agent for over 34 years in the State of Maryland. I have owned and operated title agencies and law firms- large and small- over that period of time. Our company currently employs over 55 people in Maryland alone and we perform over 2,800 real estate settlements annually throughout many counties in Maryland.

Maryland is woefully behind in the implementation of this technology that is being used in over 22 states in the country where RULONA has passed.

RULONA (2018) responds to the established trend among the states to authorize the performance of notarial acts by means of audio-visual technology. Twenty two (22) states have already enacted laws that allow for such notarial acts. Seventeen (17) other states, are considering it with active bills.

Many organizations have actively supported the adoption of laws that support e and online notary, including the National Association of Secretaries of State, the Uniform Law Commission, the American Land Title Association, the National Notary Association, the American Society of Notaries, the National Association of Realtors, and the Mortgage Bankers Association. **Moreover, consumers want it as well because they want a choice of how and where they execute documents.**

I have talked with many real estate professionals across the state over the last couple of years. A large majority of them want such convenience and better security as part of their transactions.

Ridgway written Testimony - SB636, February 20,2020 (cont'd)

There is no reason that the current legislation, as passed, should not be implemented October 1, 2020.

The legislation, **already passed by the General Assembly**, is self- implementing; no regulations need to be created and implemented, no money needs to be devoted or appropriated for the law to be operational.

There is only one thing the Secretary of State has to do as part of the currently passed legislation- to create a pre-commissioning training program and a renewal training program. The office has had 16 months to create this and nothing has been done in that time frame. That should not stop the already passed legislation from going into effect on October 1, 2020.

If you are so inclined to delay anything in the legislation at all, you should limit the delay **solely** to Sections 18-102, the provision dealing with the implementation of the pre -commissioning and renewal training course and testing.

It was the Secretary of State's office that wanted these provisions in the passed legislation. To delay the legislation going into effect for the benefit of the Maryland consumer and business people because the Secretary of State's office could not or would not get their act together would be a travesty to Maryland consumers and business people.

Remote Notarization will provide better protection to consumers and those service providers in the financial services industry by leveraging technology. Remote notarization will increase the security to both notaries and consumers in the real estate settlement environment. Consumers will not have to invite notaries into their homes for execution of real estate settlement documents and notaries, most of whom are women, will not have to feel insecure attending a settlement at a stranger's house.

In summary, the RULONA law, already passed to go into effect on October 1, 2020 is good for consumers, it is good for Maryland commerce and it enhances and improves the security and convenience for all stakeholders in each and every transaction it is utilized. As a locally based Maryland business person who performs many transactions annually without the benefit of quality technology, I strongly encourage Senate Judicial Proceedings Committee to OPPOSE SB 636.

However, I am in support of an Amendment to the current Bill, SB 636 that would delay **solely** Section 18-102, the provision dealing with the implementation of the pre -commissioning and renewal training course and testing.

It would be a travesty to Maryland consumers and businesspeople to not have access to Remote Notarizations available like so many other citizens of other states have.

Sincerely,



Michael C. Ridgway

CEO and President

cc: Senate Judicial Proceedings Committee Members