



**Digital Closings and
Florida's Remote Online
Notary Law**

Attorneys' Title Fund Services, LLC

Unless otherwise noted, all original material is
Copyright © 2024
Attorneys' Title Fund Services, LLC
(800) 336-3863

Please contact The Fund's Education Registrar
for information about our programs
EducationRegistrar@thefund.com
(888) 407-7775

All references herein to title insurance policy forms and endorsements are intended to refer to the policy forms and endorsements issued by Fund members as duly appointed title agents of Old Republic National Title Insurance Company.

These materials are for educational use in Fund seminars. They should not be relied on without first considering the law and facts of a matter. Legal documents for others can only be prepared by an attorney after consultation with the client.

Table of Contents		Page Number
1.	PowerPoint	4
2.	NALA Certificate	36
3.	FL Bar Certificate and Course No.	37

© 2022 Attorneys' Title Fund Services, LLC

All Rights Reserved. Duplication Prohibited.

These materials are for educational use in Fund Seminars. They should not be relied on without first considering the law and facts of a matter. Legal documents for others can only be prepared by an attorney after consultation with the client.

Digital Closings

and FL's Remote Online Notary Law



© 2019 Attorneys Title Fund Services, LLC

The Fund
ALWAYS DRIVEN

1

Overview

- What are “Digital closings?”
- Why is this change happening?
- What kinds of Digital closings are there?
- How does it work?
- What are the benefits?
- How do you get started?
- What’s in the new Remote Online Notary (RON) law?
- What are the current realities?



2

The Fund
ALWAYS DRIVEN

2

What is a “Digital Closing?”

- A digital closing is a transaction where a some or all closing docs are executed electronically.



3

3

What are the types of Digital Closings?

- **Hybrid Closing**
 - Some docs “wet” signed as in a traditional closing
 - Often note and deed
 - Some docs e-signed
 - Varies based on lender, settlement agent, docs needed, parties.
 - Possible today in FL
- **In Person Fully Electronic Closing**
 - All docs electronic
 - All docs signed/notarized electronically
 - Live notary present with party signing
 - Traditional ID presented

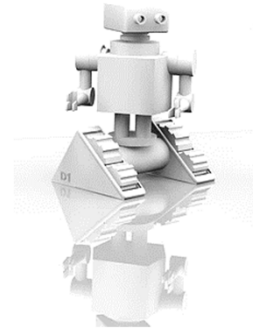


4

4

What are the types of Digital Closings? (cont'd)

- **Remote Online Notary (RON) Digital Closing**
 - All docs electronic
 - signed/notarized electronically
 - Notary appears remotely (typically by webcam)
 - ID verified via electronic process

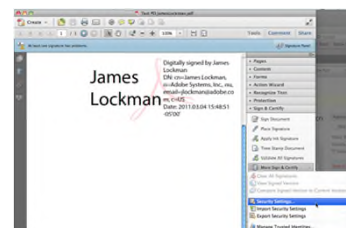


5

5

eTerminology

- eRecording
 - Scanning and transmitting wet-signed docs electronically to record, e.g. Simplifile
- eSignature
 - Electronic data that verifies an intent for user to sign document
 - Used for buyer, seller, borrower, witnesses, notary, or any combination
 - Examples:

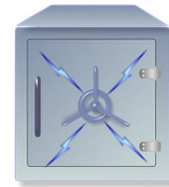


6

6

eTerminology

- eMortgage
 - Mortgage document with e-signature.
 - Typically would be e-recorded, but could be printed and taken to recording office
- eNote
 - Promissory note with e-signature.
- eVault
 - Electronic repository for delivery & storage of e-notes and other docs.
 - There are approximately 14 e-vault providers currently on the market.



7

7

eTerminology

- eNotarization
 - Use by notary of electronic signature & notarial seal
 - "e-notary" formerly had to be physically present w/signatory (see RON law below)
 - Signatures made electronically
- Remote or Online Notarization
 - Use by notary of electronic signature & notarial seal
 - "Remote notary" not required to be physically present w/signatory
 - Permitted in FL beginning **Jan 1, 2020**
 - Some other states allow & have differing requirements



8

8

Who's Driving Digital Closings and What's In It For Me?



9

Who Wants Digital Closings?

- **Lenders**
 - Reduced processing costs
 - Decreased error rates
 - No more missing initials!
 - Fewer lost notes
 - Speeds sale to secondary markets
 - But note: few lenders currently onboard
- **Consumers**
 - Want convenience
 - Expect latest technology
 - But some may be distrustful
- **Regulators**
 - Fannie Mae/Freddie Mac
 - CFPB
- **Settlement Agents**
 - Parties may want a digital closing
 - Simplify mail-away closings
 - Fewer errors
 - May reduce fraud



10

10

Settlement Agent Benefits

- Better consumer experience
 - Consumers may feel more informed
 - Convenience
 - Enter data when and where they can
 - May be able to review/sign docs earlier
- More efficient for closing staff
- May improve mail-away closings
 - Fewer errors
 - Convenient for parties
- May decrease incidence of fraud/forgery
- Closing and funding quicker



11

11

END PART 1



12

What Do I Do When I Get a Call To Do a Digital Closing? (it depends)



13

Hybrid (Cash) Closings Are Already a Reality

Cash deal docs:

- Deed
- Closing Affidavits (recorded – non-ID, CMA, etc.)
- Bill of Sale
- Settlement Statement/Disbursement Authorization
- Closing Affidavits (not recorded – homestead, trust, etc.)
- FIRPTA
- 1099
- Seller's Forwarding Address
- Title Policies

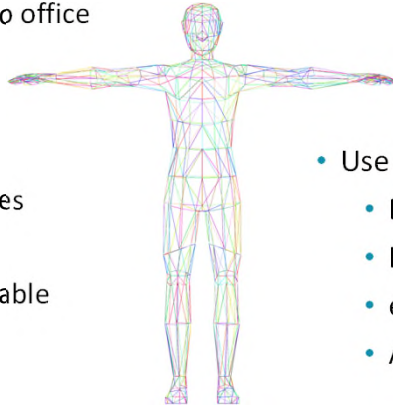


14

14

Anatomy of a “Hybrid” (Cash) Closing

- Docs to be recorded
 - Still “wet” signed
 - Come in person to office
 - Mobile notary
 - Mail-away
 - eRecord
 - Simplifile – 52 counties
 - Collier – own system
 - Other providers available
- Docs for your file
 - Use a digital closing platform
 - PreDocs from NextDeal
 - Pavasso
 - Close Simple
 - Use standalone eSignature tech
 - DocuSign
 - Hello Sign
 - eSign Live
 - Adobe EchoSign



15



15

**How Much Does This
Cost and What Special
Equipment Do I Have to Buy?**



16

Cost Items

- Digital Closing Platforms
 - Standalone model
 - Subscription fee model
- Hardware
 - Little to none
 - Don't need stand-alone computers or dedicated "eClosing rooms"
 - Most people can e-sign using a mouse and computer or finger and tablet/phone
 - Can purchase tablets for use at closings
 - Conference room "big screen" monitor may be helpful



17

17

Cost Items (cont'd)



- Infrastructure
 - Online/cloud storage costs
 - Offset by decrease in cost of file storage, shredding, and copier supplies
 - Secure electronic storage & back-ups
 - Security updated regularly
 - Fast internet connection



18

18

END PART 2



19

**What Does an Online Document Execution
Actually Look Like?**



20

Executing a Power of Attorney Online

- Upload documents
- Enter queue for notary

Legally sign and notarize documents in under 15 minutes.

1. Add Document 2. Verify Your Identity 3. Video Call with a Notary

Drop or add documents here to get started

Upload the full document (not just the signature page) as a PDF file

Add a Document

By uploading a document, you have read and agree to our [Terms of Use](#) and [Privacy Policy](#).

24/7

Notarize Online 24x7

We support thousands of document types from Powers of Attorney to Lien Waivers.

Meet with a Notary Virtually

Our licensed notaries are ready to help you over live video call.

100% Money-Back Guarantee

Wait to pay until your document has been successfully notarized.

\$25 per notarization



21

21

Executing a Power of Attorney Online

Meet with Notary

Congratulations, you are now ready to join your Notary online. Click on the "OK" button to continue.

OK



22

22

Executing a Power of Attorney Online

- Connect with a notary
- Connect with witnesses if needed
- Chat window for communication

The screenshot shows a web interface for executing a Durable Power of Attorney. On the left, a sidebar titled 'Sync Position' lists 'SIGNING MEMBERS' with two entries: Michael Rothman (mrothman@thefund.com) and Ashley Hicks (info@notarycam.com). Below this is a 'Chat' window with a message from Michael Rothman dated 10/19/17 at 11:50:59 AM, stating that the receiving party is his wife and no issues exist. A 'Send Message' button is at the bottom of the chat. The main area displays the document titled 'Durable Power of Attorney' with a 'Manage Documents (1)' button. A status message reads 'ANOTHER SIGNER IS CURRENTLY SIGNING THIS DOCUMENT.' The document text includes the title 'DURABLE POWER OF ATTORNEY', the principal's name 'MICHAEL A. ROTHMAN, of Osceola County, Florida', and the appointment of his wife 'MAVIS A. ROTHMAN' as attorney-in-fact. It also contains standard legal language regarding the power's duration and nondelegability.

23

23

Executing a Power of Attorney Online

ID Process

Please have your ID ready

This verification process is designed to confirm your identity and protect you from identity theft. Click 'Help' for more information.

Start

24

24

Executing a Power of Attorney Online


- Select and enter ID

ID Credential Analysis

< Back


Help


Choose issuing country


 United States

▼

Select ID type

 Passport

 Identity card

 Driver's license

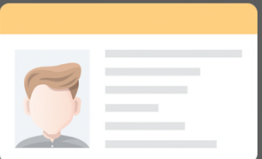


25

25

Executing a Power of Attorney Online

- Scan license with webcam



Front of driver's license

Center your ID and take a photo. Make sure all details are clear.

Start



26

26

Executing a Power of Attorney Online

- Enter basic information



27

Please Verify Your Identity

If you do not have a US Social Security Number, please [Click Here](#)

First Name

Last Name

Birthday

Required

Street Address (Current or Last US Address)

City

State (Abbreviated)

Executing a Power of Attorney Online

- ID verification questions



28

Please Answer a Few Questions

Which street have you lived on?

- ☐ KRAFT MOUNTAIN AVE
- ☐ TEXIAN DR
- ☐ SPOTSYLVANIA WAY
- ☐ LAR ST
- ☐ None of the above

Which of the following people do you know?

- ☐ DICK BLUMER
- ☐ LESLIE HAUSER
- ☐ GREG ANDERSEN
- ☐ STEVE CARMEN
- ☐ None of the above

Who holds the lien/lease on your Nissan Murano?

- ☐ WVU EMPLOYEES CREDIT UNION

Executing a Power of Attorney Online

ID Credential Analysis

Your submission was received by the Credential Analysis service. It will take approximately 1 minute to verify. Please do not close this window. You will be automatically redirected.

- Credential Analysis Service to authenticate ID

29



29

END PART 3



30

Is This Legal?



31

Implementing Statutes

- **1996** - FL Electronic Signature Act
 - Sec. 668.001 - .006, F.S.
- **2000** - FL Uniform Electronic Transaction Act (UETA)
 - Sec. 668.50, F.S.
- **2000** – Federal Electronic Signatures in Global and National Commerce Act (E-Sign Act)
 - 15 U.S.C., Secs. 7001 et. seq.



32

32

What's New in 2020?

Remote Online Notary (RON)

The 2019 FL Legislature adopted legislation to make it possible to notarize electronic docs when the notary and signer (or “principal”) are in different physical locations connected via audio-video communication technology.

33



33

Definitions

- “Online notarization” means the performance of a notarial act using electronic means in which the principal appears before the online notary public by means of audio-video communication technology.
- “Electronic,” “electronic record” and “electronic signature” are defined terms borrowed verbatim from UETA.

34



34

Definitions

- **“Audio-video communication technology”** means technology in compliance with applicable law which enables real-time, two-way communication using electronic means in which participants are able to see, hear, and communicate with one another.
- **“Appear before,” “before” or “in the presence of”** mean either (i) in the physical presence of another person; or (ii) outside of the physical presence of another person, but able to see, hear, and communicate with the person by means of audio-video communication technology.

35



35

Want to become a Remote Online Notary?

Any FL notary public, FL civil law notary or FL commissioner of deeds may register as an online notary public by:

- Submitting a signed and sworn registration to the FL Department of State.
- Paying the \$10.00 notary registration fee required under Sec. 113.01, F.S.
- Identifying the notary's intended RON service provider and confirming to DOS that its technology and processes satisfy the requirements of Chapter 117 and any rules promulgated by DOS.
- Completing a 2-hour in-person or online training course covering RON duties, obligations and technology
 - Online course now available through DOS website / Link on Fund website
- Providing evidence satisfactory to DOS that the registrant has obtained a \$25,000 bond
- Providing evidence satisfactory to DOS that the registrant is covered by errors and omissions insurance in the minimum amount of \$25,000



36

36

Remote Notarial Acts

- Sec. 117.209, F.S. prescribes the authority of a FL online notary public to perform remote notarial acts.
- A FL online notary public may perform any of the functions of a notary public under Part I of Sec. 117, except conducting a marriage ceremony.



37



37

Limitations on Remote Notarial Acts

- Sec. 117.209(3) and 117.265(1), F.S. both provide that a FL online notary public must be physically located in FL when performing the notarial act, regardless of where the principal or any witnesses are physically located.
- This limitation on the physical location of the online notary public does not apply to a FL Commissioner of Deeds.



38



38

Remote Notarial Acts

- If principal located outside FL, Sec. 117.265(3), F.S. requires the FL online notary public to confirm, verbally or in writing, that the principal desires the notarial act be performed by a FL notary public under the laws of this state.
- Sec. 117.265(7), F.S. requires the electronic notarial certification must identify an online notarial act as such (this requirement may be satisfied by including the words “online notary” in or adjacent to the online notary public’s seal).
- The legislation also revises the non-exclusive statutory forms of oaths and acknowledgments found in Sec. 117.05(13), F.S. and revises the non-exclusive short forms of acknowledgment found in Sec. 695.25 to include a statement specifying whether the principal appeared by physical presence or by online notarization.

39



39

Confirming Identity

- The new RON law includes detailed requirements for confirming the identity of the principal and witnesses signing the electronic document.
- RON systems available today perform identity confirmation procedures through online software **before** the online notary public is connected in real time with the principal and any witnesses.



40



40

Confirming Identity

- “Government-issued identification credential” means any approved credential for verifying identity under existing Sec. 117.05(5)(b)2, which lists various identification docs that are now acceptable by any FL notary if
 - The doc is current or
 - Has been issued within the past 5 years and
 - Bears a serial or other identifying number
- “**Credential analysis**” means a process or service, in compliance with applicable law, in which a 3d party aids an online notary public in affirming the validity of a government-issued identification credential and data thereon through review of public or proprietary data sources.

41



41

Confirming Identity - Definitions

- **Remote presentation** / Transmission of an image of a gov’t-issued ID of sufficient quality to enable the online notary public to identify the individual and to perform credential analysis through audio-video communication technology.
- **Identity proofing** / Process or service in compliance with applicable law in which 3d party affirms the identity of an individual through public or proprietary data sources, which may include “knowledge-based authentication” or biometric verification.
- **Knowledge-Based Authentication (“KBA”)** / Form of identity proofing based on a set of questions about an individual, formulated from public or proprietary data sources

42



42

Confirming Identity

- Sec. 117.265(4), F.S. requires the FL online notary public to confirm the identity of each principal either by the notary's personal knowledge of the principal (same standard as in-person notarizations) or by all 3 of the following requirements (as modified by subsequent regulation):
 1. Remote presentation by each principal of a gov't-issued ID credential
 2. Credential analysis of each gov't issued ID credential; and
 3. Identity proofing of each principal in the form of knowledge-based authentication or another method of identity proofing that conforms to Sec. 117.
- If the online notary cannot satisfy all 3 requirements, or if the databases consulted for identity proofing don't contain sufficient info for authentication, the online notary public is prohibited from performing the online notarization.

43

Confirming Identity – “KBA”

Until DOS adopts regulatory standards equally or more protective, Sec. 117.295(3)(a) requires identity proofing of each principal using knowledge-based authentication which must have, at a minimum, the following security characteristics:

- Principal must be presented with 5 or more questions with a minimum of 5 possible answer choices per question.
- Each question must be drawn from a 3d-party provider of public and proprietary data sources and be identifiable to the principal's SSN or other ID info, or principal's identity and historical events records.
- Responses to all questions must be made within a 2-minute time constraint.
- Principal must answer a minimum of 80% of questions correctly.
- Principal may be offered one additional attempt in the event of a failed attempt, with no more than three repeated questions on second attempt

44

END PART 4



45

Audio-Video Record Retention

Sec. 117.265(2), F.S. requires a FL online notary to record the two-way audio-video conference session between the notary public and the principal and any witnesses

Sec. 117.245(4), F.S. requires that the video recording must be retained for at least 10 years after the date of the notarial act

- Different requirements for retaining recordings of
 - Online notarizations and
 - Electronic wills



46

46

Audio-Video Record Retention

Sec. 117.245(2) F.S. requires online notary to retain an uninterrupted and unedited copy of the recording. The recording must include ALL of the following:

- Appearance by the principal and any witness before the online notary public
- Confirmation of the identity of the principal and any witness
- General description or identification of the records to be signed
- A recitation by the online notary public of information sufficient to identify the notarial act
- A declaration by the principal that his or her signature on the record is knowingly and voluntarily made
- All actions and spoken words of principal, notary public, and any required witness during the entire online notarization, including the signing of any records before the online notary public.

47



47

Audio-Video Record Retention

Sec. 117.255(5) requires a FL online notary public to provide access to the video recording to the following persons:

- Parties to the electronic record
- The "qualified custodian" in the case of an electronic will
- The title agent, settlement agent, or title insurer who insured the electronic record or engaged the online notary public (in the case of a real estate transaction).
- The online notary public's RON service provider
- Any person who asked to accept a POA notarized online.
- Dept. of State (pursuant to a notary misconduct investigation).
- Other persons pursuant to a subpoena, court order, law enforcement investigation, or other lawful inspection demand.

48



48

Audio-Video Record Retention

- Sec. 117.265(9) provides that failure to record the online notarization or to comply with the other requirements of Sec. 117.265 does not impair the validity of the online notarial act or the electronic record
- Rather, the failure may be introduced to establish violations of Chapter 117 or as *an indication of possible fraud, forgery, impersonation or similar matters*
- **CAVEAT:** Sec. 117.245(5) provides that if the audio-video recording of the online notarization of an electronic will cannot be produced by the online notary public or the qualified custodian, then the electronic will shall be treated as a ***lost or destroyed will*** subject to Sec. 733.207, F.S.



49

49

Electronic Journal

- Sec. 117.245(1), F.S. provides that for each online notarization, the electronic journal entry must contain ALL of these items:
 - Date and time of the notarization
 - Type of notarial act
 - Type, the title, or a description of the electronic record or proceeding
 - Indication the principal satisfactorily passed the identity proofing
 - Indication the gov't-issued identification credential satisfied the credential analysis
 - Name and address of each principal involved in the transaction or proceeding.
 - Evidence of identity of each principal, by a statement that the principal is personally known or presented a government-issued identification credential
 - The fee, if any, charged for the notarization



50

50

END PART 5



51

RON Service Providers

Sec. 117.265(5), F.S. provides that a FL online notary public may change his or her RON service provider(s) from time to time, but the notary must notify DOS of the change within thirty days thereafter.



52

52

Dept. of State (DOS) Regulation

The Department of State is authorized to adopt rules necessary to implement Chapter 117 and to set standards, including:

- Improvements in technology and methods of assuring the identity of principals and the security of an electronic record, including tamper-evident technologies
- Education requirements for online notaries and the required terms of bonds and errors and omissions insurance (but NOT including the amounts of such bonds and insurance policies)
- Identity proofing, credential analysis, unauthorized interception, remote presentation, audio-video communication technology, and retention of electronic journals and audio-video recordings in a secure repository.

53



53

Dept. of State (DOS) Regulation

The Department of State must adopt forms, processes, and interim or emergency rules necessary to accept applications from and register online notaries public pursuant to Sec. 117.225, F.S. by **January 1, 2020** (the general effective date of the RON law).

Sec. 117.295(3) provides certain basic requirements that will apply until DOS adopts rules, including:

- Minimum standards for Identity proofing by knowledge-based authentication and credential analysis (although DOS could adopt rules setting standards for biometric identity proofing, no standards are provided in the statute)
- Minimum standards for audio-video communication technology, which must be reasonably secure from interception, access, or viewing by anyone other than the participants communicating
- In addition to any coverage for individual notaries, a RON service provider must maintain E&O insurance coverage of at least \$250,000 in the annual aggregate with respect to the technology or processes it provides.

54



54

Powers of Attorney

- Because of the potential for abuse of remotely created powers of attorney, the RON law amends Chapter 709 of the FL Statutes regarding the remote witnessing of powers of attorney that purport to grant so-called “super powers” to the attorney-in-fact
- Sec. 709.2202(1), F.S. requires that certain grants of important authority contained in a power of attorney must be separately signed or initialed by the principal in order to be valid. These are the so-called “super powers”
- The RON law creates new Sec. 709.2202(6), F.S. which provides that a POA executed by a principal domiciled in FL at the time of execution, that is witnessed remotely by a witness who is not in the physical presence of the principal is **not effective to grant authority to an agent to exercise any “super powers”**
- Note that an effective grant of “super powers” can be accomplished in a power of attorney that is **remotely notarized** if the subscribing witnesses are in the physical presence of the principal

55

55

Powers of Attorney

- In addition to the limitation on “super powers” in a remotely witnessed POA, new Sec. 117.285(5) imposes procedural requirements on the remote witnessing of POAs that grant authority with respect to “banking transactions” or “investment transactions” under Sec. 709.2208
- An express savings clause provides nothing in Sec. 117.285(5), F.S. precludes a remotely witnessed POA from granting the agent effective authority to act in connection with any real property, commercial or consumer transaction or loan
- Savings clause does not override the absolute “super powers” limitation



The Fund
ALWAYS DRIVEN

56

56

Witnessing Electronic Docs

- Sec. 117.285, F.S. provides an online notary public may supervise the witnessing of electronic records by the same audio-video communication technology used for online notarization
- If the witness is remote from the principal, then the witness's identity must be verified in accordance with the same procedures for identifying a principal
- If the witness is in the physical presence of the principal, then the witness must confirm his or her identity by stating his or her name and current address on the audio-video recording
- A witness who is remote from the principal and appearing through audio-video communication technology **must verbally confirm that he or she is a resident of and is physically located within the United States** or a territory of the United States at the time of witnessing

57

57

Witnessing Electronic Docs

- Sec. 117.285(5) provides special rules for electronically signing and witnessing an electronic record that is:
 - A will under chapter 732
 - A trust with testamentary aspects under chapter 736
 - An advance healthcare directive
 - A waiver of spousal rights under Sec. 732.701 or 732.702, F.S,
 - A power of attorney authorizing transactions listed in Sec. 709.2208, F.S.
 - Referenced henceforth as “[Subsection 5 Docs](#)”

58



58

Subsection 5 Docs

- For any Subsection 5 Doc, Sec. 117.285(5)(g) provides that the presence of a witness with the principal at the time of signing by means of audio visual communication is **not effective for witnessing the signature of a principal who is then a “vulnerable adult”** as defined in Section 415.102, F.S.
- Sec. 415.102(28) F.S. defines a “vulnerable adult” as “a person 18 years of age or older whose ability to perform the normal activities of daily living or to provide for his or her own care or protection is impaired due to a mental, emotional, sensory, long-term physical, or developmental disability or dysfunction, or brain damage, or the infirmities of aging”
- Vulnerable Adult Questionnaire: Prior to facilitating the remote witnessing of a Subsection 5 Document, a RON service provider must require the principal to answer 3 questions designed to help determine whether the principal is a “vulnerable adult”
 - If any of the required questions is answered in the affirmative, then the principal's signature on the instrument may be validly witnessed only by witnesses who are **physically present** with the principal at the time of signing

59



59

Vulnerable Adult Questionnaire

- Vulnerable Adult Questionnaire: The three questions must be asked in substantially the following form:
 - Are you under the influence of any drug or alcohol today that impairs your ability to make decisions?
 - Do you have any physical or mental condition or long-term disability that impairs your ability to perform the normal activities of daily living?
 - Do you require assistance with daily care?
- After the principal answers the foregoing questions, the RON service provider must give the principal written notice in substantially the following form:
 - If you are a vulnerable adult as defined in s. 415.102 of the FL Statutes, the docs you are about to sign are not valid if witnessed by means of audio video technology. If you suspect you may be a vulnerable adult, you should have witnesses physically present with you before signing

60



60

Vulnerable Adult Questionnaire, Part 2

The remote witnessing of a signature on a Subsection 5 Document is valid only if, during the audio-video communication, the principal provides verbal answers to ALL of the following 5 questions, which are designed to create a video record of the principal's capacity or possible undue influence on the principal when signing a Subsection 5 Document

- Are you currently married? If so, name your spouse.
- Please state the names of anyone who assisted you in accessing this video conference today
- Please state the names of anyone who assisted you in preparing the docs you are signing today.
- Where are you currently located?
- Who is in the room with you?

A principal's responses to the eight questions required under Sec. 117.285(5) may be offered as evidence regarding the validity of the instrument, but an incorrect answer may not serve as the sole basis to invalidate an instrument

61



61

Subsection 5 Docs, Part 2

- Although a power of attorney that includes banking or investment powers is a Subsection 5 Document, paragraph 117.285(5)(h) provides that nothing in subsection (5) precludes such a power of attorney from being effective with respect to the agent's authority to act in a real property, commercial or consumer transaction or loan
- As a result of the special requirements of Sec. 117.285(5), there remain two circumstances in which in-person witnesses are still required for electronic docs:
 1. A vulnerable adult who is executing a Subsection 5 Document
 2. Any person who is executing a power of attorney that grants "super powers"

62



62

Effective Dates

- Most of the provisions of Chapter 2019-71 became effective

January 1, 2020

Exceptions are:

- Section 16 regarding the adoption of rules and standards by DOS (which were effective immediately)
- Section 33 authorizing electronic wills (become effective July 1, 2020)

63



63

The End

Thank you for coming!

Digital Closings and FL's Remote Online Notary Law



© 2019 Attorneys Title Fund Services, LLC



64



CERTIFICATE OF ATTENDANCE

Certified Paralegals are required to record evidence of 50 hours of continuing legal education hours to renew the CP credential every 5 years. CLE hours are recorded in CPs' accounts through the [NALA online portal](https://www.nala.org/certification/certtest2view). Of the 50 hours, 5 hours must be in legal ethics, and no more than 10 hours may be recorded in non-substantive areas. If attending a non-NALA sponsored educational event, this certificate may be used to obtain verification of attendance. Please be sure to obtain the required signatures for verification of attendance. The requirements to maintain the CP credential are available from NALA's web site at <https://www.nala.org/certification/certtest2view>. Please keep this certificate in the event of a CLE audit or further information is needed.

PLEASE COMPLETE THE SPACES BELOW AND ATTACH A PROGRAM

Session Length In Hours	Session Topics (Description and Speakers)	Validation of Attendance
1.0	Digital Closings & Florida's Remote Online Notary Law / John St. Lawrence	<i>John St. Lawrence</i>

Name of CP (Please Print)			NALA Account Number (On Mailing Label)		
			149113		
Signature of CP			Name of Seminar/Program Sponsor		
			Digital Closings & Florida's Remote Online Notary Law / ATFS, LLC		
Address			Authorized Signature of Sponsor Representative		
			<i>John St. Lawrence</i>		
			Date of Educational Event:		
City:		State (XX):			
Preferred e-mail address			Location:		
			Recorded Webinar		

For Office Use Only	
Substantive hours	
Non-substantive hours	
Ethics	



The Florida Bar

651 East Jefferson Street
Tallahassee, FL 32399-2300

Joshua E. Doyle
Executive Director

850/561-5600
www.FLORIDABAR.org

Certificate of Accreditation for Continuing Legal Education

256131
Attorney's Title Fund Services
John St. Lawrence
PO Box 628600
Orlando, FL 32862-8600

May 24, 2024

Reference Number:	2405902N
Title:	Digital Closings and Remote Online Notarization (RON)
Level:	Intermediate
Approval Period:	06/01/2024 - 12/31/2025

CLE Credits

General	1.0
Technology	1.0

Certification Credits

Real Estate	1.0
-------------	-----