



November 28, 2022

Congressional Black Caucus
Washington, DC 20510

Congressional Hispanic Caucus
Washington, DC 20510

Congressional Asian Pacific American
Caucus
Washington, DC 20510

Dear Senators Booker, Cortez Masto, Duckworth, Hirono, Luján, Menendez, Padilla, Schatz, and Warnock:

On behalf of the African American, Hispanic, and AAPI communities our organizations represent, we would like to encourage you to support the SECURE Notarization Act. This act would increase access, reduce costs, save time, and help eliminate racial barriers to notarization.

The Covid-19 pandemic underscored the need for a more effective and digital way to conduct business that Notaries previously did face-to-face. It quickly became apparent that solutions were necessary to ensure work could continue – even when meeting in person was unsafe or impossible. Unfortunately, as we saw, traditionally underserved communities were most impacted when online connectivity became essential.

One of the key hurdles technology helped the mortgage industry overcome during the pandemic was giving homebuyers the ability to have documents notarized virtually through remote online notarization (RON). Now, instead of paying a commissioned notary to travel or going to the nearest bank, homebuyers can complete their mortgage documents from the comfort and safety of their own home.

Remote online notarization doesn't just improve the homebuying experience, however. Notarization is required to carry out life's most significant transactions, including helping a family member establish advanced healthcare directives or granting a Power of Attorney. Remote online notarization makes these transactions more convenient, ensures heightened security, and adds secure digital storage of notarized documents. To date, [more than 40 states](#) have enacted laws allowing remote online notarization.



However, not every state's law enabling remote notarization meets the minimum standards that the SECURE Notarization Act would set. A federal solution is needed to create a common set of minimum standards across the country to increase the reliability, access to, and affordability of notarization. The SECURE Notarization Act will do just that – allowing notaries across the country, particularly those in minority and underserved communities, to provide 24/7 remote online notarization services.

For most Americans, a community bank branch is one of the most common places to find a notary. However, since the number of bank branches has [fallen 6.5% in the past decade](#) and banks are closing more branches in underserved communities, minorities are at an increasing disadvantage when trying to access a notary in person. Not to mention, a majority of working Americans work during the [traditional banking hours of 9-5](#), meaning even if there is a community bank branch in a minority community, the notary will likely be inaccessible once they get off work or during non-traditional hours. This is also true for rural Americans, where the additional time and distance it takes to travel decreases their access to notary services.

Another instance where access to notarial services benefits minority communities is the removal of [racially-restrictive covenants](#) from deeds and other recorded documents. Covenants from the 19th and early 20th centuries prohibited African Americans, Hispanic Americans, or Asian Americans from purchasing, leasing, or occupying property. While these covenants are clearly no longer enforceable by law, minority homeowners should not be subjected to painful reminders of America's past in their home's deed. While it is possible to get these racially-restrictive covenants removed, somebody must notarize the documents. Remote online notarization allows these homeowners to remove these offensive remnants of the past more conveniently and securely.

The SECURE Notarization Act will increase access for minority and rural communities and reduce costs across the board. This is a commonsense vote to help bolster wealth-building opportunities and upward mobility – especially as we battle with record inflation and rising interest rates.

We encourage you to ask the U.S. Senate to hold a vote on the SECURE Notarization Act before the end of the 117th Congress on January 3, 2023.



Sincerely,

Kevin Kimble
Financial Services Innovation Coalition
Conference

Dr. Charles Steele, Jr.
Southern Christian Leadership

Brady Buckner
Partnership for Innovation and Empowerment

Donnetta Wells
Wellsons Financial Group

Gustavo Parades
The Hispanic Institute

Czarina Harris
The Note Firm

Shiala King
Global Natives United & Great Plains
Tribal Chairman's Association

Frank Bateman
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CC:

Senator Marsha Blackburn
Senator Cory Booker
Senator Chris Coons
Senator Catherine Cortez Masto
Senator Tom Cotton
Senator Kevin Cramer
Senator Tammy Duckworth
Senator Mazie Hirono
Senator James Inhofe
Senator Ben Ray Luján
Senator Bob Menendez

Senator Jerry Moran
Senator Alex Padilla
Senator Gary Peters
Senator Jack Reed
Senator Brian Schatz
Senator Kyrsten Sinema
Senator Tina Smith
Senator Chris Van Hollen
Senator Mark Warner
Senator Raphael Warnock
U.S. Senate Committee on the Judiciary