

## WFG Informational Bulletin

To: All Florida Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: January 10, 2020  
Bulletin No.: FL 2020-03  
Subject: Remote Online Notary Law (Wells Fargo)

---

In our Bulletin No.: FL2019-10 issued on December 2, 2019, we advised you that under Florida's Remote Online Notary law ("RON"), as of January 1, 2020, Florida Statutes require notarial certificates to include a statement confirming whether the signor appeared before the notary by physical presence or by means of two-way audio-video communication technology.

WFG has received a communication from Wells Fargo advising Florida Title Agents to follow Wells Fargo's new closing instructions. Wells Fargo stated:

*"This communication pertains to all who close loans in Florida.*

*I was made aware of this change recently. WF is in the process of updating the appropriate documents. In the mean-time, we are requesting FL settlement agents follow the new closing instructions where we will be adding this step:*

- *Wells Fargo is in the process of updating documents that require notarization to include the revised notarial wording that became effective 1/1/2020. Until this system change is completed, please manually insert the words "by means of physical presence" in the notary acknowledgement section of the Security Instrument and any other document that requires notarization and initial the change. The result should be as follows: "This instrument was acknowledged before me on (date) by means of physical presence by \_\_\_\_\_."*

*A resource within our closing department will also contact the settlement agent prior to signing to ensure they are aware of the required update and that they will make the required alteration to the notary acknowledgement(s).*

*We are not requiring the additional verbiage specific to remote notarization due to the fact that WF does not permit them at this time and thus would not apply."*