

## WFG Underwriting Bulletin



To: All Florida Policy Issuing Agents of WFG National Title Insurance Company

From: WFG Underwriting Department

Date: May 8, 2020

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Subject: RON: Florida Requirements and Virginia RON Notaries

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The purpose of this Bulletin is to clarify that none of WFG's Florida RON requirements are waived for Virginia RON notaries no matter where the remote signor is located. WFG's Bulletin Nos: [FL2020-08](#), [FL2020-09](#), and [NB2020-04](#) contain WFG's Florida RON requirements which are repeated in this Bulletin.

### **WFG's current Florida RON Requirements**

1. If you are using your own Florida RON Notary, that notary must use one of the RON Service Providers listed below.
2. If you are using a RON notary provided by one of the RON Service Providers authorized by WFG, the RON notary must be either a Florida RON notary, a Texas RON notary; or a Virginia RON notary (for Florida and Virginia properties only).
3. If using a Florida RON Notary, the notary must be located in Florida when the RON is performed.
4. The remote signor must provide a government issued credential e.g. driver's license, which must pass a credential analysis (verification) by the RON Service Provider's software.
5. The remote signor must answer five knowledge-based authentication ("KBA") questions. Those KBA questions are provided by the RON Service Provider's software and are derived from credit reporting agencies.
6. The remote signor can be located anywhere in the world but cannot be a foreign person because the RON Service Provider will not be able to create the KBA questions to be answered by the signor since those questions are derived from credit reporting agencies. However, if the foreign person has a credit history in the United States and the RON Service Provider's software

is able to create the KBA questions, RON can be used for that foreign signor if the foreign signor can pass the KBA questions and the credential analysis.

**FOREIGN SIGNORS and VIRGINIA RON NOTARIES.** While WFG does authorize the use of Virginia RON notaries, ALL of WFG's Florida RON requirements must be met when performing a RON. All RON notaries including Virginia RON notaries must perform BOTH credential analysis and KBA questions for identity proofing the remote signor no matter where the remote signor is located including foreign countries and whether or not the remote signor is a foreign person.

7. If witnesses are remote from the signor, they have to be located in the USA and be residents of the USA, and they have to pass the credential analysis and the KBA questions. See Practical Issues listed below regarding Florida RON law and remote witnesses.

8. The RON Session must be video and audio recorded and saved for 10 years.

9. The RON Notary must keep an electronic log of all RON's performed by the notary and a backup electronic copy.

### **Practical Issues**

1. Texas law does not require witnesses on deeds, so if using a Texas RON notary, make sure that the executed deed has two witnesses.

2. Florida is, apparently, the only state that authorizes witnesses to be remote from the signor and the notary. Many RON Service Providers are not setup to handle witnesses that are remote from both the signor and the RON notary. Therefore, witnesses have to be physically located with the remote signor when the RON is performed.

### **RON Service Providers**

WFG authorizes use of the following RON Service Providers:

- A. Notarize - <https://www.notarize.com/>
- B. NotaryCam - <https://www.notarycam.com/>
- C. Pavaso - <https://pavaso.com/ron/>
- D. NexSys - <https://www.nexsystech.com/>
- E. DocVerify - <https://www.docverify.com/>

Click on this link for a copy of WFG's Bulletin Nos: [FL2020-08](#), [FL2020-09](#), and [NB2020-04](#)

**NOTE:** The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.  
**The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.**