

## WFG Underwriting Bulletin



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

From: WFG Underwriting Department

Date: April 6, 2020

Bulletin No.: MD 2020-05

Subject: Temporary Authorization of Remote Notarizations in Maryland

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By Executive Order #20-03-30-04 (“Order”), Maryland Governor Larry Hogan has **temporarily** waived the requirement that individuals appear in person before a notary public. A copy of the Order can be found [here](#).

Maryland’s Secretary of State has issued requirements and FAQs for in-person notarizations as found [here](#). Specifically, the following things are required in order to perform a remote notarization:

- **You must be a current notary in good standing.**
- **You must notify the Office of the Secretary of State of your intent to use remote notarizations.**
- **You must identify the communications technology vendor you will use, and confirm that the vendor allows you to, in real time, (1) view the remotely located individual and (2) compare for consistency the information and photos presented as identification credentials.**
- **For each notarial act conducted remotely, you must create and retain an audio-visual recording of the performance of the notarial act.**
- **For each notarial act conducted remotely, you must note on the notarial certification and in your notary log or journal that the notarial act was performed for a remotely located individual using communications technology.**
- **You may NOT charge more than \$4 for each remote online notarial act using communication technology, which is the same fee that may be charged when performing an in person notarial act.**

You are required to use a communications technology vendor designed for the purpose of facilitating remote notarizations, as opposed to services that primarily offer video-conferencing ability. Such purpose-designed services include the ability to both see and hear a remotely located individual. **Services such as Skype, Facetime do not meet the technology requirements of the Order.**

WFG has authorized the use of the following communications technology vendors only:

DocVerify  
Nexsys® Clear Sign  
Notarize  
NotaryCam®  
Pavaso®

Advance notification must be provided to the Secretary of State (see form link below), <https://sos.state.md.us/Pages/default.aspx>, before performing any remote notarial acts, and you must identify the technology vendor you intend to use

The notification form can be found at: <https://sos.maryland.gov/Notary/Pages/default.aspx>. You must submit the form via email to: [remotenotary.sos@maryland.gov](mailto:remotenotary.sos@maryland.gov).

Further, WFG has established the following requirements for remote notarization in Maryland:

- Remote notarizations are limited to consumer transactions (sales and refinances) up to \$1,000,000 only, **without prior underwriter approval**;
- All parties to the transaction, and especially the lender, must approve of the use of remote notarization;
- WFG agents must verify with the local jurisdiction that it will record remotely-notarized documents.

For additional information, contact Ned Livornese, WFG's Maryland underwriter, at [nlivornese@wfgnationaltitle.com](mailto:nlivornese@wfgnationaltitle.com) or 443-286-5964, or John Micciche, Maryland Agency Manager, at [jmicciche@wfgnationaltitle.com](mailto:jmicciche@wfgnationaltitle.com), or 410-913-1884.

**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.**