



Can Someone Steal Your House!?

Title Insurance Coverage Exists (if you asked for it) &

Remote Notarization in NY is Here!

RON and RIN Explained.

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John M. Martin, Esq. is vice president and general counsel at All New York Title Agency, Inc. He has over 36 years legal experience in title insurance and real property matters. His responsibilities involve the legal operation of the company from review of routine title issues to closing the most complex commercial transactions. Mr. Martin also handles operations of Section 1031 like-kind exchanges for the company.

He has chaired the Law Committee of New York State Land Title Association and served for 10 years as Chair of the Westchester County Bar Association's Real Property Section. Prior to All New York Title, Mr. Martin held positions in the title industry as claims counsel, New York and New Jersey state counsel and vice president of operations for a major title insurance underwriter.



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Frank Carroll is Regional Counsel for the Fidelity Family of Companies and is the senior title insurance underwriter of New York and Connecticut for Chicago Title Insurance Company, Fidelity National Title Insurance Company, and Commonwealth Land Title Insurance Company.

He is a graduate of LeMoyne College, Syracuse, New York, attended the State University of New York at Buffalo School of Law, and has been admitted to practice in New York since 1981. He has worked in the title insurance industry since 1986.

He is a member of the New York State Bar Association and the Bar Association of Erie County. He is a past president of the Erie County Bar Foundation, and he is still actively involved in the affairs of the Foundation. He resides in Buffalo, New York with his wife, Cornelia Farley, an attorney.



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Since joining All New York Title in 2015, Tyler has focused his work on identifying and resolving title issues for both the residential and commercial branches of the business. His responsibilities include preparing and reviewing title reports, assisting clients and attorneys with clearing title issues, and serving as escrow agent for complex commercial closings.

Prior to joining All New York, Tyler gained experience in real estate transactions working for a top real estate law firm in Connecticut, while attending Quinnipiac University School of Law. Tyler earned a law degree from Quinnipiac University School of Law in 2015 and was admitted to the New York State Bar in 2016.

New York State Department of State

Remote Notarization FAQs

What is remote notarization?

“Remote notarization” is a form of notarization where the notary officiates the document remotely through audio-visual technology and other security protocols. Remote notarization can be performed by a notary public by traditional ink (e.g., pen) or electronic signature.

How is remote notarization performed?

To provide a remote notarization, the notary public must be physically located within the State of New York at the time of the notarization. The notary must identify the remote signor (also known as the “principal”) of the document through any of the following three methods:

1. the notary’s personal knowledge of the signor;
2. by means of communication technology that facilitates remote presentation by the signor of an official, acceptable form of ID, credential analysis, and identity proofing; or
3. through oath or affirmation of a credible witness who personally knows the signor, and who is either personally known to the notary or identified by the previously referenced means of communication technology.

Commercial software is available to notaries public to perform identity proofing and credential analysis.

Regardless of the method used to confirm the identity of the signor, the notary must be able to see and interact, in real-time, with the remote signor of the document through audio-visual communication technology. This technology must have security protocols in place to prevent unauthorized access. The notary must make and keep an audio-visual recording of the remote notarization, and ensure that there is a back-up of the recording.

After the remote signor has executed the document, it **must** be transmitted to the notary public for officiating. The notary must confirm that the document is the same as the one signed remotely in the notary public’s presence before applying the notary stamp and signature to the document. The following statement **must** be added to the jurat “This remote notarial act involved the use of communication technology.”

What is credential analysis?

Credential analysis is a process where a third-party service validates a government-issued identification presented by an individual through a review of public and proprietary data sources.

What is identity proofing?

Identity proofing is a process or service through which a third party confirms the identity of a signor through review of personal information from public and proprietary data sources.

What is the difference between credential analysis and identify proofing?

Credential analysis validates the authenticity of the principal's government-issued identification, and identity proofing validates the identity of the individual principal.

How long must a notary retain the audio-visual recording of each remote notarization performed?

A recording, containing both audio and video, of the remote notarization must be retained by the notary for at least ten (10) years. The notary must take reasonable steps to ensure a backup recording of the remote notarization exists and is secured from unauthorized use. The notary may authorize a third party to retain the recordings on behalf of the notary, provided that all recordings retained by a third party be made available to the Secretary of State upon request.

Is a notary journal required?

Yes, the notary public must keep a journal of all remote notarizations performed. Each journal entry must be made contemporaneously with the performance of the notarial act, and each entry must include the date and approximate time of the notarization, the name of the remote signor, the audio-visual technology used to perform the notarization, the number and type of documents officiated and notarial services provided, and the type of identification/credential presented by the remote signor of the document or documents. The journal must be kept by the notary public for as long as they remain a notary and for an additional five years thereafter.

How much can a notary charge for remote notarization?

A notary public may charge \$5.00 per act/signature. If the notary is not performing a remote notarization, the fee cannot exceed \$2.00 per act.

Does the notary have to provide remote notary services?

No, if the notary does not have the appropriate technology or capability to provide such services, or does not wish to engage at all in remote notarization, a notary may decline to provide remote services. Additionally, a notary may and should refuse to provide remote notary services if the notary does not believe the person signing the document remotely has capacity to sign or if the notary does not believe the remote signor is signing the document voluntarily.

Do notaries have to register with the Secretary of State to provide remote notary services?

Any notary public commissioned by the NYS Department of State can act as a traditional or remote notary. No separate application or license is required, and the notary is not required to pay any additional fee to the Department of State or the County Clerk where the notary is currently commissioned. On January 31, 2023 the rules for remote notarization will

change. One significant change is that as of January 31, 2023, any notary wishing to provide remote notarization, must register the capability to perform electronic notarizations with the NYS Department of State, Division of Licensing Services, and pay the requisite fee (which is to be determined and established in regulation) to act as an electronic notary.

Will remotely notarized documents be accepted by a county clerk or other government offices?

Yes, the new law states, in part, “[a] county clerk, city registrar, or other recording officer where applicable shall accept for recording a tangible copy of an electronic record and that is otherwise eligible to be recorded under the laws of this state **if the record has been certified by a notary public** or other individual authorized to perform a notarial act.” New York Executive Law § 135-c(12)(b). To be accepted, the notary would first have to certify the remotely notarized document. New York Executive Law § 135-c(12)(a). Specific questions about filing such documents should be directed toward the filing office where the document will be submitted.

<https://dos.ny.gov/notary-public#remote-notarization-faqs>

STATE OF NEW YORK

7780

IN SENATE

January 11, 2022

Introduced by Sen. SKOUFIS -- read twice and ordered printed, and when printed to be committed to the Committee on Rules

AN ACT to amend the executive law, in relation to providing for electronic notarization and to amend a chapter of the laws of 2021 amending the executive law relating to providing for electronic notarization, as proposed in legislative bills numbers S. 1780-c and A. 399-b, in relation to the effectiveness thereof; and providing for the repeal of certain provisions upon expiration thereof

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. The executive law is amended by adding a new section 135-c
2 to read as follows:

3 § 135-c. Remote ink notarization. 1. Definitions. As used in this
4 section, the following terms have the following meanings:

5 (a) "Communication technology" means being able to see, hear, and
6 communicate with another individual in real time using electronic means.

7 (b) "Credential" means the data, or government issued or approved
8 physical object upon which the data may reside, that includes the prin-
9 icipal's photograph, signature, and multiple credential security features
10 such as: a holographic image, raised or textured print, microprinting,
11 laser engraving, optical variable ink, long life multi-layer PET (polye-
12 thylene terephthalate)/PVC (polyvinyl chloride) credential body
13 construction, the issuing agency's seal, or the credential holder's
14 physical characteristics (such as height, eye color, hair color).

15 (c) "Credential analysis" means a process or service which authenti-
16 cates a credential through review of public and proprietary data sourc-
17 es, and complies with the following criteria:

18 (i) uses automated software processes to aid the notary public in
19 verifying the identity of a remotely located individual;

20 (ii) ensures that the credential passes an authenticity test, consist-
21 ent with sound commercial practices that:

22 (1) uses appropriate technologies to confirm the integrity of visual,
23 physical, or cryptographic security features;

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD03271-12-2

1 (2) uses appropriate technologies to confirm that the identification
2 credential is not fraudulent or inappropriately modified;

3 (3) uses information held or published by the issuing source or an
4 authoritative source, as available, to confirm the validity of personal
5 details and identification credential details; and

6 (iii) provides output of the credential analysis to the notary public;
7 and

8 (iv) enables the notary public to visually compare the credential and
9 the remotely located individual as viewed by the notary public in real
10 time through communication technology.

11 (d) "Electronic" shall have the same meaning as set forth in section
12 three hundred two of the state technology law.

13 (e) "Electronic record" means information evidencing any act, trans-
14 action, occurrence, event or other activity, produced or stored by elec-
15 tronic means and capable of being accurately reproduced in forms percep-
16 tible by human sensory capabilities.

17 (f) "Electronic signature" means an electronic sound, symbol, or proc-
18 ess, attached to or logically associated with an electronic record and
19 executed or adopted by a person with the intent to sign the record.

20 (g) "Identity proofing" means a process or service through which a
21 third party confirms the identity of a principal through review of
22 personal information from public and proprietary data sources as may be
23 further defined by regulation.

24 (h) "Notarial act" means the performance of an act authorized by
25 section one hundred thirty-five of this article.

26 (i) "Principal" means an individual:

27 (i) whose signature is reflected on a record that is notarized;

28 (ii) who has taken an oath or affirmation administered by a notary
29 public; or

30 (iii) whose signature is reflected on a record that is notarized after
31 the individual has taken an oath or affirmation administered by a notary
32 public.

33 (j) "Record" means information that is inscribed on a tangible medium
34 or that is stored in an electronic or other medium and is retrievable in
35 perceivable form.

36 (k) "Remote notarization" means the act of performing any notarial act
37 that is authorized under section one hundred thirty-five of this article
38 where a principal who is not in the physical presence of the notary
39 public obtains a notarial act under subdivision two of this section.

40 (l) "Remote presentation" means display of a credential to the notary
41 public through communication technology in a manner that allows the
42 notary public to compare the principal to the credential facial image
43 and to examine the front and back of any credential.

44 (m) "Wet signature" means a signature affixed in ink to a paper docu-
45 ment.

46 (n) "Outside the United States" means a location outside the geograph-
47 ic boundaries of the United States, Puerto Rico, the United States
48 Virgin Islands, and any territory, insular possession, or other location
49 subject to the jurisdiction of the United States.

50 2. Any notary public qualified under this article is hereby authorized
51 to perform a remote notarization by utilizing communication technology
52 that allows the notary public to interact with a principal, provided
53 that all conditions of this subdivision are met.

54 (a) The notary public must verify the identity of the principal in a
55 manner consistent with the requirements of subdivision three of this
56 section. A notary public may require an individual to provide addi-

tional information or identification credentials necessary to assure the notary public of the identity of the principal.

(b) The communication technology conference must allow for real-time, direct interaction between the principal and the notary public.

(c) The audio-video communication technology must provide reasonable security measures to prevent unauthorized access to the communication technology and to the methods used to verify the identity of the principal.

(d) A recording, containing both audio and video, of the remote notarization must be retained by the notary public for at least ten years.

(e) The notary public must take reasonable steps to ensure that a backup of the recording of the remote notarization exists and is secured from unauthorized use. A notary public may authorize a third party to retain such recordings on behalf of the notary, provided that all recordings retained by a third party be made available to the secretary upon request.

(f) The notary public is able reasonably to confirm that a record before the notary public is the same record in which the principal made a statement or on which the principal executed a signature.

(g) For remote notarization involving paper documents, the principal may transmit by mail, fax or electronic means a legible signed record directly to the notary public, and the principal may appear before the notary public by means of communication technology to perform the notarial act in accordance with this section. The notary public may notarize the record within a reasonable time and transmit the record back to the principal by mail, fax or secure electronic means. An electronically transmitted document notarized pursuant to this paragraph shall be considered an original document.

(h) The notary public must be physically situated in New York state at the time of the remote notarization. The principal may be situated in New York, outside of New York but inside the United States, or outside the United States, provided:

(1) the record is to be filed with or relates to a matter before a public official or court, governmental entity, or other entity subject to the jurisdiction of the United States; or

(2) the record involves property located in the territorial jurisdiction of the United States or involves a transaction substantially connected with the United States.

(i) The notary public must maintain a journal of each remote notarization performed pursuant to this section, which upon demand, shall be subject to inspection by the secretary of state. The journal required by this subdivision shall be maintained by each notary public for as long as such notary public remains in office and then for an additional five years thereafter. Each journal entry shall:

(1) Be made contemporaneously with the performance of the notarial act;

(2) Indicate the date and approximate time of the notarial act;

(3) Indicate the name of the principal;

(4) Indicate the technology used to perform the remote notarization;

(5) Indicate the number and type of notarial services provided; and

(6) Indicate the type of credential used to identify the principal.

3. The notary public must be able to verify the identity of the principal at the time the notarial act is provided by one of the following methods:

(a) The notary public's personal knowledge of the principal; or

(b) Identification of the principal who appears remotely before the notary by means of communication technology by each of the following:

(i) Remote presentation by the principal of a credential;

(ii) Credential analysis; and

(iii) Identity proofing of the principal; or

(c) Oath or affirmation of a credible witness who personally knows the principal and who is either personally known to the notary public or who is identified by the notary public under paragraph (b) of this subdivision.

4. Notwithstanding article nine of the real property law or any other law to the contrary, any act performed in conformity with this section shall satisfy any requirements at law that a principal personally appear before, be in the presence of, or be in a single time and place with a notary public at the time of the performance of the notarial act, unless a law expressly excludes the authorization provided for in this section.

5. Any person who suffers actual damages as a result of a principal who violates any of the provisions of this section, shall have a civil cause of action against any such principal in a court of competent jurisdiction.

6. The secretary of state may promulgate regulations establishing minimum standards that relate to reasonable security measures to prevent unauthorized access to communication technology and to the methods used to verify the identity of the principal, requirements related to the use and verification of an electronic signature, and any other matters necessary to administer the provisions of this section.

7. Pursuant to section one hundred thirty of this article, the secretary of state may suspend or remove from office any notary public that violates this section.

8. (a) Nothing in this section shall be construed as requiring a notary public to use an electronic signature to perform a remote notarization. A remote notarization may be completed by wet signature or electronic signature.

(b) When performing a remote notarization relating to an electronic record, a notary public shall apply an electronic signature that is: (i) unique to the notary public; (ii) capable of independent verification; (iii) retained under the notary public's sole control; (iv) attached or logically associated with the electronic record; and (v) linked to the data in such a manner that any subsequent alterations to the underlying electronic record are detectable and may invalidate the notarial act.

(c) A county clerk may certify pursuant to section one hundred thirty-three of this article the autograph signature of a notary public on any record that has been remotely notarized in compliance with this section.

9. A notarial act performed according to this section shall contain a statement on the notarial certificate substantially as follows: "This remote notarial act involved the use of communication technology."

10. Notwithstanding section one hundred thirty-six of this article, a notary public that performs a remote notarization pursuant to this section shall be entitled to the following fees:

(a) For administering an oath or affirmation, and certifying the same when required, except where another fee is specifically prescribed by statute, five dollars.

(b) For taking and certifying the acknowledgment or proof of execution of a written instrument, by one person, five dollars, and by each additional person, five dollars, for swearing each witness thereto, five dollars.

11. Nothing in this section shall be construed as requiring any notary public to perform a remote notarization. A notary public may refuse to perform a notarial act if the notary public is not satisfied that (i) the principal is competent or has the capacity to execute a record, or (ii) the principal's signature is knowingly and voluntarily made.

12. (a) A notary public may certify that a tangible copy of the signature page and document type of an electronic record remotely notarized by such notary public is an accurate copy of such electronic record. Such certification must (i) be dated and signed by the notary public in the same manner as the official signature of the notary public provided to the secretary of state pursuant to section one hundred thirty-one of this article, and (ii) comply with section one hundred thirty-seven of this article.

(b) A county clerk, city registrar, or other recording officer where applicable shall accept for recording a tangible copy of an electronic record and that is otherwise eligible to be recorded under the laws of this state if the record has been certified by a notary public or other individual authorized to perform a notarial act.

(c) A certification in substantially the following form is sufficient for the purposes of this subdivision:

CERTIFICATE OF AUTHENTICITY

State of New York)

) ss.:

County of)

On this day of in the year, I certify that the signature page of the attached record (entitled) (dated) is a true and correct copy of the signatures affixed to an electronic record printed by me or under my supervision. I further certify that, at the time of printing, no security features present on the electronic record indicated any changes or errors in an electronic signature in the electronic record after its creation or execution.

(Signature and title of notary public)

(official stamp or registration number, with the expiration date of the notary public's commission)

§ 2. Section 137-a of the executive law, as added by a chapter of the laws of 2021, amending the executive law relating to providing for electronic notarization, as proposed in legislative bills numbers S. 1780-c and A. 399-b, is amended to read as follows:

§ ~~137-a~~ 135-c. Electronic notarization. 1. Definitions. (a) "Communication technology" means an electronic device or process that: (i) allows a notary public and a remotely located individual to communicate with each other simultaneously by sight and sound; and (ii) when necessary and consistent with other applicable law, facilitates communication with a remotely located individual who has a vision, hearing, or speech impairment.

(b) "Electronic" shall have the same meaning as set forth in subdivision one of section three hundred two of the state technology law.

(c) "Electronic [~~document~~] record" means information that is created, generated, sent, communicated, received or stored by electronic means.

(d) "Electronic notarial act" means an official act by a notary public, physically present in the state of New York, on or involving an electronic [~~document~~] record and using means authorized by the secretary of state.

(e) "Electronic notary public" or "electronic notary" means a notary public who has registered with the secretary of state the capability of performing electronic notarial acts.

(f) "Electronic signature" shall have the same meaning as set forth in subdivision three of section three hundred two of the state technology law.

(g) "Principal" means an individual:

(i) whose signature is reflected on a record that is notarized;

(ii) who has taken an oath or affirmation administered by a notary public; or

(iii) whose signature is reflected on a record that is notarized after the individual has taken an oath or affirmation administered by a notary public.

(h) "Record" means information that is inscribed on a tangible medium or that is stored in an electronic or other medium and is retrievable in perceivable form.

2. ~~[Identifying document signers.]~~ Any notary public qualified under this article is hereby authorized to perform an electronic notarial act by utilizing audio-video communication technology that allows the notary public to interact with a principal, provided that all conditions of this section are met.

(a) The methods for identifying document signers for an electronic notarization shall be the same as the methods required for a paper-based notarization; provided, however, an electronic ~~[notarization]~~ notarial act conducted utilizing communication technology shall meet the standards which have been approved through regulation by the secretary of state as acceptable. Such regulations shall include, but not be limited to:

(i) that the signal transmission shall be secure from interception through lawful means by anyone other than the persons communicating;

(ii) that the ~~[signal transmission shall be]~~ communication technology shall permit the notary public to communicate with the principal live, in real time; ~~[and]~~

(iii) that the communication technology shall permit the notary to communicate with and identify the remotely located individual at the time of the notarial act; and

(iv) a standard that requires two or more different processes for authenticating the identity of a remotely located individual utilizing technology to detect and deter fraud, but which may allow a notary public's personal knowledge of a document signer to satisfy such requirement.

(b) If video and audio conference technology has been used to ascertain a document signer's identity, the electronic notary shall keep a copy of the recording of the video and audio conference and a notation of the type of any other identification used. The recording shall be maintained for a period of at least ten years from the date of transaction.

3. Registration requirements. (a) Before performing any electronic notarial act or acts, a notary public shall register the capability to notarize electronically with the secretary of state ~~[in]~~ on a form prescribed by the secretary of state and upon payment of a fee which shall be set by regulation.

(b) In registering the capability to perform electronic notarial acts, the notary public shall provide the following information to the secretary of state, notary processing unit:

(i) the applicant's name as currently commissioned and complete mailing address;

(ii) the expiration date of the notary public's commission and signature of the commissioned notary public;

(iii) the applicant's e-mail address;

(iv) the description of the electronic technology or technologies to be used in attaching the notary public's electronic signature to the electronic ~~[document]~~ record; and

(v) an exemplar of the notary public's electronic signature, which shall contain the notary public's name and any necessary instructions or techniques that allow the notary public's electronic signature to be read.

4. Types of electronic notarial acts. (a) Any notarial act authorized by section one hundred thirty-five of this article may be performed electronically as prescribed by this section if: (i) for execution of any instrument in writing, under applicable law that document may be signed with an electronic signature and the notary public is reasonably able to confirm that such instrument is the same instrument in which the principal made a statement or on which the principal executed a signature; and (ii) the electronic notary public is located within the state of New York at the time of the performance of an electronic notarial act using communication technology, regardless of the location of the document signer. If the principal is outside the United States, the record or subject of the notarial act:

(1) is to be filed with or relates to a matter before a public official or court, governmental entity, or other entity subject to the jurisdiction of the United States; or

(2) shall involve property located in the territorial jurisdiction of the United States or shall involve a transaction substantially connected with the United States.

(b) An electronic notarial act performed using communication technology pursuant to this section satisfies any requirement of law of this state that a document signer personally appear before, be in the presence of, or be in a single time and place with a notary public at the time of the performance of the notarial act.

5. Form and manner of performing the electronic notarial act. (a) When performing an electronic notarial act relating to execution of instruments in writing, a notary public shall apply an electronic signature, which shall be attached to the electronic ~~[document]~~ record such that removal or alteration of such electronic signature is detectable and will render evidence of alteration of the document containing the notary signature which may invalidate the electronic notarial act.

(b) The notary public's electronic signature is deemed to be reliable if the standards which have been approved through regulation by the secretary of state have been met. Such regulations shall include, but not be limited to, the requirements that such electronic signature be:

(i) unique to the notary public;

(ii) capable of independent verification;

(iii) retained under the notary public's sole control;

(iv) attached to the electronic ~~[document]~~ record; and

(v) linked to the ~~[date]~~ data in such a manner that any subsequent alterations to the underlying document are detectable and may invalidate the electronic notarial act.

(c) The notary public's electronic signature shall be used only for the purpose of performing electronic notarial acts.

(d) The remote online notarial certificate for an electronic notarial act shall state that the person making the acknowledgement or making the oath appeared ~~[remotely-online]~~ through use of communication technology.

(e) The secretary shall adopt rules necessary to establish standards, procedures, practices, forms, and records relating to a notary public's electronic signature. The notary public's electronic signature shall conform to any standards adopted by the secretary.

6. Recording of an electronic record. (a) If otherwise required by law as a condition for recording that a document be an original document, printed on paper or another tangible medium, or be in writing, the requirement is satisfied by paper copy of an electronic record that complies with the requirements of this section.

(b) If otherwise required by law as a condition for recording, that a document be signed, the requirement may be satisfied by an electronic signature.

(c) A requirement that a document or a signature associated with a document be notarized, acknowledged, verified, witnessed, or made under oath is satisfied if the electronic signature of the person authorized to perform that act, and all other information required to be included, is attached to or logically associated with the document or signature. A physical or electronic image of a stamp, impression, or seal need not accompany an electronic signature if the notary has attached an electronic notarial certificate that meets the requirements of this section.

(d) (i) A notary public may certify that a tangible copy of the signature page and document type of an electronic record remotely notarized by such notary public is an accurate copy of such electronic record. Such certification must (1) be dated and signed by the notary public in the same manner as the official signature of the notary public provided to the secretary of state pursuant to section one hundred thirty-one of this article, and (2) comply with section one hundred thirty-seven of this article.

(ii) A county clerk, city registrar, or other recording officer where applicable shall accept for recording a tangible copy of an electronic record and that is otherwise eligible to be recorded under the laws of this state if the record has been certified by a notary public or other individual authorized to perform a notarial act.

(iii) A certification in substantially the following form is sufficient for the purposes of this subdivision:

CERTIFICATE OF AUTHENTICITY

State of New York)

) ss.:

County of)

On this day of in the year, I certify that the signature page of the attached record (entitled) (dated) is a true and correct copy of the signatures affixed to an electronic record printed by me or under my supervision. I further certify that, at the time of printing, no security features present on the electronic record indicated any changes or errors in an electronic signature in the electronic record after its creation or execution.

(Signature and title of notary public)

(official stamp or registration number, with the expiration date of the notary public's commission)

7. Change of e-mail address. Within five days after the change of an electronic notary public's e-mail address, the notary public shall elec-

1 tronically transmit to the secretary of state a notice of the change,
2 signed with the notary public's official electronic signature.

3 8. No notary public or business employing the services of a notary
4 public operating in the state of New York shall exclusively require
5 notarial transactions to utilize electronic notarization.

6 9. Nothing in this section shall be construed as requiring any notary
7 public to perform a notarial act using electronic communication technol-
8 ogy. A notary public may refuse to perform such a notarial act if the
9 notary public is not satisfied that (a) the principal is competent or
10 has the capacity to execute a record, or (b) the principal's signature
11 is knowingly and voluntarily made.

12 10. Notwithstanding article nine of the real property law or any other
13 law to the contrary, any act performed in conformity with this section
14 shall satisfy any requirements at law that a principal personally appear
15 before, be in the presence of, or be in a single time and place with a
16 notary public at the time of the performance of the notarial act, unless
17 a law expressly excludes the authorization provided for in this section.

18 § 3. Subdivision 3 of section 136 of the executive law, as added by a
19 chapter of the laws of 2021, amending the executive law relating to
20 providing for electronic notarization, as proposed in legislative bills
21 numbers S. 1780-c and A. 399-b, is amended to read as follows:

22 3. For electronic notarial services, established in section [~~one~~
23 ~~hundred thirty-seven-a~~] one hundred thirty-five-c of this chapter, a fee
24 set through regulation by the secretary of state.

25 § 4. Section 137 of the executive law is amended to read as follows:

26 § 137. Statement as to authority of notaries public. In exercising
27 [~~his~~] powers pursuant to this article, a notary public, in addition to
28 the venue of [~~his~~] the act and [~~his~~] signature of such notary public,
29 shall print, typewrite, [~~or~~] stamp, or affix by electronic means where
30 performing an electronic notarial act in conformity with section one
31 hundred thirty-five-c of the executive law, beneath [~~his~~] their signa-
32 ture in black ink, [~~his~~] the notary public's name, the words "Notary
33 Public State of New York," the name of the county in which [~~he~~] such
34 notary public originally qualified, and the expiration date [~~upon which~~
35 ~~his~~] of such notary public's commission [~~expires~~] and, in addition,
36 wherever required, a notary public shall also include the name of any
37 county in which [~~his~~] such notary public's certificate of official char-
38 acter is filed, using the words "Certificate filed County." A
39 notary public who is duly licensed as an attorney and counsellor at law
40 in this state may [~~in his discretion,~~] substitute the words "Attorney
41 and Counsellor at Law" for the words "Notary Public." A notary public
42 who has qualified or who has filed a certificate of official character
43 in the office of the clerk in a county or counties within the city of
44 New York must also affix to each instrument [~~his~~] such notary public's
45 official number or numbers in black ink, as [~~given to him~~] assigned by
46 the clerk or clerks of such county or counties at the time such notary
47 qualified in such county or counties and, if the instrument is to be
48 recorded in an office of the register of the city of New York in any
49 county within such city and the notary has been given a number or
50 numbers by such register or his predecessors in any county or counties,
51 when [~~his~~] the notary public's autographed signature and certificate are
52 filed in such office or offices pursuant to this chapter, [~~he~~] the nota-
53 ry public shall also affix such number or numbers. No official act of
54 such notary public shall be held invalid on account of the failure to
55 comply with these provisions. If any notary public shall [~~wilfully~~]
56 willfully fail to comply with any of the provisions of this section,

1 ~~[he]~~ the notary public shall be subject to disciplinary action by the
2 secretary of state. In all the courts within this state the certificate
3 of a notary public, over ~~[his]~~ the signature of the notary public, shall
4 be received as presumptive evidence of the facts contained in such
5 certificate; provided, that any person interested as a party to a suit
6 may contradict, by other evidence, the certificate of a notary public.

7 § 5. Any recording, backup of such recording, and journal of a remote
8 notarization made pursuant to section one of this act must be retained
9 by the notary public for at least ten years.

10 § 6. Section 3 of a chapter of the laws of 2021 amending the executive
11 law relating to providing for electronic notarization, as proposed in
12 legislative bills numbers S. 1780-c and A. 399-b, is amended to read as
13 follows:

14 § 3. This act shall take effect ~~[on the one hundred eightieth day~~
15 ~~after it shall have become a law]~~ January 31, 2023. Effective immediate-
16 ly, the addition, amendment and/or repeal of any rule or regulation
17 necessary for the implementation of this act on its effective date are
18 authorized to be made on or before such effective date.

19 § 7. This act shall take effect immediately; provided, however, that
20 sections two, three, and five of this act shall take effect on the same
21 date and in the same manner as a chapter of the laws of 2021 amending
22 the executive law relating to providing for electronic notarization, as
23 proposed in legislative bills numbers S.1780-c and A.399-b, takes
24 effect; and provided further that section one of this act shall expire
25 and be deemed repealed on the same date that section two of this act
26 takes effect.