

NAR Issue Summaries

NAR Committee:

Federal Technology Policy Committee

What is the fundamental issue?

Real estate transactions are increasingly digital, but federal law hasn't kept pace. The E-SIGN Act enabled online signatures, yet notarization—a critical step in closings—still often requires in-person interaction. Congress must pass the SECURE Notarization Act to authorize Remote Online Notarization (RON) nationwide.

I am a real estate professional. What does this mean for my business?

RON allows notaries and signers to complete notarizations remotely using secure audio-visual technology. Combined with e-signatures, it enables contracts and closings to be completed entirely online—from anywhere. This shift reduces delays, streamlines paperwork, and improves client experience in time-sensitive, multi-state transactions.

NAR Policy:

Supports:

- Nationwide adoption and interstate recognition of RON.
- Technology-neutral standards for electronic signatures and notarization.
- Strong consumer protections, including transparency and meaningful choice.

Opposition Arguments:

Opponents raise concerns that nationwide remote notarization could increase fraud risk and undermine state authority. Others counter that establishing strong national standards—such as tamper-evident technology and multi-factor authentication—can expand secure access for consumers, including military families stationed abroad, while preserving state flexibility.

Legislative/Regulatory Status/Outlook

NAR has long supported federal efforts to modernize real estate transactions, including:

- The **Electronic Signatures in Global and National Commerce (E-SIGN) Act of 2000**, which legalized electronic signatures for real estate contracts;
- The **SECURE Notarization Act of 2025**:
 - **H.R. 1777**, introduced in the House by Reps. **Cliff Bentz (R-OR)** and **Joe Neguse (D-CO)**
 - **S. 1561**, the Senate companion, introduced by Senators **Kevin Cramer (R-ND)** and **Mark Warner (D-**

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VA)

NAR continues to advocate for federal policies that support secure, efficient, and consumer-friendly innovations in real estate transactions.

Current Legislation/Regulation (bill number or regulation)

[H.R. 1777](#)

[S. 1561](#)

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