NAR Issue Summaries

Technologies â€“ Digital Closings â€“ E-Signatures & Remote Notarization

NAR Committee:

Federal Technology Policy Committee

What is the fundamental issue?

While federal law allows documents to be signed electronically, Congress must pass the SECURE Notarization Act to establish national standards for remote online notarization and enable fully digital closings.

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

Remote online notarization allows documents to be signed and notarized securely online, without requiring parties to be in the same location. Combined with e-signatures, it enables transactions and closings to be completed entirely online, reducing delays, simplifying paperwork, and improving the client experience, especially for time-sensitive or multi-state deals.

NAR Policy:

Support remote online notarization through technology-neutral standards, nationwide recognition, and strong consumer protections.

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:

- TheElectronic Signatures in Global and National Commerce (E-SIGN) Act of 2000, which legalized electronic signatures for real estate contracts;
- TheSECURE Notarization Act of 2025:
  - H.R. 1777, introduced in the House by Reps.Cliff Bentz (R-OR)andJoe Neguse (D-CO)
  - S. 1561, the Senate companion, introduced by SenatorsKevin Cramer (R-ND)andMark Warner (D-VA)

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

500 New Jersey Avenue, NW
Washington, DC 20001
(800) 874-6500
nar.realtor

Technologies â€“ Digital Closings â€“ E-Signatures & Remote Notarization

Current Legislation/Regulation (bill number or regulation)

H.R. 1777

S. 1561

Legislative Contact(s):

Austin Perez, aperez@nar.realtor, 202-383-1046
Susan Frederick, SFrederick@nar.realtor, 202-383-1116

Regulatory Contact(s):

Austin Perez, aperez@nar.realtor, 202-383-1046
Susan Frederick, SFrederick@nar.realtor, 202-383-1116