

title talk

We Know Title. We Know Real Estate. We Know California.

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Remote Online Notarization (RON) and How RON are Transactions Insured

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Remote online notarization is when a notary uses virtual and audio technology to notarize a signer. The technology allows the notary to notarize a signer by using that audio and virtual technology where the signer does not have to be in the presence of the notary. In short, by using this technology the signer and notary can be in different parts of the United States.

General Requirements to Insuring a RON Transaction:

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- Lender must approve the RON transaction first! Some lenders do not allow a RON signed document within their transaction. Also, some of Fannie Mae's guidelines do not allow their documents to use a RON when the property is in California.

RON can be done by another state that currently allows RON notaries. At present, no California notaries can perform a RON transaction. RON transactions must be done by an approved out of state RON notary. There are more than 42 states that are approved to perform RON by either permanent approval or executive emergency orders. Below are some states that are approved to perform RON:

- Nevada
- Texas
- Utah
- Virginia-In which Virginia was the first state granted powers to perform a RON with out of country signers. Now, many other states are granted those powers.
- Washington

If your state is not listed, please check for approval.

County Recorder where recording is taking place, must accept RON transactions. Currently, 31 of the 58 counties in California accept RON. These counties in southern California are confirmed to accept RON:

- Los Angeles
- San Diego
- Orange
- Ventura
- Riverside
- San Bernardino
- Santa Barbara

If your County is not listed, please check with approval.

Special Circumstances:

- RON can be utilized by a notary to notarize a U.S. Citizen and/or U.S. Permanent Resident, while the signer is in another Country. However, it is unclear whether RON can be utilized in every Country throughout the world. If this situation arises contact your escrow, sales team or title officer before moving forward.

- At this point, it is unclear whether RON can be utilized by a non-U.S. citizen or non-U.S. Permanent Resident while they are in another country. If this situation arises, please contact your escrow, title representative, or title officer before moving forward.



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