## Remote Notarization: Rumor VS Reality

## New Jersey recently passed legislation which permits a limited form or remote notarization. Here are some Facts and Busted Myths about it:

- Is Remote Notarization legal in New Jersey now?
   Well, yes and no. Governor Murphy signed a bill into law that permits a very limited form of Remote Notarization, and only while we're under the COVID-19 state of emergency.
- Basically, in NJ, the signer will receive a paper document or package of documents. They will meet with the Notary online using an audio/visual technology such as Zoom or GotoMeeting. The Notary will witness their signing and accept their ID remotely, and then the signer will send the papers back to the Notary for them to sign.
- I'm buying a house, or refinancing my existing house, can I use Remote Notarization for my closing?

Probably not. To our knowledge there are not many lenders that permit Remote Notarization for signing of closing documents. If your lender does, then we can arrange to send you the package and to have the signing done in front of our notary remotely.

- I'm selling a house, can I use Remote Notarization to sign my deed?
   Probably. If this is something you are interested in, please contact your Foundation Title account representative for more information.
- Can I use Remote Notarization to sign closing documents while I am in another state or another country?

No. While we don't see any specific prohibition against it in the law, our underwriters require that both the signer and the notary be in New Jersey when the signing is taking place and being witnessed.



