By: Senator(s) England

To: Judiciary, Division A

SENATE BILL NO. 2622

- AN ACT TO CREATE A NEW SECTION WITHIN TITLE 25, CHAPTER 34, MISSISSIPPI CODE OF 1972, TO ENACT THE REMOTE ONLINE NOTARIZATION ACT; TO DEFINE TERMS; TO PROVIDE FOR REMOTE NOTARIZATION USING COMMUNICATION TECHNOLOGY; TO PROSCRIBE CERTAIN RESTRICTIONS; TO PROVIDE A PROCEDURE FOR A CERTIFICATE OF THE NOTARIAL ACT; TO PROVIDE FOR THE RETENTION OF RECORDS; TO AUTHORIZE THE SECRETARY OF STATE TO PROMULGATE RULES; TO AMEND SECTIONS 25-34-7, 25-34-9, 25-34-15, 25-34-31, 25-34-37 AND 25-34-39, MISSISSIPPI CODE OF 1972, TO CONFORM; AND FOR RELATED PURPOSES.
- 10 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:
- 11 SECTION 1. (1) As used in this section, the following terms
- 12 have the meaning ascribed herein unless the context requires
- 13 otherwise:
- 14 (a) "Communication technology" means an electronic
- 15 device or process that:
- (i) Allows a notary public and a remotely located
- 17 individual to communicate with each other simultaneously by sight
- 18 and sound; and
- 19 (ii) When necessary and consistent with other
- 20 applicable law, facilitates communication with a remotely located
- 21 individual who has a vision, hearing or speech impairment.

- 22 (b) "Foreign state" means a jurisdiction other than the
- 23 United States, a state, or a federally recognized Indian tribe.
- 24 (c) "Identity proofing" means a process or service by
- 25 which a third person provides a notary public with a means to
- 26 verify the identity of a remotely located individual by a review
- 27 of personal information from public or private data sources.
- 28 (d) "Outside the United States" means a location
- 29 outside the geographic boundaries of the United States, Puerto
- 30 Rico, the United States Virgin Islands, and any territory, insular
- 31 possession, or other location subject to the jurisdiction of the
- 32 United States.
- 33 (e) "Remotely located individual" means an individual
- 34 who is not in the physical presence of the notary public who
- 35 performs a notarial act under subsection (3) of this section.
- 36 (2) A remotely located individual may comply with section
- 37 25-34-15 by using communication technology to appear before a
- 38 notary public.
- 39 (3) A notary public located in this state may perform a
- 40 notarial act using communication technology for a remotely located
- 41 individual if:
- 42 (a) The notary public:
- 43 (i) Has personal knowledge under section
- 44 25-34-13(1) of the identity of the individual;
- 45 (ii) Has satisfactory evidence of the identity of
- 46 the remotely located individual by oath or affirmation from a

47	credible	witness	appearing	before	the	notarv	public	and	identified
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- 48 by the notary public through:
- 1. Personal knowledge under section
- $50 \quad 25-34-13(1); \text{ or }$
- 51 2. By using at least two different types of
- 52 identity proofing; or
- (iii) Has obtained satisfactory evidence of the
- 54 identity of the remotely located individual by using at least two
- 55 different types of identity proofing;
- 56 (b) The notary public is able reasonably to confirm
- 57 that a record before the notary public is the same record in which
- 58 the remotely located individual made a statement or on which the
- 59 individual executed a signature;
- 60 (c) The notary public, or a person acting on behalf of
- 61 the notary public, creates an audio-visual recording of the
- 62 performance of the notarial act; and
- 63 (d) For a remotely located individual located outside
- 64 the United States:
- (i) The record:
- 1. Is to be filed with or relates to a matter
- 67 before a public official or court, governmental entity, or other
- 68 entity subject to the jurisdiction of the United States; or
- 69 2. Involves property located in the
- 70 territorial jurisdiction of the United States or involves a
- 71 transaction substantially connected with the United States; and

- 72 (ii) The act of making the statement or signing
- 73 the record is not prohibited by the foreign state in which the
- 74 remotely located individual is located.
- 75 (4) If a notarial act is performed under this section, the
- 76 certificate of notarial act required by Section 25-34-31 must
- 77 indicate that the notarial act was performed using communication
- 78 technology.
- 79 (5) A short-form certificate for a notarial act subject to
- 80 this section is sufficient if it contains a statement
- 81 substantially as follows: "This notarial act involved the use of
- 82 communication technology."
- 83 (6) A notary public, a guardian, conservator, or agent of a
- 84 notary public, or a personal representative of a deceased notary
- 85 public shall retain the audio-visual recording created under
- 86 subsection (3)(c) of this section or cause the recording to be
- 87 retained by a repository designated by or on behalf of the person
- 88 required to retain the recording. Unless a different period is
- 89 required by rule adopted under subsection (8)(d) of this section,
- 90 the recording must be retained for a period of at least ten (10)
- 91 years after the recording is made.
- 92 (7) Before a notary public performs the notary public's
- 93 initial notarial act under this section, the notary public must
- 94 notify the Secretary of State that the notary public will be
- 95 performing notarial acts and identify the technologies the notary
- 96 public intends to use. If the Secretary of State has established

97 standards under subsection (8) of this section (r Section	25-34-51
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- 98 for approval of communication technology or identity proofing, the
- 99 communication technology and identity proofing must conform to the
- 100 standards.
- 101 (8) In addition to adopting rules under Section 25-34-51,
- 102 the Secretary of State may adopt rules under this section
- 103 regarding performance of a notarial act. The rules may:
- 104 (a) Prescribe the means of performing a notarial act
- 105 involving a remotely located individual using communication
- 106 technology;
- 107 (b) Establish standards for communication technology
- 108 and identity proofing;
- 109 (c) Establish requirements or procedures to approve
- 110 providers of communication technology and the process of identity
- 111 proofing; and
- 112 (d) Establish standards and a period for the retention
- 113 of an audio-visual recording created under subsection (3)(c) of
- 114 this section.
- 115 (9) Before adopting, amending or repealing a rule governing
- 116 performance of a notarial act with respect to a remotely located
- 117 individual, the Secretary of State must consider:
- 118 (a) The most recent standards regarding the performance
- 119 of a notarial act with respect to a remotely located individual
- 120 promulgated by national standard-setting organizations and the

- 121 recommendations of the National Association of Secretaries of
- 122 State;
- 123 (b) Standards, practices, and customs of other
- 124 jurisdictions that have laws substantially similar to this
- 125 section; and
- 126 (c) The views of governmental officials and entities
- 127 and other interested persons.
- 128 (10) By allowing its communication technology or identity
- 129 proofing to facilitate a notarial act for a remotely located
- 130 individual or by providing storage of the audio-visual recording
- 131 created under subsection (3)(c) of this section, the provider of
- 132 the communication technology, identity proofing, or storage
- 133 appoints the Secretary of State as the provider's agent for
- 134 service of process in any civil action in this state related to
- 135 the notarial act.
- SECTION 2. Section 25-34-7, Mississippi Code of 1972, is
- 137 amended as follows:
- 138 25-34-7. (1) A notarial officer may perform the following
- 139 notarial acts:
- 140 (a) Take acknowledgements;
- 141 (b) Administer oaths and affirmations;
- 142 (c) Take verifications on oath or affirmation;
- 143 (d) Certify depositions of witnesses;
- 144 (e) Witness or attest signatures;
- (f) Make or note a protest of a negotiable instrument;

146	(g)	Make	an	affidavit	regarding	the	truth	of	any

- 147 witnesses or attested signatures in question along with any
- 148 corrected language and, if the authenticity or correctness of
- 149 language affects real property, file the same in the land records
- 150 in the office of the chancery clerk where the land is
- 151 located; * * *
- (h) Certify that a tangible copy of an electronic
- 153 record is an accurate representation of the electronic record; and
- 154 (* * *i) Any other acts so authorized by the law of
- 155 this state.
- 156 (2) A notarial officer may not perform a notarial act when
- 157 the officer:
- 158 (a) Is a party to the record being notarized;
- 159 (b) Is a spouse, child, sibling, parent, grandparent,
- 160 grandchild, aunt or uncle, or niece or nephew, including a son or
- 161 daughter-in-law, a mother or father-in-law, a stepchild or
- 162 stepparent, or a half-sibling, of the person whose signature is
- 163 being notarized or the person taking a verification on oath or
- 164 affirmation from the officer; or
- 165 (c) Will receive as a direct result any commission,
- 166 fee, advantage, right, title, beneficial interest, cash, property
- 167 or other consideration exceeding in value the fees required by
- 168 rules established by the Secretary of State.
- 169 (3) A notarial officer is not disqualified from performing a
- 170 notarial act by virtue of his or her profession when the officer:

171	(a)	Is an	employee	performing	a notarial	act on	behalf
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- 172 of, or which benefits, the employer;
- 173 (b) Is an attorney who maintains an attorney-client
- 174 relationship with the person whose signature is the subject of the
- 175 notarial act; or
- 176 (c) Is a shareholder of a corporation or member of a
- 177 limited liability company which is a party to a record that is the
- 178 subject of the notarial act.
- 179 (4) A notarial act performed in violation of subsection (2)
- 180 is voidable.
- SECTION 3. Section 25-34-9, Mississippi Code of 1972, is
- 182 amended as follows:
- 183 25-34-9. (1) Except as provided in subsection (2) of this
- 184 section, a notarial officer may charge a fee in an amount not to
- 185 exceed Five Dollars (\$5.00) for services rendered unless otherwise
- 186 prohibited by law or by rules promulgated by the Secretary of
- 187 State.
- 188 (2) For performing a notarial act using communication
- 189 technology for a remotely located individual, a notarial officer
- 190 may charge a fee in an amount not to exceed Twenty Five Dollars
- 191 (\$25.00).
- 192 **SECTION 4.** Section 25-34-15, Mississippi Code of 1972, is
- 193 amended as follows:
- 194 25-34-15. Except as provided in Section 1 of this act, if a
- 195 notarial act relates to a statement made in or a signature

196	executed	on	а	record,	the	individual	making	the	statement	or

- 197 executing the signature must appear physically in person before
- 198 the notarial officer at the time of the notarial act.
- 199 **SECTION 5.** Section 25-34-31, Mississippi Code of 1972, is
- 200 amended as follows:
- 201 25-34-31. (1) A notarial act must be evidenced by a
- 202 certificate as provided by this section or Section 1. Unless
- 203 otherwise provided for by Section 1 of this act, the certificate
- 204 must:
- 205 (a) Be executed contemporaneously with the performance
- 206 of the notarial act;
- (b) Be signed and dated by the notarial officer and, if
- 208 the notarial officer is a notary public, be signed in the same
- 209 manner as on file with the Secretary of State;
- 210 (c) Identify the jurisdiction in which the notarial act
- 211 is performed;
- 212 (d) Contain the title of office of the notarial
- 213 officer; and
- (e) If the notarial officer is a notary public,
- 215 indicate the date of expiration of the notary public's commission.
- 216 (2) If a notarial act regarding a tangible record is
- 217 performed by a notary public, the notary public's official seal
- 218 must be affixed to the certificate. If a notarial act is
- 219 performed regarding a tangible record by a notarial officer other
- 220 than a notary public and the certificate contains the information

221	anogified	in	subsection	(1) (h)	(~)	and	(4)	+ha	notoriol	
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- 222 officer's official seal may be affixed to the certificate. If a
- 223 notarial act regarding an electronic record is performed by a
- 224 notarial officer and the certificate contains the information
- 225 specified in subsection (1)(b), (c) and (d), the notarial
- 226 officer's official seal may be attached to or logically associated
- 227 with the certificate.
- 228 (3) The party drafting a record that is the subject of a
- 229 notarial act is responsible for the form of the certificate, its
- 230 wording and legal sufficiency. A notary public is not required to
- 231 draft, edit or amend a certificate where the record presented does
- 232 not contain an acceptable certificate; instead, the notary must
- 233 refuse to perform the notarial act with respect to the record.
- 234 (4) A certificate of a notarial act is sufficient if it
- 235 meets the requirements of subsections (1) and (2) and:
- 236 (a) Is in a form otherwise permitted by the law of this
- 237 state;
- 238 (b) Is in a form permitted by the law applicable in the
- 239 jurisdiction in which the notarial act was performed; or
- 240 (c) Sets forth the actions of the notarial officer and
- 241 the actions are sufficient to meet the requirements of the
- 242 notarial act as provided in Sections 25-34-7, 25-34-9, 25-34-11
- 243 and 25-34-15 or any law of this state other than this chapter.
- 244 (5) By executing a certificate of a notarial act, a notarial
- 245 officer certifies that the officer has complied with the

- 246 requirements and made the determinations specified in Sections
- 247 25-34-7, 25-34-9, 25-34-11 and 25-34-15.
- 248 (6) A notarial officer may not affix the officer's signature
- 249 to, or logically associate it with, a certificate until the
- 250 notarial act has been performed.
- 251 (7) If a notarial act is performed regarding a tangible
- 252 record, a certificate must be part of, or securely attached to,
- 253 the record. If a notarial act is performed regarding an
- 254 electronic record, the certificate must be affixed to, or
- 255 logically associated with, the electronic record. If the
- 256 Secretary of State has established standards under Section
- 257 25-34-39 for attaching, affixing or logically associating the
- 258 certificate, the process must conform to those standards.
- 259 (8) The signature of a notarial officer certifying a
- 260 notarial act may not be deemed evidence to show that the notarial
- 261 officer had knowledge of the contents of the record so signed,
- 262 other than those specific contents which constitute the signature,
- 263 execution, acknowledgment, oath, affirmation, affidavit,
- 264 verification or other act which the signature of that notarial
- 265 officer chronicles.
- 266 **SECTION 6.** Section 25-34-37, Mississippi Code of 1972, is
- 267 amended as follows:
- 268 25-34-37. (1) A notary public must maintain a journal in
- 269 which the notary public chronicles all notarial acts that the
- 270 notary public performs.

271 (2) A	iournal	must	be	created	on	а	tangible	or	electronic
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- 272 medium. A notary public shall maintain only one (1) physical
- 273 journal at a time, but may maintain one or more electronic
- 274 journals, to chronicle all notarial acts, whether those notarial
- 275 acts are performed regarding tangible or electronic records. If
- 276 the journal is tangible, it must be a permanent, bound register
- 277 with numbered pages. An electronic journal must conform to
- 278 specifications set forth in rules by the Secretary of State.
- 279 (3) An entry in a journal must be made contemporaneously
- 280 with performance of the notarial act and contain the following
- 281 information:
- 282 (a) The date and time of the notarial act;
- (b) A description of the record, if any, and type of
- 284 notarial act;
- 285 (c) The full name and address of each individual for
- 286 whom the notarial act is performed;
- 287 (d) If identity of the individual is based on personal
- 288 knowledge, a statement to that effect;
- (e) If identity of the individual is based on
- 290 satisfactory evidence, a brief description of the method of
- 291 identification and the identification credential presented, if
- 292 any, including the date of issuance and expiration of any
- 293 identification credential;
- 294 (f) The address where the notarial act was performed if
- 295 not the notary's business address; and

296	(a)	The	fee,	if	anv,	charged	bv	the	notarv	public.

- 297 (4) If the journal of notary public is lost or stolen, the 298 notary public must notify promptly the Secretary of State upon 299 discovery that the journal is lost or stolen.
- 300 (5) On resignation from, or the revocation or suspension of, 301 a notary public's commission, the notary public must deposit all 302 journal records with the circuit clerk of the county of residence 303 of the notary public.
- 304 (6) Upon the death or adjudication of incompetency of a 305 current or former notary public, the notary public's personal 306 representative or guardian or any other person knowingly in 307 possession of the journal shall:
- 308 (a) Notify the Secretary of State of the death or 309 adjudication in writing; and
- 310 (b) Within thirty (30) days of death or adjudication of 311 incompetency, transmit all journal records to the circuit clerk of 312 the county of residence of the notary public.
- 313 **SECTION 7.** Section 25-34-39, Mississippi Code of 1972, is 314 amended as follows:
- 315 25-34-39. (1) A notary public may perform a notarial act 316 with respect to electronic records pursuant to this chapter.
- 317 (2) The Secretary of State has the sole power to determine 318 the methods by which notarial acts with respect to electronic 319 records may be implemented in this state. Those methods must be 320 set forth in rules promulgated by the Secretary of State.

321	(3) A notary public seeking to perform notarial acts with
322	respect to electronic records must file an additional registration
323	with the Secretary of State subsequent to being granted a notary
324	commission.

- (4) A notary public may select one or more tamper-evident
 technologies with which to perform notarial acts with respect to
 electronic records, so long as the technologies comply with rules
 promulgated by the Secretary of State. A person may not require a
 notary public to perform a notarial act with respect to an
 electronic record with a technology that the notary public has not
 selected.
- 332 (5) A recorder shall accept for recording a tangible copy of
 333 an electronic record containing a notarial certificate as
 334 satisfying any requirement that a record accepted for recording be
 335 an original, if the notarial officer executing the notarial
 336 certificate certifies that the tangible copy is an accurate copy
 337 of the electronic record.
- 338 **SECTION 8.** Section 1 of this act shall be codified as a separate section in Title 25, Chapter 34, Mississippi Code of 1972.
- 341 **SECTION 9.** This act shall take effect and be in force from 342 and after July 1, 2022.