

COMMISSIONER OF FINANCIAL REGULATION INDUSTRY ADVISORY



March 31, 2020

EXECUTIVE ORDER AUTHORIZES REMOTE NOTARIZATION: MORTGAGE LENDERS ENCOURAGED TO IMPLEMENT REMOTE CLOSINGS

On March 30, 2020, in response to the current health emergency, Maryland Governor Larry Hogan issued an executive order permitting remote notarization under certain circumstances.

The order authorizes remote notarization if the notary and the party whose signature is being notarized communicate with each other simultaneously by sight and sound through a communication technology, and the notary is able to view satisfactory evidence of the party's identity.

The order remains in effect until the termination by the Governor of the current state of emergency.

Maryland-licensed mortgage lenders are urged to review the Governor's order and strongly encouraged to use the flexibility provided by that order to continue providing mortgage loans to Maryland consumers. Use of remote notarization will enable lenders to close loans in a manner that minimizes the risk of transmission of the COVID-19 virus. Lenders are encouraged to consult with their Maryland settlement services providers regarding the implementation of remote notarizations and loan closings in particular transactions.

A copy of the Governor's order may be found here. Please visit our website at labor.maryland.gov/finance for additional COVID-19 related resources.



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