



Important Coronavirus Guidance For Signing Agents And Mobile Notaries

By NNA Staff on March 11, 2020

Developing Story: Updated 7-22-20 with new mask

recommendation from the CDC.

Notary Signing Agents, mobile Notaries and signers are concerned about possible contact with the COVID-19 coronavirus when meeting face to face during loan signings and notarizations. In response, some closing companies have recommended a process called “window-separated signing” or “porch signing”, in which loan signings are conducted through a window or doorway at a safe physical distance.

Signing Agents and Notaries have asked if they may perform notarizations using this new practice. A few companies have published guidance for how these signings should be



performed. In response, the NNA has published its own guidance for performing these signings in a way that protects the health of all involved and ensures that any notarial acts performed comply with state laws.

The NNA recommends that Notaries should follow these minimum guidelines when perform “window-separated signings”:

- The Notary and signer must be able to communicate with each other by sight and sound through the window and by normal means. Cell phones, FaceTime, Skype or other electronic communication tools must not be used for a “window-separated signing.”
- The Notary must follow all federal, state and local guidelines for social distancing, health protection and sanitization when meeting with signers and handling documents, IDs or other materials. When items are passed between the signer and Notary, one person should place the item in a neutral area and then step back and provide safe distance to allow the other person to pick it up.
- The signer must give their actual ID to the Notary to view and inspect. The ID may not be viewed at a distance or through a window. The Notary should retain possession of the ID until the end of the signing, and then return it to the signer.
- For jurats (called “verifications on oath and affirmation” in some states), the Notary must directly witness the signer sign the document in direct line of sight. This may be done through a window or doorway. Any required oaths or affirmations must be administered by the Notary to signer in direct line of sight and sound.
- The Notary must complete all journal entries before handing the journal to the signer in an appropriate social distancing manner. The signer should sign (and in California, place any required thumbprint) in the appropriate journal entry through a window or doorway in direct line of sight of the Notary.
- The Notary must complete all notarial certificates in direct line of sight of the signer through a window or doorway before leaving the signing.
- The Notary must take reasonable steps to ensure the same documents handed to the signer are the same ones handed back to the Notary. The Notary should compare all signatures on notarized documents with the signatures made in the journal entries, and with the signature on the ID that the Notary has retained throughout the entire signing, to ensure the same person signed the documents.

More than 70 representatives of the mortgage finance industry met with the National Notary Association this week to solidify important health and safety guidance for Signing Agents, mobile Notaries and signers/borrowers amid growing concerns over the COVID-19 coronavirus.

There are a variety of new precautions, policies, and procedures being implemented by the mortgage finance industry. Reach out to your contracting parties for specific guidance and be sure to follow any new procedures they prescribe. Notaries should expect enhanced precautions from contracting parties for as long as the COVID-19 crisis remains a threat to health and safety.

Your health and safety, and that of borrowers and signers, is the top priority of the NNA and industry officials, and each closing will need to be evaluated and handled on a case-by-case basis. As such, we are issuing this additional guidance:

- Decline an assignment if you feel the environment would put you at risk in any way.
- If you are sick, decline the assignment for the safety of signers and borrowers and notify the contracting party that hired you.
- Keep hand sanitizer and disinfecting wipes with you at all times and use them frequently.
- You have the right to leave a signing location if you see any warning signs after arriving on site.
- If you leave an assignment without completing the signing, notify the title company, signing service or other hiring body immediately and explain why.
- Instead of handshakes, you are encouraged to use other respectful forms of greeting, like putting your hand over your heart and bowing your head.

The [Center For Disease Control and Prevention](#) reports that the coronavirus is mainly spread from person-to-person via coughing and sneezing. It might be possible to contract COVID-19 by touching a surface or object that has the virus on it, but that is not believed to be the main method by which it spreads. To reduce the risk of being exposed during assignments, the CDC recommends everyone take the following precautions:

- *Updated 7-22-20:* The CDC recommended that members of the public wear a face mask to protect themselves and others from the spread of COVID-19 in a [July 14, 2020 press release](#). “Cloth face coverings are one of the most powerful weapons we have to slow and stop the spread of the virus – particularly when used universally within a community setting. All Americans have a responsibility to protect themselves, their families, and their communities,” said CDC Director Dr. Robert R. Redfield.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth.
- Wash your hands often with soap and water for at least 20 seconds. You should wash your hands before eating, using the restroom or after coughing, sneezing or blowing your nose.

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- If you do not have access to soap and water, wash your hands with alcohol-based hand sanitizer that contains at least 60%-90% alcohol.

If you feel sick, the CDC recommends that you stay home and contact your healthcare provider.

The *Notary Bulletin* will report further developments as they occur amid this rapidly evolving issue.

Additional Resources:

[CDC Handwashing Tips](#)

View All: [COVID-19](#)

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142 Comments

Terance bJ Petitt 13 Mar 2020

Very informative. I will review in full.

Beth 13 Mar 2020

I have received over a dozen emails from different notary companies stating approx above