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To: <anpr@sosnc.gov> **Date:** 12/10/2022 4:33 PM

Subject: [Caution: External Mail] Rulemaking

Thank you for the opportunity to weigh in on the discussion.

There are several concerns that I wish to raise as we transition into the Remote Online Notarization. I will also attempt to comment the questions for chapter 10B based on past experiences.

Here are my comments:

- 1. As we attempt to integrate the different types of notarization platforms (hybrid, IPEN and RON) what sort of safeguards will be implemented to prevent notaries from being subjected to misuse of their seal and/or stamps since many of the providers are requiring copies or specimens of these? How safe are these so-called online signatures? Will there be a standard for authentication in our state?
- 2. Regarding the issue with chapter 10B, what obtains in determining mental capacity or coercion in a legal sense? Recently there has been a pervasive degree of gaslighting and groups of individuals are capable of misrepresenting the mental capacity of an individual to malign or discredit. Will there be a requirement or protocol for notaries in this specific area to follow? Will these types of transactions be subjected to the "physical presence" requirement as conducting and determining the mental capacity of an individual via internet can be challenging? What safeguards exist currently in conducting regular notarization? Will these be adopted in dynamic ways to apply in the Remote Online Notarization platform?
- 3. Will the state provide a condensed/integrated certification process or will we continue to have multiple certification requirements?

Thank you.

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"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible."

-Francis of Assisi