

## eNotarization and eRecording Benefits for North Carolina

- *Reduces the time of executing, recording and confirming the recorded document from days to minutes with a much higher level of security.*
- *Creates an environment where documents can be originated, executed, and recorded electronically including mortgages, satisfactions and many other business and legal transactions.*
- *Creates opportunities to leverage current resources by introducing automated work flow.*
- *Leverages new and existing technology to provide secure and trusted electronic transactions.*
- *Creates a competitive advantage for North Carolina over other states by offering comprehensive and secure eCommerce infrastructure.*
- *Creates a progressive business environment which will attract out of state companies seeking to conduct business in and from North Carolina.*



**N. C. Department of the  
Secretary of State**

## Electronic Commerce in North Carolina



**N. C. Department of the  
Secretary of State**

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*“Once our State’s business communities understand how eCommerce can be incorporated into their existing business models, they will invest in opportunities to do more business in North Carolina.”*

**Elaine F. Marshall,  
North Carolina Secretary of State**

## *A Message from Secretary of State Elaine F. Marshall*

The Department of the Secretary of State is committed to making North Carolina a clear leader in electronic commerce.

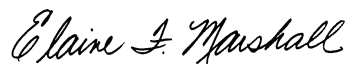
Over the past 10 years, we have constructed the legal framework including laws authorizing electronic signatures, electronic notarizations and electronic recording to provide the state with the capability to use electronic processes to execute legal documents, contracts, real property instruments, court filings and other documents.

Today, our government, business, financial, educational, legal, medical, research and law enforcement communities can leverage these new electronic tools to speed government services, create real world efficiencies and cost savings for North Carolina businesses and allow the State to better compete in the global marketplace.

Moving forward together, as a State, we will be able to realize the full economic impact, competitive advantages and seamless government services that technology affords and make North Carolina an even more attractive place to live and work.

I encourage you to explore the many benefits of electronic processes and join us in pursuing excellence in eCommerce in North Carolina.

Sincerely,



Elaine F. Marshall

### Legal Infrastructure

#### 1998 North Carolina eCommerce Act

- Authorizes the use of eSignatures.
- Prescribes characteristics of electronic signatures.

#### 2000 NC Uniform Electronic Transactions Act (NCUETA)

- Facilitates electronic transactions consistent with other applicable law.
- Recognizes the ability of officials authorized to perform notarial acts to use electronic signatures.

#### 2005 Electronic Notarization Act

- Serves as a necessary supplement to the NC URPERA.
- Integrates procedures for traditional paper and electronic notary acts.

#### 2005 Satisfaction of Mortgages and Deeds of Trust

- Authorizes the electronic transmission of a notice of satisfaction to the recipient's (Register of Deeds) address for giving a notification.

#### 2005 N. C. Uniform Real Property Electronic Recording Act (URPERA)

- Recognized electronic documents with eSignatures and eNotarizations satisfied requirements for recordable documents.
- Recognized electronic documents as equivalent to original documents.
- Authorized the Secretary of State to adopt eRecording standards.

#### 2007 eNotarization Administrative Rules

- Sets standards for eNotary solution providers and for performing eNotarizations.

#### 2007 N.C. eRecording Standards

- Set 10 standards for statewide uniformity of eRecording real property and other recordable documents.

### The Department's Role in Facilitating Electronic Commerce

- Providing eNotary education to Banks and Financial Institutions, Businesses, State Agencies, Notaries Public, Notary Public Instructors and other interested parties.
- Developing and maintaining a 24-hour on-line eCommerce Resource Center.
- Participating in Local and Statewide Industry Meetings and Conferences.
- Facilitating eCommerce Pilot Programs to encourage adoption of eSignatures, eNotarization, and eRecording in every agency and industry throughout the State.

**eNotary Education Classes are offered through local community colleges. Visit [www.nccc.cc.nc.us](http://www.nccc.cc.nc.us) for a list of community colleges.**

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