By the Committee on Governmental Oversight and Accountability; and Senators Brandes and Passidomo

	585-03170-18 20181042c1
1	A bill to be entitled
2	An act relating to notaries public; providing
3	directives to the Division of Law Revision and
4	Information; amending s. 117.01, F.S.; revising
5	provisions relating to use of the office of notary
6	public; amending s. 117.021, F.S.; requiring
7	electronic signatures to include access protection;
8	prohibiting a person from requiring a notary public to
9	perform a notarial act with certain technology;
10	requiring the Department of State, in collaboration
11	with the Agency for State Technology, to adopt rules
12	for certain purposes; amending s. 117.05, F.S.;
13	revising limitations on notary fees to conform to
14	changes made by the act; providing for inclusion of
15	certain information in a jurat or notarial
16	certificate; providing for compliance with online
17	notarization requirements; providing for notarial
18	certification of a printed electronic record; revising
19	statutory forms for jurats and notarial
20	certifications; amending s. 117.107, F.S.; providing
21	applicability; revising prohibited acts; creating s.
22	117.201, F.S.; providing definitions; creating s.
23	117.209, F.S.; authorizing online notarizations;
24	providing an exception; creating s. 117.215, F.S.;
25	specifying the application of other laws in relation
26	to online notarizations; creating s. 117.225, F.S.;
27	specifying registration and qualification requirements
28	for online notaries public; creating s. 117.235, F.S.;
29	authorizing the performance of certain notarial acts;

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30	creating s. 117.245, F.S.; requiring a notary public
31	to keep an electronic journal of online notarizations;
32	specifying the information that must be included for
33	each online notarization; requiring an online notary
34	public to take certain steps regarding the maintenance
35	and security of the electronic journal; creating s.
36	117.255, F.S.; specifying requirements for the use of
37	electronic journals, signatures, and seals; requiring
38	a notary public to provide notification of the theft,
39	vandalism, or loss of an electronic journal,
40	signature, or seal; authorizing an online notary
41	public to make copies of electronic journal entries
42	and to provide access to related recordings under
43	certain circumstances; authorizing an online notary
44	public to charge a fee for making and delivering such
45	copies; creating s. 117.265, F.S.; prescribing online
46	notarization procedures; specifying the manner by
47	which an online notary public must verify the identity
48	of a principal or a witness; requiring an online
49	notary public to take certain measures as to the
50	security of technology used; specifying that an
51	electronic notarial certificate must identify the
52	performance of an online notarization; specifying that
53	noncompliance does not impair the validity of a
54	notarial act or the notarized electronic record;
55	providing construction; creating s. 117.275, F.S.;
56	providing fees for online notarizations; creating s.
57	117.285, F.S.; specifying the manner by which an
58	online notary public may supervise the witnessing of

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59	electronic records of online notarizations; creating
60	s. 117.295, F.S.; providing standards for electronic
61	and online notarizations; authorizing the Department
62	of State, in collaboration with the Agency for State
63	Technology, to adopt certain rules; creating s.
64	117.305, F.S.; superseding certain provisions of
65	federal law regulating electronic signatures; amending
66	s. 28.222, F.S.; requiring the clerk of the circuit
67	court to record certain instruments; amending s.
68	95.231, F.S.; providing a limitation period for
69	certain recorded instruments; amending s. 689.01,
70	F.S.; providing for witnessing of documents in
71	connection with real estate conveyances; providing for
72	validation of certain recorded documents; amending s.
73	694.08, F.S.; providing for validation of certain
74	recorded documents; amending s. 695.03, F.S.;
75	providing and revising requirements for making
76	acknowledgments, proofs, and other documents; amending
77	ss. 695.04 and 695.05, F.S.; conforming provisions to
78	changes made by the act; amending s. 695.28, F.S.;
79	providing for validity of recorded documents;
80	conforming provisions to changes made by the act;
81	providing an effective date.
82	
83	Be It Enacted by the Legislature of the State of Florida:
84	
85	Section 1. The Division of Law Revision and Information is
86	directed to:
87	(1) Create part I of chapter 117, Florida Statutes,
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88	consisting of ss. 117.01-117.108, Florida Statutes, to be
89	entitled "General Provisions."
90	(2) Create part II of chapter 117, Florida Statutes,
91	consisting of ss. 117.201-117.305, Florida Statutes, to be
92	entitled "Online Notarizations."
93	Section 2. Subsection (1) of section 117.01, Florida
94	Statutes, is amended to read:
95	117.01 Appointment, application, suspension, revocation,
96	application fee, bond, and oath
97	(1) The Governor may appoint as many notaries public as he
98	or she deems necessary, each of whom <u>must</u> shall be at least 18
99	years of age and a legal resident of <u>this</u> the state. A permanent
100	resident alien may apply and be appointed and shall file with
101	his or her application a recorded Declaration of Domicile. The
102	residence required for appointment must be maintained throughout
103	the term of appointment. <u>A notary public</u> Notaries public shall
104	be appointed for 4 years and <u>may only</u> shall use and exercise the
105	office of notary public <u>if he or she is</u> within the boundaries of
106	this state. An applicant must be able to read, write, and
107	understand the English language.
108	Section 3. Present subsections (4) and (5) of section
109	117.021, Florida Statutes, are renumbered as subsections (5) and
110	(6), respectively, a new subsection (4) and subsection (7) are
111	added to that section, and subsection (2) and present subsection
112	(5) of that section are amended, to read:
113	117.021 Electronic notarization
114	(2) In performing an electronic notarial act, a notary
115	public shall use an electronic signature that is:
116	(a) Unique to the notary public;
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585-03170-18 20181042c1 117 (b) Capable of independent verification; 118 (c) Retained under the notary public's sole control and includes access protection through the use of passwords or codes 119 120 under control of the notary public; and 121 (d) Attached to or logically associated with the electronic 122 document in a manner that any subsequent alteration to the 123 electronic document displays evidence of the alteration. 124 (4) A person may not require a notary public to perform a 125 notarial act with respect to an electronic record with a form of 126 technology that the notary public has not selected to use. 127 (6) (5) The Department of State, in collaboration with the 128 Agency for State Technology, may adopt rules to ensure the 129 security, reliability, and uniformity of signatures and seals authorized in this section. 130 131 (7) The Department of State, in collaboration with the 132 Agency for State Technology, shall adopt rules establishing 133 standards for tamper-evident technologies that will indicate any 134 alteration or change to an electronic record after completion of 135 an electronic notarial act and shall publish a list of 136 technologies that satisfy those standards and are approved for 137 use in electronic notarizations, effective January 1, 2019. All 138 electronic notarizations performed on or after January 1, 2019, 139 must comply with the adopted standards and use an approved 140 technology. Section 4. Subsection (1), paragraph (a) of subsection (2), 141 subsections (4) and (5), paragraph (a) of subsection (12), and 142 143 subsections (13) and (14) of section 117.05, Florida Statutes, 144 are amended, and paragraph (c) is added to subsection (12) of 145 that section, to read:

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585-03170-18 20181042c1 146 117.05 Use of notary commission; unlawful use; notary fee; 147 seal; duties; employer liability; name change; advertising; 148 photocopies; penalties.-149 (1) A No person may not shall obtain or use a notary public 150 commission in other than his or her legal name, and it is 151 unlawful for a notary public to notarize his or her own 152 signature. Any person applying for a notary public commission 153 must submit proof of identity to the Department of State if so 154 requested. Any person who violates the provisions of this 155 subsection commits is guilty of a felony of the third degree, 156 punishable as provided in s. 775.082, s. 775.083, or s. 775.084. 157 (2) (a) The fee of a notary public may not exceed \$10 for 158 any one notarial act, except as provided in s. 117.045 or s. 159 117.275. 160 (4) When notarizing a signature, a notary public shall 161 complete a jurat or notarial certificate in substantially the 162 same form as those found in subsection (13). The jurat or 163 certificate of acknowledgment shall contain the following 164 elements: 165 (a) The venue stating the location of the notary public at 166 the time of the notarization in the format, "State of Florida, County of" 167 (b) The type of notarial act performed, an oath or an 168 169 acknowledgment, evidenced by the words "sworn" or 170 "acknowledged." 171 (c) That the signer personally appeared before the notary public at the time of the notarization either by physical 172 173 presence or by means of audio-video communication technology as 174 authorized under part II of this chapter.

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585-03170-18 20181042c1 175 (d) The exact date of the notarial act. 176 (e) The name of the person whose signature is being 177 notarized. It is presumed, absent such specific notation by the notary public, that notarization is to all signatures. 178 179 (f) The specific type of identification the notary public is relying upon in identifying the signer, either based on 180 181 personal knowledge or satisfactory evidence specified in 182 subsection (5). (g) The notary's official signature. 183 184 (h) The notary's name, typed, printed, or stamped below the 185 signature. 186 (i) The notary's official seal affixed below or to either 187 side of the notary's signature. 188 (5) A notary public may not notarize a signature on a 189 document unless he or she personally knows, or has satisfactory 190 evidence, that the person whose signature is to be notarized is 191 the individual who is described in and who is executing the 192 instrument. A notary public shall certify in the certificate of 193 acknowledgment or jurat the type of identification, either based 194 on personal knowledge or other form of identification, upon 195 which the notary public is relying. In the case of an online 196 notarization, the online notary public shall comply with the 197 requirements set forth in part II of this chapter. 198 (a) For purposes of this subsection, the term "personally knows" means having an acquaintance, derived from association 199 200 with the individual, which establishes the individual's identity 201 with at least a reasonable certainty.

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(b) For the purposes of this subsection, the term
"satisfactory evidence" means the absence of any information,

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585-03170-18 20181042c1 204 evidence, or other circumstances which would lead a reasonable 205 person to believe that the person whose signature is to be 206 notarized is not the person he or she claims to be and any one 207 of the following: 208 1. The sworn written statement of one credible witness 209 personally known to the notary public or the sworn written 210 statement of two credible witnesses whose identities are proven 211 to the notary public upon the presentation of satisfactory evidence that each of the following is true: 212 213 a. That the person whose signature is to be notarized is 214 the person named in the document; 215 b. That the person whose signature is to be notarized is 216 personally known to the witnesses; c. That it is the reasonable belief of the witnesses that 217 218 the circumstances of the person whose signature is to be 219 notarized are such that it would be very difficult or impossible 220 for that person to obtain another acceptable form of 221 identification; 222 d. That it is the reasonable belief of the witnesses that 223 the person whose signature is to be notarized does not possess 224 any of the identification documents specified in subparagraph 2.; and 225 226 e. That the witnesses do not have a financial interest in 227 nor are parties to the underlying transaction; or 228 2. Reasonable reliance on the presentation to the notary 229 public of any one of the following forms of identification, if 230 the document is current or has been issued within the past 5 231 years and bears a serial or other identifying number: 232 a. A Florida identification card or driver license issued

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585-03170-18 20181042c1 233 by the public agency authorized to issue driver licenses; 234 b. A passport issued by the Department of State of the 235 United States; 236 c. A passport issued by a foreign government if the 237 document is stamped by the United States Bureau of Citizenship 238 and Immigration Services; 239 d. A driver license or an identification card issued by a 240 public agency authorized to issue driver licenses in a state other than Florida, a territory of the United States, or Canada 241 242 or Mexico; 243 e. An identification card issued by any branch of the armed 244 forces of the United States; 245 f. A veteran health identification card issued by the 246 United States Department of Veterans Affairs; 247 g. An inmate identification card issued on or after January 248 1, 1991, by the Florida Department of Corrections for an inmate 249 who is in the custody of the department; 250 h. An inmate identification card issued by the United 251 States Department of Justice, Bureau of Prisons, for an inmate 252 who is in the custody of the department; 253 i. A sworn, written statement from a sworn law enforcement 254 officer that the forms of identification for an inmate in an 255 institution of confinement were confiscated upon confinement and 256 that the person named in the document is the person whose 257 signature is to be notarized; or 2.58 j. An identification card issued by the United States 259 Bureau of Citizenship and Immigration Services. 260 (12) (a) A notary public may supervise the making of a copy of a tangible or an electronic record or a printout of an 261

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262	electronic record, photocopy of an original document and attest
263	to the trueness of the copy <u>or of the printout</u> , provided the
264	document is neither a vital record in this state, another state,
265	a territory of the United States, or another country, nor a
266	public record, if a copy can be made by the custodian of the
267	public record.
268	(c) A notary public must use a certificate in substantially
269	the following form in notarizing a copy of a tangible or an
270	electronic record or a printout of an electronic record:
271	
272	STATE OF FLORIDA
273	COUNTY OF
274	
275	On this day of,(year), I attest that the
276	preceding or attached document is a true, exact, complete, and
277	unaltered(copy of a tangible or an electronic record
278	presented to me by the document's custodian) or a
279	(printout made by me from an electronic record presented to
280	me by the document's custodian) At the time of printing, no
281	security features, if any, present on the electronic record,
282	indicated that the record had been altered since execution.
283	
284	(Signature of Notary Public - State of Florida)
285	(Print, Type, or Stamp Commissioned Name of Notary Public)
286	
287	(13) The following notarial certificates are sufficient for
288	the purposes indicated, if completed with the information
289	required by this chapter. The specification of forms under this
290	subsection does not preclude the use of other forms.

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291
          (a) For an oath or affirmation:
292
293
     STATE OF FLORIDA
294
     COUNTY OF .....
295
296
          Sworn to (or affirmed) and subscribed before me by means of
297
     [] physical presence or [] online notarization, this .... day of
298
     ...., by ... (name of person making
299
     statement) ....
300
301
                 ... (Signature of Notary Public - State of Florida)...
302
      ... (Print, Type, or Stamp Commissioned Name of Notary Public)...
303
          Personally Known ..... OR Produced Identification
304
     . . . . . . . .
305
          Type of Identification Produced.....
306
307
          (b) For an acknowledgment in an individual capacity:
308
309
     STATE OF FLORIDA
310
     COUNTY OF .....
311
312
     The foregoing instrument was acknowledged before me by means of
313
     [] physical presence or [] online notarization, this .... day of
314
     ...., ... (year)..., by ... (name of person acknowledging)....
315
316
                 ... (Signature of Notary Public - State of Florida)...
      ... (Print, Type, or Stamp Commissioned Name of Notary Public)...
317
318
          Personally Known ..... OR Produced Identification
319
      . . . . . . . .
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585-03170-18 20181042c1 349 beginning of the designated signature line and the person's last 350 name at the end of the designated signature line; and 351 3. The notary public prints the words "his (or her) mark" 352 below the person's signature mark. 353 (c) The following notarial certificates are sufficient for 354 the purpose of notarizing for a person who signs with a mark: 355 1. For an oath or affirmation: 356 357 ... (First Name) ... (Last Name) ... 358 ...His (or Her) Mark... 359 360 STATE OF FLORIDA 361 COUNTY OF 362 363 Sworn to and subscribed before me by means of [] physical 364 presence or [] online notarization, this day of, 365 ... (year) ..., by ... (name of person making statement) ..., who 366 signed with a mark in the presence of these witnesses: 367 368 ... (Signature of Notary Public - State of Florida) ... 369 ... (Print, Type, or Stamp Commissioned Name of Notary Public)... Personally Known OR Produced Identification 370 371 372 Type of Identification Produced..... 373 374 2. For an acknowledgment in an individual capacity: 375 376 ... (First Name) ... (Last Name) ... 377 ...His (or Her) Mark...

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20181042c1 585-03170-18 378 379 STATE OF FLORIDA 380 COUNTY OF 381 382 The foregoing instrument was acknowledged before me by means of 383 [] physical appearance or [] online notarization, this day 384 of, ... (year) ..., by ... (name of person 385 acknowledging) ..., who signed with a mark in the presence of 386 these witnesses: 387 388 ... (Signature of Notary Public - State of Florida)... 389 ... (Print, Type, or Stamp Commissioned Name of Notary Public)... 390 Personally Known OR Produced Identification 391 392 Type of Identification Produced..... 393 394 (d) A notary public may sign the name of a person whose 395 signature is to be notarized when that person is physically 396 unable to sign or make a signature mark on a document if: 397 1. The person with a disability directs the notary public 398 to sign in his or her presence; 399 2. The document signing is witnessed by two disinterested 400 persons; 401 3. The notary public writes below the signature the following statement: "Signature affixed by notary, pursuant to 402 403 s. 117.05(14), Florida Statutes," and states the circumstances 404 of the signing in the notarial certificate. 405 (e) The following notarial certificates are sufficient for

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the purpose of notarizing for a person with a disability who

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407
     directs the notary public to sign his or her name:
408
          1. For an oath or affirmation:
409
     STATE OF FLORIDA
410
411
     COUNTY OF .....
412
413
     Sworn to (or affirmed) before me by means of [] physical
     presence or [] online notarization, this .... day of .....,
414
415
     ... (year) ..., by ... (name of person making statement) ..., and
416
     subscribed by ... (name of notary) ... at the direction of and in
417
     the presence of ... (name of person making statement) ..., and in
418
     the presence of these witnesses:
419
420
                  ... (Signature of Notary Public - State of Florida) ...
421
      ... (Print, Type, or Stamp Commissioned Name of Notary Public)...
422
          Personally Known ..... OR Produced Identification
423
     . . . . . . . .
424
          Type of Identification Produced.....
425
426
          2. For an acknowledgment in an individual capacity:
427
428
     STATE OF FLORIDA
429
     COUNTY OF .....
430
431
     The foregoing instrument was acknowledged before me by means of
432
     [] physical presence or [] online notarization, this .... day of
433
     ....., ... (year)..., by ... (name of person acknowledging)...
434
     and subscribed by ... (name of notary) ... at the direction of and
435
     in the presence of ... (name of person acknowledging)..., and in
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436	the presence of these witnesses:
437	
438	(Signature of Notary Public - State of Florida)
439	(Print, Type, or Stamp Commissioned Name of Notary Public)
440	Personally Known OR Produced Identification
441	
442	Type of Identification Produced
443	
444	Section 5. Subsections (2) and (9) of section 117.107,
445	Florida Statutes, are amended to read:
446	117.107 Prohibited acts
447	(2) A notary public may not sign notarial certificates
448	using a facsimile signature stamp unless the notary public has a
449	physical disability that limits or prohibits his or her ability
450	to make a written signature and unless the notary public has
451	first submitted written notice to the Department of State with
452	an exemplar of the facsimile signature stamp. This subsection
453	does not apply to or prohibit the use of an electronic signature
454	and seal by a notary public performing an electronic or online
455	notarization in accordance with this chapter.
456	(9) A notary public may not notarize a signature on a
457	document if the person whose signature is being notarized <u>does</u>
458	not appear before the notary public either by means of physical
459	presence or by means of audio-video communication technology as
460	authorized under part II of this chapter is not in the presence
461	of the notary public at the time the signature is notarized. Any
462	notary public who violates this subsection is guilty of a civil
463	infraction, punishable by penalty not exceeding \$5,000, and such
464	violation constitutes malfeasance and misfeasance in the conduct
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465	of official duties. It is no defense to the civil infraction
466	specified in this subsection that the notary public acted
467	without intent to defraud. A notary public who violates this
468	subsection with the intent to defraud is guilty of violating s.
469	117.105.
470	Section 6. Section 117.201, Florida Statutes, is created to
471	read:
472	117.201 DefinitionsAs used in this part, the term:
473	(1) "Appear before," "before," "appear personally before,"
474	or "in the presence of" mean:
475	(a) In the same physical location as another person and
476	close enough to see, hear, communicate with, and exchange
477	credentials with that person; or
478	(b) In a different physical location from another person,
479	but able to see, hear, and communicate with the person by means
480	of audio-video communication technology.
481	(2) "Audio-video communication technology" means technology
482	meeting the requirements of this part and of any rules adopted
483	hereunder which enables real-time, two-way communication using
484	electronic means in which participants are able to see, hear,
485	and communicate with one another.
486	(3) "Credential analysis" means a process or service
487	meeting the requirements of this part and of any rules adopted
488	hereunder through which a third party affirms the validity of a
489	government-issued identity credential or data thereon through
490	review of public or proprietary data sources.
491	(4) "Errors and omissions insurance" means a type of
492	insurance that provides coverage for potential errors or
493	omissions in or relating to the notarial act.

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494	(5) "Government-issued identity credential" means any
495	approved credential for verifying identity under s.
496	<u>117.05(5)(b)2.</u>
497	(6) "Identity proofing" means a process or service meeting
498	the requirements of this part and of any rules adopted hereunder
499	through which a third party affirms the identity of an
500	individual through use of public or proprietary data sources,
501	which may include by means of knowledge-based authentication or
502	biometric verification.
503	(7) "Knowledge-based authentication" means a form of
504	identity proofing based on a set of questions formulated from
505	public and proprietary data sources for which the principal has
506	not provided a previous answer.
507	(8) "Online notarization" means the performance of an
508	electronic notarization by means of audio-video communication
509	technology and which meets the requirements of this chapter and
510	of any rules adopted hereunder.
511	(9) "Online notary public" means a notary public who has
512	registered with the Executive Office of the Governor to perform
513	online notarizations under this part, a civil-law notary
514	appointed under chapter 118, or a commissioner of deeds
515	appointed under part IV of chapter 721.
516	(10) "Principal" means an individual whose electronic
517	signature is acknowledged, witnessed, or attested to in an
518	online notarization or who takes an oath or affirmation from the
519	online notary public.
520	(11) "Remote presentation" means transmission of an image
521	of a government-issued identity credential that is of sufficient
522	quality to enable the online notary public to identify the

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585-03170-18 20181042c1 523 individual seeking the notary's services and to perform 524 credential analysis through audio-video communication 525 technology. 526 527 Except where the context otherwise requires, any term defined in 528 s. 668.50 has the same meaning when used in this part. 529 Section 7. Section 117.209, Florida Statutes, is created to 530 read: 531 117.209 Authority to perform online notarizations.-532 (1) An online notary public may perform any of the 533 functions authorized under part I of this chapter as an online 534 notarization, excluding solemnizing the rites of matrimony. 535 (2) If a notarial act requires a principal to appear before 536 or in the presence of the online notary public, the principal 537 may appear before the online notary public by means of audio-538 video communication technology that meets the requirements of 539 this chapter and any rules adopted by the Executive Office of the Governor under s. 117.295. 540 541 (3) An online notary public may perform a notarial act as 542 an online notarization as authorized under this chapter, 543 regardless of the physical location of the principal at the time 544 of the notarial act, provided the notary public is physically 545 located in this state while performing the online notarization. 546 (4) The validity of an online notarization performed by an online notary public appointed in this state shall be determined 547 548 by applicable laws of this state regardless of the physical 549 location of the principal at the time of the notarial act. 550 Section 8. Section 117.215, Florida Statutes, is created to 551 read:

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585-03170-18 20181042c1 552 117.215 Relation to other laws.-553 (1) If a provision of law requires a notary public or other 554 authorized official of this state to notarize a signature or a 555 statement, to take an acknowledgement of an instrument, or to 556 administer an oath or affirmation so that a document may be 557 sworn, made under oath, or subject to penalty of perjury, an 558 online notarization performed in accordance with the provisions 559 of this part and any rules adopted hereunder satisfies such 560 requirement. 561 (2) If a provision of law requires a signature or an act to be witnessed, compliance with the online electronic witnessing 562 563 standards prescribed in s. 117.285 and any rules adopted 564 thereunder satisfies that requirement. 565 Section 9. Section 117.225, Florida Statutes, is created to 566 read: 567 117.225 Registration; qualifications.-A notary public may 568 apply to be registered as an online notary public with the 569 Executive Office of the Governor by: 570 (1) Satisfying the qualification requirements for 571 appointment as a notary public under part I of this chapter or 572 the qualifications for appointment as a commissioner of deeds 573 under part IV of chapter 721. 574 (2) Certifying that the notary public has completed a live 575 or online course covering the duties, obligations, and 576 technology requirements for serving as an online notary public. 577 (3) Paying an online notary public application fee in the 578 amount of \$25. 579 (4) Submitting a registration as an online notary public to the Executive Office of the Governor, signed and sworn to by the 580

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585-03170-18 20181042c1 581 applicant. 582 (5) Identifying the audio-video communication technology 583 and identity proofing methods that the online notary public 584 intends to use in performing online notarizations. If the 585 Department of State and the Agency for State Technology have 586 established standards for approval of technology pursuant to 587 this part, the technology and methods selected by the online 588 notary must be in conformance with such standards. If a form of 589 technology conforms to the standards, the Department of State 590 and the Agency for State Technology must approve the use of the 591 technology. If the Department of State and the Agency for State 592 Technology have not yet established such standards, the online 593 notary public must identify technologies that are consistent 594 with the requirements of s. 117.295(2). 595 (6) Providing evidence satisfactory to the Executive Office 596 of the Governor that the notary public has obtained a bond, 597 payable to any individual harmed as a result of a breach of duty 598 by the online notary public acting in his or her official 599 capacity, conditioned for the due discharge of the office, in 600 the minimum amount of \$25,000 and on such terms as are specified 601 by rule by the Department of State as reasonably necessary to 602 protect the public. The bond shall be approved and filed with 603 the Department of State and executed by a surety company duly 604 authorized to transact business in this state. Compliance by the 605 notary public with this requirement shall satisfy the 606 requirement of obtaining a bond under s. 117.01(7). 607 (7) Providing evidence satisfactory to the Executive Office 608 of the Governor that the notary public is covered by an errors 609 and omissions insurance policy from an insurer authorized to

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610	transact business in this state, in the minimum amount of \$1
611	million and on such terms as are specified by rule by the
612	Department of State as reasonably necessary to protect the
613	public.
614	Section 10. Section 117.235, Florida Statutes, is created
615	to read:
616	117.235 Performance of notarial acts
617	(1) An online notary public is subject to part I to the
618	same extent as a notary public appointed and commissioned only
619	under that part, including the provisions of s. 117.021 relating
620	to electronic notarizations.
621	(2) An online notary public may perform notarial acts as
622	provided by part I in addition to performing online
623	notarizations as authorized and pursuant to the provisions of
624	this part.
625	Section 11. Section 117.245, Florida Statutes, is created
626	to read:
627	117.245 Electronic journal of online notarizations
628	(1) An online notary public shall keep a secure electronic
629	journal of electronic records notarized by the online notary
630	public. For each online notarization, the electronic journal
631	entry must contain all of the following:
632	(a) The date and time of the notarization.
633	(b) The type of notarial act.
634	(c) The type, the title, or a description of the electronic
635	record or proceeding.
636	(d) The printed name and address of each principal involved
637	in the transaction or proceeding.
638	(e) Evidence of identity of each principal involved in the

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639	transaction or proceeding in the form of:
640	1. A statement that the person is personally known to the
641	online notary public;
642	2. A notation of the type of government-issued identity
643	credential provided to the online notary public;
644	3. A copy of the government-issued identity credential
645	provided; and
646	4. A copy of any other identity credential or information
647	provided.
648	(f) An indication that the principal satisfactorily passed
649	the identity proofing.
650	(g) An indication that the government-issued identity
651	credential satisfied the credential analysis.
652	(h) A recording of the audio-video communication in which:
653	1. The principal and any witnesses appeared before the
654	notary public.
655	2. The identity of each was confirmed.
656	3. Electronic records were signed by the principal and any
657	witnesses.
658	4. The notarial act was performed.
659	(i) The fee, if any, charged for the notarization.
660	(2) The online notary public shall take reasonable steps
661	to:
662	(a) Ensure the integrity, security, and authenticity of
663	online notarizations.
664	(b) Maintain a backup record of the electronic journal
665	required by subsection (1).
666	(c) Protect the electronic journal, the backup record, and
667	any other records received by the online notary public from

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585-03170-18 20181042c1 668 unauthorized access or use. (3) The electronic journal required by subsection (1) shall 669 670 be maintained by the online notary public, or a custodian acting 671 on his or her behalf, for at least 10 years after the date of 672 the notarial act. 673 (4) An omitted or incomplete entry in the electronic 674 journal does not impair the validity of the notarial act or of 675 the electronic record notarized, but may be introduced as 676 evidence to establish violations of this chapter; as an 677 indication of possible fraud, forgery, or impersonation; or for 678 other evidentiary purposes. 679 Section 12. Section 117.255, Florida Statutes, is created 680 to read: 681 117.255 Use of electronic journal, signature, and seal.-An 682 online notary public shall: 683 (1) Take reasonable steps to ensure that any registered 684 device used to create an electronic signature is current and has 685 not been revoked or terminated by the device's issuing or 686 registering authority. 687 (2) Keep his or her electronic journal, electronic 688 signature, and electronic seal secure and under his or her sole 689 control, which includes control in the form of access protection 690 using passwords or codes under control of the online notary 691 public. The online notary public may not allow another person to use or access his or her electronic journal, electronic 692 693 signature, or electronic seal. 694 (3) Only use an electronic signature for performing online 695 notarization. 696 (4) Attach or logically associate the online notary

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585-03170-18 20181042c1 697 public's electronic signature and seal to the electronic 698 notarial certificate of an electronic record in a manner that is 699 capable of independent verification using tamper-evident 700 technology that renders any subsequent change or modification to 701 the electronic record evident. 702 (5) Immediately notify an appropriate law enforcement 703 agency and the Executive Office of the Governor of theft or 704 vandalism of his or her electronic journal, electronic 705 signature, or electronic seal. An online notary public shall 706 immediately notify the Executive Office of the Governor of the 707 loss or use by another person of the online notary public's 708 electronic journal, electronic signature, or electronic seal. 709 (6) Make electronic copies, upon request, of the pertinent 710 entries in the electronic journal and provide access to the 711 related audio-video communication technology recordings to the 712 parties to the electronic records notarized, and to the title 713 agent, settlement agent, or title insurer who engaged the online 714 notary with regard to a real estate transaction. The online 715 notary public may charge a reasonable fee for making and 716 delivering electronic copies of a given series of related 717 electronic records. The online notary public shall disclose the 718 amount of such fee to the requester before making the electronic 719 copies. 720 Section 13. Section 117.265, Florida Statutes, is created 721 to read: 722 117.265 Online notarization procedures.-723 (1) An online notary public physically located in this 724 state may perform an online notarization that meets the 725 requirements of this part regardless of whether the principal or

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726	any witnesses are physically located in this state at the time
727	of the online notarization. An online notarial act performed in
728	accordance with this part is deemed to have been performed
729	within this state and is governed by the applicable laws of this
730	state.
731	(2) In performing an online notarization, an online notary
732	public shall confirm the identity of a principal at the time
733	that the signature is taken by using audio-video communication
734	technology and processes that meet the requirements of this part
735	and of any rules adopted hereunder and record the entire two-way
736	audio-video conference session between the notary public and the
737	principal and any witnesses. A principal may not act in the
738	capacity of a witness for his or her own signature in an online
739	notarization.
740	(3) In performing an online notarization of a principal not
741	located within this state, an online notary public must confirm
742	that the principal desires for the notarial act to be performed
743	by a Florida notary public and governed by the applicable laws
744	of this state.
745	(4) An online notary public shall confirm the identity of
746	the principal or any witness by:
747	(a) The online notary public's personal knowledge of each
748	such individual; or
749	(b) All of the following, as the same may be refined or
750	supplemented in rules adopted pursuant to s. 117.295:
751	1. Remote presentation of a government-issued identity
752	credential by each individual;
753	2. Credential analysis of each government-issued identity
754	credential; and

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585-03170-18 20181042c1 755 3. Identity proofing of each individual which meets the 756 requirements of this part and of any rules adopted hereunder. 757 758 If the online notary public is unable to satisfy subparagraphs 759 (b)1.-3., or if the databases consulted for identity proofing do 760 not contain sufficient information to permit authentication, the 761 online notary public may not perform the online notarization. 762 (5) The online notary public shall take reasonable steps to 763 ensure that the audio-video communication technology used in an 764 online notarization is secure from unauthorized interception. 765 (6) The electronic notarial certificate for an online 766 notarization must include a notation that the notarization is an 767 online notarization. 768 (7) Except as expressly modified in this part, the 769 requirements of part I of this chapter apply to an online 770 notarization and an online notary public. 771 (8) Any failure to comply with the procedures set forth in 772 this section does not impair the validity of the notarial act or 773 the electronic record that was notarized, but may be introduced 774 as evidence to establish violations of this chapter; as an 775 indication of possible fraud, forgery, or impersonation; or for 776 other evidentiary purposes. This subsection may not be construed 777 to alter the duty of an online notary public to comply with this 778 chapter and any rules adopted hereunder. 779 Section 14. Section 117.275, Florida Statutes, is created 780 to read: 781 117.275 Fees for online notarization.-An online notary 782 public or the online notary public's employer may charge a fee, 783 not to exceed \$25, for performing an online notarization in

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784	addition to any other fees authorized under part I of this
785	chapter. Fees for services other than the provision of notarial
786	acts are not governed by this section.
787	Section 15. Section 117.285, Florida Statutes, is created
788	to read:
789	117.285 Witnessing of online notarization.—An online notary
790	public may supervise the witnessing of electronic records by the
791	same audio-video communication technology used for online
792	notarization, as follows:
793	(1) The identity of each witness must be verified in the
794	same manner as the identity of the principal.
795	(2) The witness may physically be present with the
796	principal or remote from the principal provided the witness and
797	principal are using audio-video communication technology.
798	(3) The witness is present in either physical proximity to
799	the principal or through audio-video communication technology at
800	the time the principal affixes the electronic signature and
801	hears the principal make a statement to the effect that the
802	principal has signed the electronic record.
803	Section 16. Section 117.295, Florida Statutes, is created
804	to read:
805	117.295 Standards for electronic and online notarization;
806	rulemaking authority
807	(1) The Legislature intends that the standards applicable
808	to electronic notarization under s. 117.021 and for online
809	notarization under this part reflect future improvements in
810	technology and methods of assuring the identity of principals
811	and the security of an electronic record. The Department of
812	State, in collaboration with the Agency for State Technology,
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813	may adopt rules and standards necessary to implement the			
814	requirements of this chapter and such other rules and standards			
815	as may be required to facilitate the integrity, security, and			
816	reliability of online notarization, including the minimum			
817	amounts of and required terms of bonds and errors and omissions			
818	insurance to be held by an online notary public; education			
819	requirements for online notaries public; standards regarding			
820	identity proofing, credential analysis, unauthorized			
821	interception, remote presentation, tamper-evident technology,			
822	and audio-video communication technology; and may publish lists			
823	of technologies that satisfy the standards and are approved for			
824	use in online notarizations.			
825	(2) Until the Department of State adopts applicable rules,			
826	identity proofing, credential analysis, unauthorized			
827	interception, remote presentation, tamper-evident technology,			
828	and audio-video communication technology shall be governed by			
829	the following minimum standards:			
830	(a) Identity proofing by means of knowledge-based			
831	authentication shall have, at a minimum, the following security			
832	characteristics:			
833	1. The principal must be presented with five or more			
834	questions with a minimum of five possible answer choices per			
835	question.			
836	2. Each question must be drawn from a third-party provider			
837	of public and proprietary data sources and be identifiable to			
838	the principal's social security number or other identification			
839	information, or the principal's identity and historical events			
840	records.			
841	3. Responses to all questions must be made within a $2-$			

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585-03170-18 20181042c1 842 minute time constraint. 843 4. The principal must answer a minimum of 80 percent of the 844 questions correctly. 845 5. The principal may be offered one additional attempt in 846 the event of a failed attempt. 847 6. During the second attempt, the principal may not be 848 presented with more than three questions from the prior attempt. 849 (b) Credential analysis must confirm that the credential is 850 valid and matches the signer's claimed identity using one or 851 more automated processes which scan the credential, including 852 its format features, data, barcodes, or other security features. 853 (c) Tamper-evident technology requirements are deemed 854 satisfied by use of technology that renders any subsequent 855 change or modification to the electronic record evident. 856 (d) Audio-video communication technology used in completing 857 online notarizations must meet the following requirements: 858 1. The signal transmission must be secure from 859 interception, access, or viewing by anyone other than the 860 participants communicating. 861 2. The technology must provide sufficient audio clarity and 862 video resolution to enable the notary to communicate with the 863 principal and to confirm the identity of the principal using 864 identification methods described in s. 117.265. 865 866 An online notary public is not responsible for the security of 867 the systems used by the principal or others to access the online 868 notarization session. 869 Section 17. Section 117.305, Florida Statutes, is created 870 to read:

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871	117.305 Relation to federal lawThis part supersedes the			
872	Electronic Signatures in Global and National Commerce Act as			
873	authorized under 15 U.S.C. s. 7002, but does not modify, limit,			
874	or supersede the requirements set forth in 15 U.S.C. s. 7001(c)			
875	or authorize the electronic delivery of any order, notice, or			
876	document described in 15 U.S.C. s. 7003(b).			
877	Section 18. Present paragraph (h) of subsection (3) of			
878	section 28.222, Florida Statutes, is redesignated as paragraph			
879	(i), and a new paragraph (h) is added to that subsection, to			
880	read:			
881	28.222 Clerk to be county recorder			
882	(3) The clerk of the circuit court shall record the			
883	following kinds of instruments presented to him or her for			
884	recording, upon payment of the service charges prescribed by			
885	law:			
886	(h) Copies of any instruments originally created and			
887	executed using an electronic signature, as defined in s. 695.27,			
888	and certified to be a true and correct paper printout by a			
889	notary public in accordance with chapter 117, if the county			
890	recorder is not prepared to accept electronic documents for			
891	recording electronically.			
892	Section 19. Subsection (1) of section 95.231, Florida			
893	Statutes, is amended to read:			
894	95.231 Limitations where deed or will on record			
895	(1) Five years after the recording of an instrument			
896	required to be executed in accordance with s. 689.01; 5 years			
897	after the recording of a power of attorney accompanying and used			
898	for an instrument required to be executed in accordance with s.			
899	689.01; or 5 years after the probate of a will purporting to			
I				

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585-03170-18 20181042c1 900 convey real property, from which it appears that the person 901 owning the property attempted to convey, affect, or devise it, the instrument, power of attorney, or will shall be held to have 902 903 its purported effect to convey, affect, or devise, the title to 904 the real property of the person signing the instrument, as if 905 there had been no lack of seal or seals, witness or witnesses, 906 defect in, failure of, or absence of acknowledgment or 907 relinquishment of dower, in the absence of fraud, adverse 908 possession, or pending litigation. The instrument is admissible in evidence. A power of attorney validated under this subsection 909 910 shall be valid only for the purpose of effectuating the 911 instrument with which it was recorded. Section 20. Section 689.01, Florida Statutes, is amended to 912 913 read: 914 689.01 How real estate conveyed.-915 (1) No estate or interest of freehold, or for a term of 916 more than 1 year, or any uncertain interest of, in or out of any 917 messuages, lands, tenements or hereditaments shall be created,

918 made, granted, transferred or released in any other manner than 919 by instrument in writing, signed in the presence of two 920 subscribing witnesses by the party creating, making, granting, 921 conveying, transferring or releasing such estate, interest, or 922 term of more than 1 year, or by the party's lawfully authorized 923 agent, unless by will and testament, or other testamentary 924 appointment, duly made according to law; and no estate or 925 interest, either of freehold, or of term of more than 1 year, or 926 any uncertain interest of, in, to, or out of any messuages, 927 lands, tenements or hereditaments, shall be assigned or 928 surrendered unless it be by instrument signed in the presence of

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929	two subscribing witnesses by the party so assigning or				
930	surrendering, or by the party's lawfully authorized agent, or by				
931	the act and operation of law. No seal shall be necessary to give				
932	validity to any instrument executed in conformity with this				
933	section. Corporations may execute any and all conveyances in				
934	accordance with the provisions of this section or ss. 692.01 and				
935	692.02.				
936	(2) For purposes of this chapter:				
937	(a) Any requirement that an instrument be signed in the				
938	presence of two subscribing witnesses may be satisfied by				
939	witnesses being present and electronically signing by means of				
940	audio-video communication technology that meets the requirements				
941	of part II of chapter 117 and any rules adopted thereunder.				
942	(b) The act of witnessing an electronic signature is				
943	satisfied if a witness is present either in physical proximity				
944	to the principal or by audio-video communication technology at				
945	the time the principal affixes his or her electronic signature				
946	and hears the principal make a statement acknowledging that the				
947	principal has signed the electronic record.				
948	(3) All acts of witnessing heretofore made or taken				
949	pursuant to subsection (2) are validated and, upon recording,				
950	may not be denied to have provided constructive notice based on				
951	any alleged failure to have strictly complied with this section,				
952	as currently or previously in effect, or the laws governing				
953	notarization of instruments, including online notarization, in				
954	this state.				
955	Section 21. Section 694.08, Florida Statutes, is amended to				
956	read:				
957	694.08 Certain instruments validated, notwithstanding lack				

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585-03170-1820181042c1958of seals or witnesses, or defect in acknowledgment, etc.-

959 (1) Whenever any power of attorney has been executed and 960 delivered, or any conveyance has been executed and delivered to 961 any grantee by the person owning the land therein described, or 962 conveying the same in an official or representative capacity, 963 and has, for a period of 7 years or more been spread upon the 964 records of the county wherein the land therein described has 965 been or was at the time situated, and one or more subsequent 966 conveyances of said land or parts thereof have been made, 967 executed, delivered and recorded by parties claiming under such 968 instrument or instruments, and such power of attorney or 969 conveyance, or the public record thereof, shows upon its face a 970 clear purpose and intent of the person executing the same to 971 authorize the conveyance of said land or to convey the said 972 land, the same shall be taken and held by all the courts of this 973 state, in the absence of any showing of fraud, adverse 974 possession, or pending litigation, to have authorized the 975 conveyance of, or to have conveyed, the fee simple title, or any 976 interest therein, of the person signing such instruments, or the 977 person in behalf of whom the same was conveyed by a person in an 978 official or representative capacity, to the land therein 979 described as effectively as if there had been no defect in, 980 failure of, or absence of the acknowledgment or the certificate 981 of acknowledgment, if acknowledged, or the relinquishment of 982 dower, and as if there had been no lack of the word "as" 983 preceding the title of the person conveying in an official or 984 representative capacity, of any seal or seals, or of any witness 985 or witnesses, and shall likewise be taken and held by all the 986 courts of this state to have been duly recorded so as to be

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585-03170-18 20181042c1 987 admissible in evidence; 988 (2) Provided, however, that this section shall not apply to 989 any conveyance the validity of which shall be contested or have 990 been contested by suit commenced heretofore or within 1 year of 991 the effective date of this law. 992 Section 22. Section 695.03, Florida Statutes, is amended to 993 read: 994 695.03 Acknowledgment and proof; validation of certain 995 acknowledgments; legalization or authentication before foreign 996 officials.-To entitle any instrument concerning real property to 997 be recorded, the execution must be acknowledged by the party 998 executing it, proved by a subscribing witness to it, or 999 legalized or authenticated by a civil-law notary or notary 1000 public who affixes her or his official seal, before the officers 1001 and in the following form and manner following: 1002 (1) WITHIN THIS STATE. - An acknowledgment or a proof of a 1003 person located made within this state may be made before a 1004 judge, clerk, or deputy clerk of any court; a United States 1005 commissioner or magistrate; or a notary public or civil-law 1006 notary of this state, and the certificate of acknowledgment or 1007 proof must be under the seal of the court or officer, as the 1008 case may be. The affixing of the official seal, or the 1009 electronic equivalent authorized under s. 117.021 or any other 1010 state law, conclusively establishes that the acknowledgment or proof was made in full compliance with the laws of this state. 1011 1012 All affidavits and acknowledgments heretofore made or taken in 1013 this manner are hereby validated. 1014 (2) OUT OF WITHOUT THIS STATE BUT WITHIN THE UNITED

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STATES.-An acknowledgment or a proof of a person located outside

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1016	made out of this state but within the United States may be made
1017	before <u>an online notary public,</u> a civil-law notary <u>,</u> of this
1018	state or <u>by</u> a commissioner of deeds appointed by the Governor of
1019	this state; a judge or clerk of any court of the United States
1020	or of any state, territory, or district; a United States
1021	commissioner or magistrate; or a notary public, justice of the
1022	peace, master in chancery, or registrar or recorder of deeds of
1023	any state, territory, or district having a seal, and the
1024	certificate of acknowledgment or proof must be under the seal of
1025	the court or officer, as the case may be. If the acknowledgment
1026	or proof is made before a notary public who does not affix a
1027	seal, it is sufficient for the notary public to type, print, or
1028	write by hand on the instrument, "I am a Notary Public of the
1029	State of (state), and my commission expires on
1030	(date)"
1031	(3) OUTSIDE OF THE UNITED STATES OR WITHIN FOREIGN
1032	COUNTRIES.— <u>An</u> If the acknowledgment, <u>an affidavit, an oath, a</u>
1033	legalization, <u>an</u> authentication, or <u>a</u> proof <u>of a person located</u>
1034	<u>outside the United States or</u> is made in a foreign country , it
1035	may be made before a commissioner of deeds appointed by the
1036	Governor of this state to act in such country; before a notary
1037	public of such foreign country, an online notary public, or a
1038	civil-law notary of this state or of such foreign country who
1039	has an official seal; before an ambassador, envoy extraordinary,
1040	minister plenipotentiary, minister, commissioner, charge
1041	d'affaires, consul general, consul, vice consul, consular agent,
1042	or other diplomatic or consular officer of the United States
1043	appointed to reside in such country; or before a military or
1044	naval officer authorized by <u>10 U.S.C. s. 1044a</u> the Laws or

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1045	Articles of War of the United States to perform the duties of			
1046	notary public, and the certificate of acknowledgment,			
1047	legalization, authentication, or proof must be under the seal of			
1048	the officer. A certificate legalizing or authenticating the			
1049	signature of a person executing an instrument concerning real			
1050	property and to which a civil-law notary or notary public of			
1051	that country has affixed her or his official seal is sufficient			
1052	as an acknowledgment. For the purposes of this section, the term			
1053	"civil-law notary" means a civil-law notary as defined in			
1054	chapter 118 or an official of a foreign country who has an			
1055	official seal and who is authorized to make legal or lawful the			
1056	execution of any document in that jurisdiction, in which			
1057	jurisdiction the affixing of her or his official seal is deemed			
1058	proof of the execution of the document or deed in full			
1059	compliance with the laws of that jurisdiction.			
1060	(4) VALIDATIONAll affidavits, oaths, acknowledgments,			
1061	legalizations, authentications, or proofs made or taken in any			
1062	manner as set forth in subsections $(1) - (3)$ are validated and			
1063	upon recording may not be denied to have provided constructive			
1064	notice based on any alleged failure to have strictly complied			
1065	with this section, as currently or previously in effect, or the			
1066	laws governing notarization of instruments.			
1067				
1068	All affidavits, legalizations, authentications, and			
1069	acknowledgments heretofore made or taken in the manner set forth			
1070	above are hereby validated.			
1071	Section 23. Section 695.04, Florida Statutes, is amended to			
1072	read:			
1073	695.04 Requirements of certificateThe certificate of the			
1				

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1074	officer before whom the acknowledgment or proof is taken, except
1075	for a certificate legalizing or authenticating the signature of
1076	a person executing an instrument concerning real property
1077	pursuant to s. 695.03(3), shall contain and set forth
1078	substantially the matter required to be done or proved to make
1079	such acknowledgment or proof effectual as set forth in s.
1080	117.05.
1081	Section 24. Section 695.05, Florida Statutes, is amended to
1082	read:
1083	695.05 Certain defects cured as to acknowledgments and
1084	witnesses.—All deeds, conveyances, bills of sale, mortgages or
1085	other transfers of real or personal property within the limits
1086	of this state, heretofore or hereafter made and received bona
1087	fide and upon good consideration by any corporation, and
1088	acknowledged for record <u>by</u> before some officer, stockholder or
1089	other person interested in the corporation, grantee, or
1090	mortgagee as a notary public or other officer authorized to take
1091	acknowledgments of instruments for record within this state,
1092	shall be held, deemed and taken as valid as if acknowledged by
1093	the proper notary public or other officer authorized to take
1094	acknowledgments of instruments for record in this state not so
1095	interested in said corporation, grantee or mortgagee; and said
1096	instrument whenever recorded shall be deemed notice to all
1097	persons; provided, however, that this section shall not apply to
1098	any instrument heretofore made, the validity of which shall be
1099	contested by suit commenced within 1 year of the effective date
1100	of this law.
1101	Section 25. Section 695.28, Florida Statutes, is amended to
1102	read:

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1103	695.28 Validity of recorded electronic documents				
1104	(1) A document that is otherwise entitled to be recorded				
1105	and that was or is submitted to the clerk of the court or county				
1106	recorder by electronic or other means and accepted for				
1107	recordation is deemed validly recorded and provides notice to				
1108	all persons notwithstanding:				
1109	(a) That the document was received and accepted for				
1110	recordation before the Department of State adopted standards				
1111	implementing s. 695.27; or				
1112	(b) Any defects in, deviations from, or the inability to				
1113	demonstrate strict compliance with any statute, rule, or				
1114	procedure <u>relating to electronic signatures, electronic</u>				
1115	witnesses, electronic notarization, or online notarization, or				
1116	for submitting or recording to submit or record an electronic				
1117	document in effect at the time the electronic document $\underline{\sf was}$				
1118	executed or was submitted for recording;				
1119	(c) That the document was signed, witnessed, or notarized				
1120	electronically or that witnessing or notarization may have been				
1121	done outside the physical presence of the notary public or				
1122	principal; or				
1123	(d) That the document recorded was a certified printout of				
1124	a document to which one or more electronic signatures have been				
1125	affixed.				
1126	(2) This section does not alter the duty of the clerk or				
1127	recorder to comply with <u>s. 28.222</u> , s. 695.27, or <u>any</u> rules				
1128	adopted pursuant to those sections that section.				
1129	(3) This section does not preclude a challenge to the				
1130	validity or enforceability of an instrument or electronic record				
1131	based upon fraud, forgery, impersonation, duress, undue				
I					

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- 1132 influence, minority, illegality, unconscionability, or any other
- 1133 basis not in the nature of those matters described in subsection
- 1134 (1).
- 1135 Section 26. This act shall take effect January 1, 2019.