

*Timothy Reiniger:* My name is Timothy Reiniger. I'm the Executive Director of the National Notary Association. And on behalf of the Association, I'd like to welcome you to this morning's public hearing that is being hosted by the NNA and it's being conducted under the auspices of the National Association of Secretaries of State.

I'd like to recognize just a few special guests. First, the President of the National Notary Association Milt Valera. And the Executive Vice President of the National Notary Association Deborah Thaw. Thank you for coming.

And we also have the Executive Director of the National Association of Secretaries of State Leslie Reynolds. Thank you for coming.

Now, before we start I just want to say on a personal note I am very gratified to have attending today from New Hampshire Attorney Bud Fitch from the Attorney General's Office. It's my old home state so I have a special pride to have his presence here. And he also works very closely with the Secretary of State of New Hampshire Bill Gardner who is the Dean of NASS. So, that's a special pleasure to see Bud.

The Commission sent out literally thousands of invitation letters to this public hearing to general counsel and executive CEOs of major institutions and associations covering all of the major industries which use notarized documents. All of these industries have received the notice and have received copies of the proposed standards that are the subject of this public hearing.

I am going to ask that all individuals who would like to speak, to testify, please see Mr. Michael Pucci who's standing in the back to sign in and at the appropriate time he'll bring forward the names and we will call them in order.

So, with no further ado I am going to introduce our first speaker, Ms. Haley Haynes Montgomery, who is the Deputy Secretary of State for North Carolina. She has been in that position since June, 2004. She's a graduate of North Carolina State University and holds a law degree from the University of North Carolina at Chapel Hill.

And I can say on a personal note from my experiences in New Hampshire politics, the Massachusetts State House and in Washington, Ms. Montgomery is one of the finest public servants

in this country and it's been a real pleasure for me to have a chance to work with her.

So, now, please welcome, join me in welcoming Ms. Montgomery.

*Haley Montgomery:* Thank you very much, Tim. I don't know if I can live up to that introduction but I do appreciate it. My name is Haley Haynes Montgomery. And it's my honor and privilege today to be able to introduce to you my leader and the leader of this commission, Secretary of State Elaine Marshall.

In 1996 Secretary of State Elaine F. Marshall became the first woman ever elected to a statewide North Carolina Executive Branch office. Ms. Marshall is now beginning her third term as North Carolina's Secretary of State.

During her tenure as Secretary of State, she has modernized the Secretary of State's office transforming it from a completely paper-based operation to one that offers free and easy access to North Carolina's public records through electronic means. She has truly been a visionary in this area.

In terms of leadership in the other areas of technology relating to the Secretary of State's office, she has been recognized by the North Carolina Academy of Trial Lawyers and the North Carolina Electronics and Information Technology Association. Her vision to serve citizens through technology has been recognized nationally with board membership on the National Electronic Communication Coordinating Council, two national awards from the Center for Digital Government, and being named one of the top 25 leaders in America by Government Technology magazine in 2003.

Growing up on her parents' farm in Maryland, Ms. Marshall learned at an early age the value and importance of strong families and communities. She became active in her local 4-H organization and eventually went on to receive state and national 4-H honors.

Teaching home economics in the public school system and community college system was her first career after college. Her talent with fabric design and color led her to start a successful decorating business. Believing she needed additional education to meet business challenges, Secretary Marshall returned to school receiving a law degree from Campbell University in 1981.

While a business owner and attorney in Harnett County, North Carolina, Ms. Marshall came to realize that there were major civic needs right around her. She served on her county's United Way Board of Directors for ten years directing a wide range of aid to families in that area.

In the late 1980s, she became a founder of the Harnett County Rape Crisis Center now a safe house and later helped to start Harnett HelpNet for Children, a Smart Start forerunner.

Ms. Marshall is a former North Carolina State Senator. She is an attorney who has been admitted to practice before all North Carolina State Courts, the U.S. District Court and the Supreme Court of the United States.

She is married to Attorney Bill Holdford, President of the Wilson Law Firm near and in Holdford, PA; she has five step children and seven grandchildren.

Besides being North Carolina Secretary of State, she holds seats on the boards of the North Carolina 4-H Development Foundation, Masonic Home for Children, and the North Carolina Institute for Political Leadership and twice served as trustee to the Board of Meredith College in Raleigh, North Carolina.

I would like to welcome now Secretary of State Elaine Marshall.

*Elaine Marshall:* Thank you, Haley. It's absolutely been a pleasure to work with the National Association of Secretaries of State, the group that has been pulled together to do this commission work, the standard setting that we're about to discuss today. And there's a part that's not on my bio that probably should be and that is that I ran for the United States Senate and was not successful. So, I've always dreamed of having a hearing in Washington, D.C. at a setting like this, so this may be the closest I get to it.

But I promise you it will not be as bad or as painful or as long or as boring as some of those that we see on TV. We don't have any cameras here. Well, we do have a camera and we are going to be recording this but it's not going to be on C-Span where we all need to grandstand for the folks back home.

But it is a pleasure and I will say in the very beginning my personal thanks to the folks that have participated on the phone

conferences that we've had. I am so pleased to see so many participating this morning.

First off, it's always very, very nice to put a personality more than just the voice on the telephone together so some of us are meeting each other in person for the first time. And I'm very, very thankful to have the support of Secretary Al Jaeger of North Dakota who is in North Dakota this morning but is right there in that little telephone line. Al, we welcome you.

*Al Jaeger:* Good morning.

*Elaine Marshall:* Al is the Secretary who is the liaison to the NPA, the Notary Public Association within the Secretary of States organization. I have had that great opportunity in the past and so I appreciate very much Al's input and work on this document. He's been on all of the conference calls I believe. As have most of the people who are here with us today. Either in person or on the telephone.

I also want to thank Haley from my department. She has done yeoman's work on this and we're doing this at the same time we're doing lobbying reform which folks, I don't recommend you do that at all together at the same time. So, Haley has been under siege in some respects.

I certainly thank the staffing from Tim and his group of people. And Tim is the facilitator this morning. We're very grateful for that.

But, particularly, the folks that are sitting in front of you and on the telephone are very hard-working folks. I'd like to introduce them to you and I'll go down the panel here. Just briefly because you may not be able to see all the names from the back.

Sitting to my right is Syeta Glanton. She is the Assistant Business Services Director for Chet Culver, the Secretary in Iowa. Welcome this morning.

Next is Bud Finch who's already been introduced. He keeps Bill Gardner straight in New Hampshire. And that's enough of a credential there. But he is Deputy Attorney General of New Hampshire and is I guess assigned with the New Hampshire Secretary of State.

Next is Patricia Herrera, Director of Operations at the Secretary of State Department in New Mexico. And all of us are looking forward to the NASS meeting in New Mexico in just weeks now.

Next to Patricia is Tom Wrosch, the Notary Public Administrator from Oregon. Tom, it's a long way to Washington. We're glad you're here. Thank you.

Next is Monica Gaw. Monica is Senior Policy Analyst and Assistant Director Bureau of Consular Affairs from the United States State Department. Monica has been on I think all of our conference calls and we very much appreciate your participation.

Susan is not here. But we're expecting Susan Hart from the Treasury. She is with the Office of Critical Infrastructure Protection and Compliance.

And holding down the end of the table from the FBI is Dave Wintrobe. Dave, welcome.

On the telephone in addition to Al we have a Secretary of State Trey Grayson from Kentucky. Good morning, Trey.

*Trey Grayson:* Good morning.

*Elaine Marshall:* Good. You're still there. We have Kathy Sachs who is Deputy Secretary of State for Ron Thornburgh in the State of Kansas. Kathy, good morning by telephone.

*Kathy Sachs:* Good morning, thank you.

*Elaine Marshall:* And also Carol Fischer from the Secretary of State's office in Missouri. Carol, good morning.

So, you can see we've got a wide array folks that have been working on this commission and just really for Saturday morning on a Memorial Day weekend, I'm just delighted to see the number of real participants here to listen to what you as the public hopefully in the near future or maybe already have embraced electronic notarization to come and dialogue. I know this is probably for some folks a family time and not the most opportune time.

I'm delighted to have a new member of the North Carolina Secretary of State who's going to be a daddy in a day or two, Ozie

Stallworth, who would normally be here but for the impending birth. Ozie, we thank you for your work on this also.

*Ozie Stallworth:* Thank you.

*Elaine Marshall:* It sounds like the telephone connection is real good and the voice in here. If anybody at any time cannot hear well enough, let us know.

You will find if you have not picked it up from the table outside, there are two documents that are NASS documents that are kind of precursors to what we're doing here. A year ago at the St. Paul, Minnesota meeting of the Notary Public Administrators and our Association, a resolution was passed. I'm not going to read it to you. But the basic essence of the resolution is that it confirms the authority of appointing authorities that currently are in existence with Notary Publics to be the authority as this technology evolves, as this function evolves into the electronic era. And it's got a whole bunch of WHEREAS like most resolutions, but it does confirm the authority of the commissioning entity as the sole authority to establish standards enabling electronic notarizations that will protect signature credibility, avoid identity fraud and provide accountability to the public in order to promote secure electronic commerce.

That was then followed at the NASS winter meeting with the recommendation coming out of the business services committee for the creation of the entity that has been meeting periodically by telephone conference and is producing the document that you have before you today. And that also has a bunch of WHEREAS but it basically is a five-year resolution – as all our resolutions have to expire after five years with NASS – that gives the NASS endorsement to the work that has gone on and will continue to go on so that it sanctions the formation of this enotarization committee with the purpose of establishing a recommended set of uniform legal standards for enabling electronic notarization in a secure and accountable manner. That was done here in February.

And once a work product is finished from this group as far as drafting is concerned to that state of being finished, we will consider the work product at the meeting in New Mexico. Those dates are what?

*Haley Montgomery:* July 9.

*Elaine Marshall:* July 9 and the next following few days. Basically the second week of July. So, some of you may again want to participate in that.

We have had requests recently to accept written comments. We are very glad to receive those. I have told folks that if they can get them in, in the next week to ten days, beyond what happens today, we certainly will be very glad. It may be that you have a comment after hearing someone else's comment that might be relevant so we certainly – if you tendered some by writing already, feel free to supplement.

We have received written comment from Wachovia Bank, a regional but now expanding to the West Coast. This is an East Coast regional bank located in North Carolina. And their comments are available and will be made available to the members of the commission.

And also written comments from John Messing who is Chair of the E-Trust Sub Committee of the ABA. He presents some things in his position with the ABA but then goes on to make individual comments based upon a type of technology I think that he must own or somehow has some proprietary association to it. And that will also be – so you've got kind of two sets of comments. One from the ABA side of things and then one that's personal.

And I haven't seen them but I understand we have written comments from the California Bail Agents Association. Is that correct, Tim? Somewhere? But we will get those to the committee members.

The next item on our agenda is a presentation of the proposed standards. I really do not intend to read all of these this morning to you. But you will find that the proposed standards start out as many good legal documents do with a set of definitions. And then because I'm not reading these I don't want you to think we don't want you to discuss any of these. But I don't think it's a very good use of our time for me to sit up here or someone else to read them to you. They are available out on the table if you don't have a copy but I suspect all of you have had them for a while now.

It starts out with the definitions and then goes into a standard for a physical appearance requirement, a standard or set of standards for registration requirement, then gets into more detail on form and manner of performing the electronic notarial act, moves through security requirements, requirements for evidencing the notarial act,

requirements for issuance of electronic apostilles and certificates of appointment or authority.

We were not of one mind in working on these. We have worked through and made amendments and changes and gone back and revisited. We certainly seek your input so that revisiting can be even more meaningful.

You will find that we have included comments within various sections. The idea was to flesh out some topics of discussion without actually putting them in standards. Part of it is to show that these things have been considered and that their lack of being contained in the actual standards themselves does not mean that they are oversights.

But the standards were established to be the broadest standards possible and then you will find that these comments are in the nature of what we've looked at or perhaps further explanations and if you have any questions about those, we certainly will entertain those.

Comments. We have the value of comments versus standards and, you know, that may differ from place to place. I'm not sure. I'm not making a legal opinion on that. Bud, you might have to be my lawyer on that. Talk about the difference between comments and standards.

But that's where we are with this document. And I'm going to turn it back over to our facilitator Tim. And I think you've got people that have signed up. We do have a table down front. If when we start having the comments, those of you that are on the telephone, if for some reason that microphone is not adequate, please speak up right away.

Are there other commission members that want to have a comment at this point? I think we're mostly all here to listen. Yeah. So, Tim, we're gonna turn it over to you.

*Tim Reiniger:* Now for some preliminary comments. First, I want to point out –

*Al Jaeger:* Can we stop you right there? Tim did not come through as clear as Elaine did. When you are away from wherever the speaker is, it sounds a little bit hollow and faint.

*Elaine Marshall:* Thank you, Al.



*Tim Reiniger:* All right. I'll switch mikes.

*Elaine Marshall:* Is that better?

*Al Jaeger:* I haven't heard him talk yet.

*Tim Reiniger:* I first want to note that for the benefit of the audience that we have four federal agencies represented on this commission. They are advisory only. They are not here voting on standards to be imposed on states. Naturally they cannot do that as part of the federal government. I want to make sure that's clear to the audience and to the public.

But certainly the four agencies being the Federal Trade Commission, the Department of the Treasury, the U.S. State Department, and the FBI, all deal heavily with notarized documents whether for commerce purposes, Apostilles in the case of State Department, or have interest in fraud protection such as the FBI.

So that's why they determined that they should support this commission in an advisory capacity.

*Elaine Marshall:* Are you guys getting Tim now?

*Kathy Sachs:* No.

*Tim Reiniger:* No?

*Kathy Sachs:* No.

*Tim Reiniger:* Maybe it's this.

*Elaine Marshall:* Well that's as far as it goes.

*Tim Reiniger:* All right.

*Al Jaeger:* I can hear him now.

*Elaine Marshall:* Can you hear him now?

*Tim Reiniger:* Those interested in making comments, just a few things we would like to request. We would ask that you hold your comments to five minutes and no more than five minutes. We ask that you please

come forward to the table in the front where there is a mike that is presently set up. This is intended not to be a question and answer legislative type hearing. It is a strict public hearing for the commission to receive your testimony.

And also as is appropriate for the subject of notarization, this proceeding is being recorded very carefully and so you should know that and that all the comments will be transcribed and kept for the record.

*Elaine Marshall:* Al and everybody, are you hearing Tim better?

*Al Jaeger:* Yes. He is coming through much better.

*Elaine Marshall:* Good.

*Tim Reiniger:* So, with that, we will open it up for comment. If anyone would like to come forward, please do so at this time. As Secretary Marshall did point out, we have received two comments thus far. The other one is pending.

*Elaine Marshall:* That's the bail bond –

*Tim Reiniger:* Yes.

*Elaine Marshall:* Okay.

*Tim Reiniger:* Okay. We do have our first speaker and I would ask that you state your name and your affiliation for the record.

*Steve McDonald:* Certainly. Good morning. My name is Steve McDonald. I am the Lancaster County Recorder of Deeds. From Lancaster County, Pennsylvania.

*Elaine Marshall:* Let's check and see if they are hearing you.

*Steve McDonald:* Can you hear me? On the phone?

Hello, Secretary Jaeger. Can you hear?

*Al Jaeger:* No, that's the same as when before. Just a very hollow sound.

*Steve McDonald:* Okay. I'm a pretty loud speaker generally so –

*Steve McDonald:* Okay. We'll wait and see if we can fix the communications I guess before I do anything. Okay. How about now?

*Al Jaeger:* That was better.

*Steve McDonald:* Okay. I'll try to speak up and as a politician I'll try to keep my comments to five minutes. Which as Senator Specter always points out, my favorite senator from Pennsylvania, when he gets up to the podium he'll take his watch off and pretend like he cares how much of your time he's going to take. But he'll go on as long as he wants to.

But I will try to be brief. My comments, I give the background about myself. But my comments are made as a Lancaster County Recorder of Deeds and a participant in what has been the first statewide enotarization effort in Pennsylvania. Under the auspice of the Secretary of State Cortez there in Pennsylvania.

My background is for the last 4½ years I've been recording documents electronically. Some of what has driven this is the real estate industry wanting documents delivered electronically. So I'm a recorder who comes here with a lot of experience. I've held for the last five years a digital signature myself. Something that most people in the room can't say as well.

I am a member of a number of organizations. I'm on the Board of Directors of the Property Records Industry Association. I've served on the Board of Directors of our State Association. I am second Vice President of our National County Elected Officials Association.

And as I said for the last 4½ years been dealing in the electronic delivery and recording of documents which plays into this in a very important way.

I have read your proposed standards and I guess the main comment I would have is I congratulate you and commend your effort as well as wholeheartedly support what you have put forward here. I believe that it is very important at this time that we move forward with a standard in the electronic world.

I believe the standards that you have created to this point are ones that are technology neutral which I believe is important. Will not impede electronic commerce in any way. That I could see and will do nothing but promote it.

And I can only stress – I can't stress enough actually – how important it is to regulate in the electronic world. In my office the amount of regulation I do I try to keep to a minimum. I try to regulate only when it's definitely necessary and we need to keep control of processes for the good of the citizenry.

I believe that this is one of those efforts. That it's very important before things get too far along electronically that you set some standards and that you regulate well and smartly the use of an electronic signature in any form by a notary.

And what you've done here and what you've presented to us today is a great first step and with a real good understanding of the environment that we're in. So, I come here in complete support of what you're doing and wholeheartedly endorse it.

That's all I have to say.

*Tim Reiniger:*

Thank you, Mr. McDonald. Is there anyone else who would like to come forward to make a comment? Again I would ask that you state your name and your affiliation for the record.

*Rich Hansberger:*

Certainly. Thank you very much. My name is Rich Hansberger. I'm the Director of eNotarization at the National Notary Association so I have a vested interest and a little bit of experience dealing in some of these electronic issues and I must say that my experience is from a technical perspective rather than from a legal perspective.

So, what I am about to say I hope will spur you on to continued heights because I think these standards as a technical person are enormously helpful. Essentially I believe that technical standards should be driven by legal requirements. Not the other way around. The technology, in other words, should follow clear guidelines and clear parameters for what should be developed.

And as I look at these guidelines and parameters, I can see clearly many different solutions that could arise but they could all achieve the same goal and I think ultimately that's probably what we're after. We could have multiple solutions that are all reaching the same goal.

These guidelines give me as a developer clear goals for what I would like to achieve. They tell me what the parameters are, what

the boundaries are essentially. And where I'm supposed to go and supposed to end up.

We should never forget I think that technology is a tool. It's something we use. It doesn't use us. And so with that being said, I think these guidelines state a clear light at the end of the tunnel and I think they are going to promote adoption. I think they are going to provide stabilization to industries that are looking for guidance on this topic. And I think that they are going to help us all tremendously.

So, I think in general my comments are brief but I did want to say if I were a developer tasked with developing an electronic notarization system for any industry, regardless of what it is, and I'm given these guidelines and told to make sure that my system complies with these guidelines, I'd be able to do it. I could do it several ways. Many different ways. But this would help me understand, hm, okay. Here's the goal that I need to reach and here are the basic operating rules that I need to operate by.

So, I want to thank the commission for this fine work. I think it will be tremendously helpful to industry, tremendously helpful to government and anyone who relies on notaries as we move into this electronic age. Thank you.

*Tim Reiniger:* Secretary Marshall?

*Tom Wrosch:* May I ask a question?

*Elaine Marshall:* Sure.

*Tom Wrosch:* Rich, can you hear me?

*Rich Hansberger:* Absolutely.

*Tom Wrosch:* Thanks for your comments, Rich. I was wondering, when you say there are multiple solutions. Can you name some, you know, possible different types without I mean we are in digital signatures. Because I think there have been comments made before and I think that some of the written comments and if you could address those, please.

*Rich Hansberger:* Sure, absolutely. Without getting into the names of proprietary technologies, there are numerous solutions out there that provide for I think a couple of key features of your guidelines.

One is, is this technology under the notary's sole control? Certainly I think we're all probably familiar with technologies that allow that to happen. From common user name password driven systems for online banking to more sophisticated systems for logging into more secure networks like Smart Card devices or USB tokens. Probably because you work in various sectors of government, you're required maybe to use some of these more secure devices when you access more sensitive networks.

So, I think that's a key component. The ability in other words to keep the device, the technology whatever this thing is under the notary's sole control is so very, very important. I would note for instance that notary seals are for sale on eBay. That's not a good thing.

And the ability to keep that under your control is probably – if as a developer I was told, “Develop a system that allows the notary to retain exclusive control of this,” I can think of numerous different ways to accomplish that goal. But having that goal is really, really important to understand.

Likewise, I think the integrity of the record itself. So, knowing that once I do affix my seal information, once it is on the document and I have said, “This is my act. And I'm going to release this into the world so that it produces effects wherever it's going to produce those effects.” Being able to ensure the integrity of that record once again could happen in multiple ways.

There are technologies that allow documents to be hashed or digital fingerprints of those documents to be taken that can be accomplished in numerous, numerous different ways. And that technology I would note as well is always going to evolve and it should evolve.

We've seen a couple of key algorithms in the industry be thrown into suspicion because a couple of cryptologists realized they could crack those algorithms. That's a normal and natural progression. That's going to happen. And our technologists should always be aware of that and the federal government will drive standards to help us understand which algorithms are no longer useful, which ones we should now be adopting.

There are numerous different ways to ensure that document integrity. Digital certificates are one technology but there are other

ways to accomplish it.

*Tom Wrosch:* What other ways? Not with cryptographies.

*Rich Hansberger:* Well, actually I think there's an innovative way, without mentioning any company's name, I think a very innovative methodology I've seen. There're hashing algorithms that don't involve necessarily encryption. So you can take a digital fingerprint of the document. Then you make a public record of that hash and you publish that public record in a large metropolitan newspaper, the New York Times, the L.A. Times. That hash is now out there in the world. It's published. It was published in a neutral publication and any third party can gain access to that hash. When you need to go back and verify the integrity of that document, you can now go to this public record, look at that hash, take that electronic document received, rerun it through that same exact algorithm and compare the two hashes to verify that, yes, as of that date and time the document I'm holding in my hand is the same one that was hashed at that time.

That's kind of a novel one that I think is very interesting. I think there are many other ways to accomplish that kind of goal. It's really, it's difficult to put your finger on a specific technology because I think technologists are good at coming up with multiple solutions to these kinds of problems.

But if you were to tell them make sure that the document from the time of notarization – alterations to the document can be detected, for instance. And the integrity of the document could be trusted five years from now. We could get it to work. Okay. We'll figure out several different ways we could do that.

Trusted time-stamping services are probably another very common methodology that I've seen. So that you run a document through a neutral, independent, trusted time-stamp service that allows you to know that as of this date and this time the document looked this way. And so if you needed to go back at a later date and compare that, you'd have some record that's independent of you and independent with maybe other vested or interested parties.

*Tom Wrosch:* Thanks.

*Rich Hansberger:* Absolutely.

*Tim Reiniger:* Thank you Dr. Hansberger.

*Rich Hansberger:* Thank you very much.

*Tim Reiniger:* Is there anyone else present who would like to testify before the commission?

*Elaine Marshall:* Is this comparable to when the preacher says, “Anybody who has objection to this wedding, speak up?” They don’t do that any more, do they?

*Tim Reiniger:* They did at my wedding. I don’t know.

*Elaine Marshall:* Apparently not.

*Tim Reiniger:* I would ask our next guest to state his name and affiliation for the record.

*Christophe Bernasconi:* Good morning. My name is Christophe Bernasconi. I am First Secretary of the Hague Conference on Private International Law. And in this capacity I have primary responsibility for the Hague Conference’s work relating to the Apostille Convention.

By way of introduction, I would first of all congratulate the work of this committee. I support the standards in general and I am particularly delighted to see standard No. 14 which refers to electronic apostilles.

I fully agree with the text that is stated in Standard 14. I would, however, by way of a mere suggestion, maybe invite the committee to consider the possibility of adding a standard that would deal with an electronic register in the sense that what we would like to see developing electronic registers where an electronic apostille that have been issued are being recorded and these electronic registers are then being made available and accessible online by any party anywhere in the world who is presented with an electronic apostille and would like to assess the origin of that very same apostille.

We at the Hague Conference together with the National Notary Association we are developing such a program in the context of our EAPP but to see a standard referring to the possibility and of electronic registers and to actually encourage the operation of such electronic registers would certainly be very welcome from both certainly the Hague Conference but – I won’t speak for the NNA but I guess it would be the same.



That would be my comment.

*Tim Reiniger:* Are there any questions for Dr. Bernasconi? Thank you.

*Christophe Bernasconi:* Thank you very much.

*Tim Reiniger:* Would anyone else like to come forward to give testimony at this time?

30 second Pause

*Elaine Marshall:* If there are none, I will very enthusiastically thank all of you for coming today. Again, I repeat that if you have follow-up comments that you would like to supplement something that you heard today or if there was a prior written comment that you would like to supplement, please do that through my office, through Tim's office. Either way, we will get those out.

I hope that all of you have registered outside so that we know who was here and have your email access and other address information. There are a lot of you sitting out there not saying anything so you came here because of an interest so I hope that you will tender comments. We want this to be as open a process as possible.

And I will thank the individuals who have been on the phone this morning. Thank this committee for being here with all its good, hard work. We will be on a telephone conference approximately the middle part of next month to go over these comments and potential revisions. Please consult with the NASS web site for changes that get made.

We have got this room for the rest of the day. Anybody want to start dancing or something? This has been a wonderful group to work with. Everybody that's been participating on the committee has had great value to add to the conversation. We have not been of one mind. And we have, I think, done a very good job, hopefully a good job of considering various viewpoints.

All of our states are very different with where we are in our notary administration. That in and of itself presents challenges. As we know, everybody's law's slightly different. But yet the need for the integrity of the notarial act is today with the electronic era more significant than it ever has been in my personal opinion.

The credibility and need to have validation of a trusted signature entity is more important today. It used to be once a month you'd open up and you'd find in the newspapers of some breach. Now it's almost once a week of some type of identity fraud. It's once a day that it's happening and multiple times a day to citizens.

So, as public administrators, we need to be incredibly vigilant on this because lives and reputations are being ruined with identity fraud and we very clearly want to continue to have that public office of the notary public to be there to be the credibility and validator, to make sure that transactions that are going to go upon the public record, be admitted into international commerce of some sort or be utilized in court, all have that validity that we have come to expect.

And so, I commend this commission and its group work and what it will do and the National Secretaries of State to make sure that that credibility remains what we expect of our public records and our transactions for people, their lives, their property, their hopes for the future are all on the line with documents and transactions that we somehow have a small act in performing sometimes very ministerial act but yet somebody's life is hanging in the balance.

So, I thank everybody for their participation.

*Tim Reiniger:*

The public hearing now stands adjourned. Thank you again everyone for attending.

*[End of Audio]*