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To: Senate Judiciary Committee

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Subject: SB 106 - Creating Secure, Convenient and Seamless Transactions by Supporting Legislation to Allow Remote Online Notarizations in Kansas

Chairperson Warren and members of the Senate Judiciary Committee, thank you for the opportunity to provide testimony on behalf of Zillow in support of SB 106, which would take a first step toward creating secure, convenient and seamless electronic transactions for Kansas residents by allowing remote online notarization.

Zillow is reimagining real estate to make it easier for consumers to buy, sell, rent or finance their next home with transparency and nearly seamless end-to-end service. Zillow's goal is to create products to help consumers overcome uncertainty, high costs and delays in their real estate transaction experience.

Notarial acts are a necessary component of the residential real estate transaction and consumers are demanding more convenience as technology creates new opportunities for innovation. As the mortgage, real estate and title insurance industries continue to evolve to meet these changing consumer needs, it has become clear that the notarial laws and regulations in Kansas need to be modernized to support these technological advancements, which also contain important privacy and security safeguards.

In addition, the shelter-at-home orders and social distancing protocols implemented during the COVID-19 pandemic have dramatically increased the importance of being able to have legal documents notarized remotely when notaries and consumers are barred from physically meeting in-person. Even in the middle of a pandemic, consumers must have the ability to quickly, efficiently and securely move on to the next chapter in their lives by buying a new house, moving into a new apartment or closing on a mortgage loan with the assurance that documents are properly recorded.

As the pandemic continues into 2021, the ability to conduct remote online notarizations remains an immediate consumer need. Zillow appreciates all the collaboration and hard work that has been done by the Kansas Secretary of State's office, Kansas Land Title Association and other key stakeholders to produce this important legislation.

SB 106 represents a compromise by these stakeholders and is modeled after similar efforts to update remote online notarization laws in 28 other states as we work toward a national consensus to better serve consumers across the country. Consumers in 28 other states now enjoy the ability to use remote online notarizations and we are advocating for SB 106 to bring this same secure and convenient service to your constituents.

In closing, we would respectfully request that the members of the Senate Judiciary Committee help create secure, convenient and seamless electronic transactions for Kansas consumers by supporting SB 106. Thank you for the opportunity to provide comments on this very important issue.