

Presented By:
Dawn
Lewallen,
First American
Title Insurance
Company

Presented by:
Celia C. Flowers
FLOWERS DAVIS, P.L.L.C.
Tyler, Texas

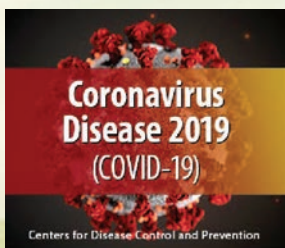
Esignature Documents & Notarization:

Drafting
Consideration for
EClosing Real Estate
Transaction



FLOWERS DAVIS

Paper to Electronic



eClosing: Part of the Digital Mortgage Process

In-Person Electronic Notarization	Hybrid Signing & Notarization	Remote Online Notarization	Remote Ink Signed Notarization
Where? In Person	Where? Remote or In-Person	Where? Remote	Where? Remote
Signature? Electronic	Signature? Ink or Electronic	Signature? Electronic	Signature? Ink
Notary? Electronic	Notary? Ink or Electronic	Notary? Electronic	Notary? Ink
Documents? Electronic	Documents? Electronic or paper	Documents? Electronic	Documents? Paper

E-Sign

(Electronic Signatures in Global and National Commerce Act)

15 U.S.C. §§ 7001-7031

Federal Law
enacted
in 2000.

Affects people doing business
electronically in all 50 states.



Parties must consent
to doing business
electronically.



Not applicable to:

- × Wills, codicils, and trusts;
- × Adoption, and family law matters; and
- × Uniform Commercial Code.

UETA

Uniform Electronic Transactions Act

Permits transaction of business electronically and ability to contract via an electronic signature.

Enacted in 2000.



Parties must consent to doing business electronically.

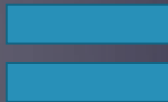


Not applicable to:

- × Wills, codicils, and trusts; and
- × Uniform Commercial Code.

UETA

Uniform Electronic Transaction Act



A signature will not be denied legal effect or enforceability solely because it is electronic.

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"SB 2128 Electronic Execution and Recording Documents"