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Sen. Anne Carney, Chair  
Rep. Thom Harnett, Chair  
Maine State Legislature  
100 State House Station  
Augusta, ME 04333

**Re: LD 2240 (Deed Fraud and Notary) Testimony NFNA**

Dear Sen. Carney, Rep. Moonen, and Members of the Joint Standing Committee on Judiciary,

I have the honor of serving as Co-Chair of the Insurance, Technology, and Risk Committee of American Bar Association (Science and Technology Section). I am also a member of the Maine Bar and have served as an ABA-Appointed to the Uniform Law Commission notarial law drafting committee. I gave live testimony at the public hearing on March 4 and was invited to provide this written testimony as a follow-up.

First, deed fraud is, indeed, a national problem that demands urgent attention. On February 22, 2024, I participated in a CLE on remote and electronic notarization at the invitation of the North Carolina Bar Association in Cary, North Carolina. One of my fellow panelists – a leading property attorney in that state – described a personal experience with deed fraud in a closing he oversaw (involving a fraudster falsely posing as the owner of a property). The fraudster used an easily obtained fake New Hampshire drivers' license. He argued that, had North Carolina already had in place the type of online notary law such as exists in Maine, he would have had access to online tools to have prevented the fraud. I would be happy to introduce the committee members and/or staff to this North Carolina attorney.

Second, in view of the reality that notaries in other states may be subject to lower signer identity verification standards than those required to be used by Maine notarial officers, I support Sen. Ingwersen's proposed amendment that would require a seller/signer to appear before a Maine notarial officer for at least one of the property transaction documents.

Third, because of the complexity of allocating risk and liability amongst the various participants in a deed fraud, and especially the intermediaries in the online/e-recording context, I am pleased to extend the services of the ABA Insurance, Technology, and Risk Committee to help the committee and interested parties in developing additional preventive measures.

Please do not hesitate to contact me should you have any questions.

Very truly yours,

  
Timothy S. Reiniger