



October 4th, 2021

Jefferson County Tax Assessor Collectors Office
Po Box 2112
Beaumont, Tx 77704-2112

Dear Honorable Allison Nathan Getz,

Ovation Financial Services, LP ("Company" or "Ovation") is a property tax lender in the state of Texas licensed under the Office of Consumer Credit Commissioner (OCCC). Our Company was established in 2011 and to date has helped Texan's pay their property taxes and stay in their homes with nearly 36,000 loans and 50,000+ tax lien transfers. I write to you today to ask for your help in meeting the requests of our borrowers by reducing in person contact and respecting the on-going pandemic.

We understand that the rules and regulations put in place by the State of Texas, and by you as an elected official of your county, were meant to protect Texans from problems that can occur with remote loan closings and remote notarization. However, we have been working diligently with DocuSign, one of the most trusted brands in remote signings, to develop a remote online notarization process that we believe addresses all the rules and regulations in your county as well as in the State of Texas. Before continuing, I have pasted a URL that will show you the latest demonstration of the remote online notary program we would like to implement. The video is less than four minutes long and explains how many of the concerns of both officials and consumers are addressed.

<https://view.highspot.com/viewer/60e88697c79c522512eb4d4f>

As you can see from the video, one of the primary objectives of a notarization is to ensure that the individual who is signing the document is in fact the correct individual. Further, it ensures that the individual is not being coerced into signing the document. This is addressed first by the potential borrower entering basic identification information. From there, the individual is prompted to take a photo of their state issued identification using any cell phone or computer camera which is then compared to DocuSign's proprietary database to ensure parameters are met with respect to the ID being legitimate. The borrower will also be asked to answer identification questions stemming from the LexisNexis database which has partnered with Login.gov to deliver the most accurate digital identity assessment available. Most notably, the aim of the partnership between LexisNexis and Login.gov is to assist in delivering web and mobile services to citizens as digital transformations sweep through the government sector.

The digital transformation, the wake of the pandemic and the availability of technologies to assist in how governments and businesses operate, now and in the future, was the catalyst that has led us to writing you. We know that remote online notary is acceptable to the State of Texas, however, we also understand that counties administer themselves on day-to-day operations including acceptance of electronically notarized and recorded documents.

✓ *What we ask is for your county to formally accept or reject notarizations on tax lien transfers and the associated document recordings, that were performed using the remote online notary technology demonstrated above.*

Specifically for Ovation, this would mean that we would record documents in your county with a State of Texas notary seal from one of our in-house notaries who met real-time with the individual signing the document via secure video conference and verified the state issued identification only after the individual successfully passed the LexisNexis identification process. Each of these sessions would be recorded and stored by Ovation with all the loan and legal documents should the signature be contested.

We understand and are empathetic to both consumers, businesses, and other stakeholders when it comes to accepting new technologies. Like any other individual or entity, we must be agile and adapt to the changes in the

market as they arise. Further, county governments and county officials live and work in their local communities and are able to understand and respond to the problems and priorities of their local communities; the adage of "Neighbors helping neighbors". We believe that this technology meets all rules and regulations, conforms to consumer preferences, and will benefit all counties by helping our Company continue to originate loans and pay outstanding taxes so that constituents are not harmed by collection shortfalls across the state.

As to not over burden you with this request, and with respect to your time, I have included the pertinent rules below should you wish to read the rules and regulations to which we refer. We greatly appreciate you taking the time to consider our request and we look forward to hearing from you very soon on whether you will accept or reject these documents.

Thank you,

Torrey Potter, Director of Accounting & Finance, Chief Compliance Officer
Ovation Financial Services
8401 Datapoint Dr., Suite 1000
San Antonio, TX 78229

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Phone: 210-798-8722

Relevant Rules and Regulations

Title 4, Subtitle A, Chapter 406, Subchapter C - Online Notary Public of the Texas Government Code
(<https://statutes.capitol.texas.gov/Docs/GV/htm/GV.406.htm>)

Title 1, Part 4, Chapter 87, Subchapter H – Minimum Requirements for Online Notarizations of the Texas Administrative Code
([https://texreg.sos.state.tx.us/public/readtac\\$ext.ViewTAC?tac_view=5&ti=1&pt=4&ch=87&sch=H&rl=Y](https://texreg.sos.state.tx.us/public/readtac$ext.ViewTAC?tac_view=5&ti=1&pt=4&ch=87&sch=H&rl=Y))

Title 6, Chapter 121 – Acknowledgements and Proofs of Written Instruments of the Texas Civil Practice and Remedies Code
(<https://statutes.capitol.texas.gov/Docs/CP/htm/CP.121.htm>)

Title 6, Subtitle B, Chapter 191 – General Records Provisions Affecting Counties of the Texas Local Government Code
(<https://statutes.capitol.texas.gov/Docs/LG/htm/LG.191.htm#191.007>)

Title 6, Subtitle B, Chapter 195 – Electronic Filing of Records with and Recording by County Clerk of the Texas Local Government Code
(<https://statutes.capitol.texas.gov/Docs/LG/htm/LG.195.htm#195>)



Ovation Financial Services, LP

Attn: Elizabeth Lucio

8401 Datapoint Dr, Suite 1000

San Antonio, TX 78229

We would like to thank you for responding to our letter regarding remote online notarizations! Your participation will help us in serving our borrowers and your constituents. A return envelope has been enclosed for your convenience.

The County of Jefferson will:

_____ Accept remote online notarizations

_____ NOT accept remote online notarizations

Thank you,

Name: _____

Jeff R. Branick

Title: County Judge