



**State of Vermont  
Office of the Secretary of State**

128 State Street  
Montpelier, VT 05633-1101  
(802) 828-2363

**Sarah Copeland Hanzas, Secretary of State  
S. Lauren Hibbert, Deputy Secretary**

**Vermont State Archives and Records Administration  
Tanya Marshall, Chief Records Officer/State Archivist**

**January 21, 2026**

**To: Hon. Matthew Birong, Chair  
House Committee on Government Operations and Military Affairs**

**From: S. Lauren Hibbert, Deputy Secretary of State  
Tanya Marshall, Chief Records Officer and State Archivist**

**Re: H. 645 An act relating to identity verification in real property transactions**

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Thank you for the opportunity to testify on H.645 (An act relating to identity verification in real property transactions).

When the Legislature enacted [Act 171 of 2022](#) (An act relating to modernizing land records and notarial acts law), it launched a comprehensive and statewide legislative modernization initiative related to real property transactions and real property records and data. This work is well underway and led by the Vermont State Archives and Records Administration (VSARA) with a broad range of business and government stakeholders.

In addition to two legislative reports, including one submitted in [January 2024](#), VSARA provided updates to two House committees in 2025. The [House Committee on Commerce and Economic Development's hearing on February 4, 2025](#) (34-minute mark) provides a helpful overview of the many facets to this large effort, which intersects with [Act 68 of 2023](#) (An act relating to property valuation and reappraisals) too.

Enhanced consumer protection is a significant benefit of modernization, particularly preventative and corrective measures. In addition to deed fraud and seller impersonations, entity fraud, foreclosure fraud, fraudulent payoffs, loan modification fraud, and wire fraud are all concerns. Fraud is constantly evolving and most states, including Vermont, already have existing professional regulation statutes and rules -- including identity-proofing requirements for notaries public when performing notarial acts.

We believe staying on course with the current modernization initiative, supporting its progress, and waiting for the comprehensive legislative recommendations pending for the 2027-2028 will address everything that H.645 strives to accomplish and even more. This includes:

- A secure statewide land records management system for municipal clerks and the public to use.
- Transitioning both clerks and submitters from paper-based recording to electronic recording and using submission portals designed to mitigate fraud.
- Integration with other systems for interoperability and validation checks.