

Efficiency and Innovation



OZIE STALLWORTH

Department of the
Secretary of State

As the eNotarization and Notary Enforcement Director for the North Carolina Department of the Secretary of State, Ozie Stallworth has completely innovated the state's electronic mortgage closing process.

The state's new eClosing system allows for easy electronic transactions, eliminating much of the paperwork needed for consumers and financial institutions to finalize real estate transactions. Because of changes implemented by Stallworth, closings for the consumer have been cut from several hours to just 20 minutes. In addition, financial institutions can now process closings in roughly half the time it took prior to the implementation of eClosing.

Stallworth was named as the 2019 Secretary of State Employee of the Year for his work on the eClosing project, which has served as a model for other states. In fact, his leadership helped the Secretary of State's office produce "North Carolina Electronic Mortgage Closing 101: A White Paper," which serves as a guide to help other states replicate the program.

The new processes for eClosing have cut down on both time and costs to consumers and financial institutions and made North Carolina a leader in eClosing processes. More than 90% of North Carolinians now have access to eRecording services, and the state has more registered eNotaries than any other state in the country.



At a time when innovation has become even more essential, Stallworth has changed the game for North Carolinians and helped ensure that the state is a leader in eClosing processes.