NEW MEXICO STATUTES ANNOTATED

CHAPTER 14. RECORDS, LEGAL NOTICES AND OATHS
ARTICLE 9A. UNIFORM REAL PROPERTY ELECTRONIC RECORDING ACT

14-9A-1. SHORT TITLE.--This act may be cited as the “Uniform Real Property Electronic Recording Act”.

14-9A-2. DEFINITIONS.--As used in the Uniform Real Property Electronic Recording Act:
   A. “document” means information that is:
      (1) inscribed on a tangible medium or that is stored in an electronic or other medium
           and that is retrievable in perceivable form; and
      (2) eligible to be recorded in the land records maintained by a county clerk;
   B. “electronic” means relating to technology having electrical, digital, magnetic,
      wireless, optical, electromagnetic or similar capabilities;
   C. “electronic document” means a document that is received by a county clerk in an
      electronic form;
   D. “electronic signature” means an electronic sound, symbol or process attached to or
      logically associated with a document and executed or adopted by a person with the intent
      to sign the document;
   E. “person” means an individual, corporation, business trust, estate, trust, partnership,
      limited liability company, association, joint venture, public corporation, government or
      governmental subdivision, agency or instrumentality or any other legal or commercial
      entity; and
   F. “state” means a state of the United States, the District of Columbia, Puerto Rico, the
      United States Virgin Islands or any territory or insular possession subject to the
      jurisdiction of the United States.

14-9A-3. VALIDITY OF ELECTRONIC DOCUMENTS.--
   A. If a law requires, as a condition for recording, that a document be an original, be on
      paper or another tangible medium or be in writing, the requirement is satisfied by an
      electronic document satisfying the Uniform Real Property Electronic Recording Act.
   B. If a law requires, as a condition for recording, that a document be signed, the
      requirement is satisfied by an electronic signature.
   C. A requirement that a document or a signature associated with a document be
      notarized, acknowledged, verified, witnessed or made under oath is satisfied if the
      electronic signature of the person authorized to perform that act and all other information
      required to be included is attached to or logically associated with the document or
      signature. A physical or electronic image of a stamp, impression or seal need not
      accompany an electronic signature.
History: Laws 2007, ch. 261, § 3.

14-9A-4. RECORDING OF DOCUMENTS.--
   A. In this section, “paper document” means a document that is received by the county
clerk in a form that is not electronic.

B. A county clerk:
   (1) who implements any of the functions listed in this section shall do so in compliance with standards established by the information technology commission and the state commission of public records, in consultation with the county clerks of New Mexico, pursuant to Section 5 of the Uniform Real Property Electronic Recording Act;
   (2) may receive, index, store, archive and transmit electronic documents;
   (3) may provide for access to and for search and retrieval of documents and information by electronic means;
   (4) who accepts electronic documents for recording shall continue to accept paper documents as authorized by state law and shall place entries for both types of documents in the same index;
   (5) may convert paper documents accepted for recording into electronic form;
   (6) may convert into electronic form information recorded before the county clerk began to record electronic documents;
   (7) may accept electronically any fee that the county clerk is authorized to collect; and
   (8) may agree with other officials of a state, of a political subdivision of a state or of the United States on procedures or processes to facilitate the electronic satisfaction of prior approvals and conditions precedent to recording and the electronic payment of fees.


14-9A-5. ADMINISTRATION AND STANDARDS.--
A. The information technology commission and the state commission of public records, in consultation with the county clerks of New Mexico, shall adopt standards to implement the Uniform Real Property Electronic Recording Act.

B. To keep the standards and practices of county clerks in this state in harmony with the standards and practices of recording offices in other jurisdictions that enact substantially the Uniform Real Property Electronic Recording Act and to keep the technology used by county clerks in this state compatible with technology used by recording offices in other jurisdictions that enact substantially the Uniform Real Property Electronic Recording Act, the information technology commission and the state commission of public records, in consultation with the county clerks of New Mexico, so far as is consistent with the purposes, policies and provisions of the Uniform Real Property Electronic Recording Act, in adopting, amending and repealing standards shall consider:
   (1) standards and practices of other jurisdictions;
   (2) the most recent standards promulgated by national standard-setting bodies, such as the property records industry association;
   (3) the views of interested persons and governmental officials and entities;
   (4) the needs of counties of varying size, population and resources; and
   (5) standards requiring adequate information security protection to ensure that electronic documents are accurate, authentic, adequately preserved and resistant to tampering.

C. The secretary of state may adopt and promulgate rules to implement the provisions of Subsection C of Section 3 of the Uniform Electronic Recording Act by providing for the electronic notarization, acknowledgment, verification, swearing or affirming under oath and other notarial acts by notaries public with respect to a document or signature.


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14-9A-6. UNIFORMITY OF APPLICATION AND CONSTRUCTION.--In applying and construing the Uniform Real Property Electronic Recording Act, consideration shall be given to the need to promote uniformity of the law with respect to its subject matter among states that enact it.

14-9A-7. RELATION TO ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT.--The Uniform Real Property Electronic Recording Act modifies, limits and supersedes the federal Electronic Signatures in Global and National Commerce Act but does not modify, limit or supersede Section 101(c) of that act or authorize electronic delivery of any of the notices described in Section 103(b) of that act.

ARTICLE 16. UNIFORM ELECTRONIC TRANSACTIONS

14-16-1. Short title.
This act [14-16-1 to 14-16-19 NMSA 1978] may be cited as the “Uniform Electronic Transactions Act”.

14-16-2. Definitions.
As used in the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978]:
(1) “agreement” means the bargain of the parties in fact, as found in their language or inferred from other circumstances and from rules and procedures given the effect of agreements under laws otherwise applicable to a particular transaction;
(2) “automated transaction” means a transaction conducted or performed, in whole or in part, by electronic means or electronic records, in which the acts or records of one or both parties are not reviewed by an individual in the ordinary course in forming a contract, performing under an existing contract or fulfilling an obligation required by the transaction;
(3) “computer program” means a set of statements or instructions to be used directly or indirectly in an information processing system in order to bring about a certain result;
(4) “contract” means the total legal obligation resulting from the parties’ agreement as affected by the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] and other applicable law;
(5) “electronic” means relating to technology having electrical, digital, magnetic, wireless, telephonic, optical, electromagnetic or similar capabilities;
(6) “electronic agent” means a computer program or an electronic or other automated means used independently to initiate an action or respond to electronic records or performances, in whole or in part, without review or action by an individual;
(7) “electronic record” means a record created, generated, sent, communicated, received or stored by electronic means;
(8) “electronic signature” means an electronic sound, symbol or process attached to or logically associated with a record and executed or adopted by a person with the intent to sign the record;
(9) “governmental agency” means an executive, legislative or judicial agency, department, board, commission, authority, institution or instrumentality of the federal government or of a
state or of a county, municipality or other political subdivision of a state;

(10) “information” means data, text, images, sounds, codes, computer programs, software, databases or the like;

(11) “information processing system” means an electronic system for creating, generating, sending, receiving, storing, displaying or processing information;

(12) “person” means an individual, corporation, business trust, estate, trust, partnership, limited liability company, association, joint venture, governmental agency, public corporation or any other legal or commercial entity;

(13) “record” means information that is inscribed on a tangible medium or that is stored in an electronic or other medium and is retrievable in a perceivable form;

(14) “security procedure” means a procedure employed for the purpose of verifying that an electronic signature, record or performance is that of a specific person or for detecting changes or errors in the information in an electronic record. The term includes a procedure that requires the use of algorithms or other codes, identifying words or numbers, encryption, callback or other acknowledgment procedures;

(15) “state” means a state of the United States, the District of Columbia, Puerto Rico, the United States Virgin Islands or any territory or insular possession subject to the jurisdiction of the United States. The term includes an Indian tribe, an Indian band or an Alaskan native village, which is recognized by federal law or formally acknowledged by a state; and

(16) “transaction” means an action or set of actions occurring between two or more persons relating to the conduct of business, commercial affairs or governmental affairs.


(a) Except as otherwise provided in Subsection(b), the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] applies to electronic records and electronic signatures relating to a transaction.

(b) The Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] does not apply to:

(1) a transaction to the extent it is governed by:

(i) a law governing the creation and execution of wills, codicils or testamentary trusts;

(ii) the Uniform Commercial Code [Chapter 55 NMSA 1978], other than Sections 55-1-107 and 55-1-206 NMSA 1978 and Chapter 55, Articles 2 and 2A NMSA 1978;

(iii) the Uniform Anatomical Gift Act [Chapter 24, Article 6A NMSA 1978];

(iv) the Uniform Health-Care Decisions Act [24-7A-1 to 24-7A-17 NMSA 1978]; or

(v) a statute, regulation or other rule of law that governs adoption, divorce or other family law matters;

(2) a notice concerning:

(i) the cancellation or termination of utility services, including water, heat or power services;

(ii) default, acceleration, repossession, foreclosure, eviction or the right to cure, under a credit agreement secured by or a rental agreement for a primary residence of an individual; or

(iii) the cancellation or termination of health insurance benefits or life insurance benefits, but not including annuities.

(c) The Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] applies to an electronic record or electronic signature otherwise excluded from the application of that act under Subsection(b) to the extent it is governed by a law other than
those specified in Subsection(b).

d) A transaction subject to the Uniform Electronic Transactions Act is also subject to other applicable substantive law.
History: Laws 2001, ch. 131, § 3.

14-16-4. Prospective application.
The Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] applies to any electronic record or electronic signature created, generated, sent, communicated, received or stored on or after the effective date of that act.

14-16-5. Use of electronic records and electronic signatures; variation by agreement.
    a) The Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] does not require a record or signature to be created, generated, sent, communicated, received, stored or otherwise processed or used by electronic means or in electronic form.
    b) The Uniform Electronic Transactions Act [14-16-1 ot 14-16-19 NMSA 1978] applies only to transactions between parties each of which has agreed to conduct transactions by electronic means. Whether the parties agree to conduct a transaction by electronic means is determined from the context and surrounding circumstances, including the parties’ conduct.
    c) A party that agrees to conduct a transaction by electronic means may refuse to conduct other transactions by electronic means. The right granted by this subsection may not be waived by agreement.
    d) Except as otherwise provided in the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978], the effect of any of its provisions may be varied by agreement. The presence in certain provisions of the Uniform Electronic Transactions Act of the words “unless otherwise agreed”, or words of similar import, does not imply that the effect of other provisions may not be varied by agreement.
    e) Whether an electronic record or electronic signature has legal consequences is determined by the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] and other applicable law.

14-16-6. Construction and application.
The Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] must be construed and applied:
    1) to facilitate electronic transactions consistent with other applicable law;
    2) to be consistent with reasonable practices concerning electronic transactions and with the continued expansion of those practices; and
    3) to effectuate its general purpose to make uniform the law with respect to the subject of the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] among states enacting it.

    a) A record or signature may not be denied legal effect or enforceability solely because it is in electronic form.

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(b) A contract may not be denied legal effect or enforceability solely because an electronic record was used in its formation.

(c) If a law requires a record to be in writing, an electronic record satisfies the law.

(d) If a law requires a signature, an electronic signature satisfies the law.


14-16-8. Provision of information in writing; presentation of records.

(a) If parties have agreed to conduct a transaction by electronic means and a law requires a person to provide, send or deliver information in writing to another person, the requirement is satisfied if the information is provided, sent or delivered, as the case may be, in an electronic record capable of retention by the recipient at the time of receipt. An electronic record is not capable of retention by the recipient if the sender or its information processing system inhibits the ability of the recipient to print or store the electronic record.

(b) If a law other than the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] requires a record(i) to be posted or displayed in a certain manner,(ii) to be sent, communicated or transmitted by a specified method, or(iii) to contain information that is formatted in a certain manner, the following rules apply:
   (1) The record must be posted or displayed in the manner specified in the other law.
   (2) Except as otherwise provided in Subsection(d)(2), the record must be sent, communicated or transmitted by the method specified in the other law.
   (3) The record must contain the information formatted in the manner specified in the other law.

(c) If a sender inhibits the ability of a recipient to store or print an electronic record, the electronic record is not enforceable against the recipient.

(d) The requirements of this section may not be varied by agreement, but:
   (1) to the extent a law other than the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] requires information to be provided, sent or delivered in writing but permits that requirement to be varied by agreement, the requirement under Subsection(a) that the information be in the form of an electronic record capable of retention may also be varied by agreement; and
   (2) a requirement under a law other than the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] to send, communicate or transmit a record by first-class mail, postage prepaid or regular United States mail, may be varied by agreement to the extent permitted by the other law.


(a) An electronic record or electronic signature is attributable to a person if it was the act of the person. The act of the person may be shown in any manner, including a showing of the efficacy of any security procedure applied to determine the person to which the electronic record or electronic signature was attributable.

(b) The effect of an electronic record or electronic signature attributed to a person under Subsection(a) is determined from the context and surrounding circumstances at the time of its creation, execution or adoption, including the parties’ agreement, if any, and otherwise as provided by law.

14-16-10. Effect of change or error.
If a change or error in an electronic record occurs in a transmission between parties to a transaction, the following rules apply:

(1) If the parties have agreed to use a security procedure to detect changes or errors and one party has conformed to the procedure, but the other party has not, and the nonconforming party would have detected the change or error had that party also conformed, the conforming party may avoid the effect of the changed or erroneous electronic record.

(2) In an automated transaction involving an individual, the individual may avoid the effect of an electronic record that resulted from an error made by the individual in dealing with the electronic agent of another person if the electronic agent did not provide an opportunity for the prevention or correction of the error and, at the time the individual learns of the error, the individual:
   (A) promptly notifies the other person of the error and that the individual did not intend to be bound by the electronic record received by the other person;
   (B) takes reasonable steps, including steps that conform to the other person’s reasonable instructions, to return to the other person or, if instructed by the other person, to destroy the consideration received, if any, as a result of the erroneous electronic record; and
   (C) has not used or received any benefit or value from the consideration, if any, received from the other person.

(3) If neither Paragraph(1) nor Paragraph(2) applies, the change or error has the effect provided by other law, including the law of mistake, and the parties’ contract, if any.

(4) Paragraphs(2) and(3) may not be varied by agreement.


If a law requires a signature or record to be notarized, acknowledged, verified or made under oath, the requirement is satisfied if the electronic signature of the person authorized to perform those acts, together with all other information required to be included by other applicable law, is attached to or logically associated with the signature or record.


14-16-12. Retention of electronic records; originals.

(a) If a law requires that a record be retained, the requirement is satisfied by retaining an electronic record of the information in the record which:
   (1) accurately reflects the information set forth in the record after it was first generated in its final form as an electronic record or otherwise; and
   (2) remains accessible for later reference.
(b) A requirement to retain a record in accordance with Subsection(a) does not apply to any information the sole purpose of which is to enable the record to be sent, communicated or received.
(c) A person may satisfy Subsection(a) by using the services of another person if the requirements of that subsection are satisfied.
(d) If a law requires a record to be presented or retained in its original form, or provides consequences if the record is not presented or retained in its original form, that law is satisfied by an electronic record retained in accordance with Subsection(a).

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(e) If a law requires retention of a check, that requirement is satisfied by retention of an electronic record of the information on the front and back of the check in accordance with Subsection(a).

(f) A record retained as an electronic record in accordance with Subsection(a) satisfies a law requiring a person to retain a record for evidentiary, audit or like purposes, unless a law enacted after the effective date of the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] specifically prohibits the use of an electronic record for the specified purpose.

(g) This section does not preclude a governmental agency of this state from specifying additional requirements for the retention of a record subject to the agency’s jurisdiction.


In a proceeding, evidence of a record or signature may not be excluded solely because it is in electronic form.


In an automated transaction, the following rules apply:

(1) A contract may be formed by the interaction of electronic agents of the parties, even if no individual was aware of or reviewed the electronic agents’ actions or the resulting terms and agreements.

(2) A contract may be formed by the interaction of an electronic agent and an individual, acting on the individual’s own behalf or for another person, including by an interaction in which the individual performs actions that the individual is free to refuse to perform and which the individual knows or has reason to know will cause the electronic agent to complete the transaction or performance.

(3) The terms of the contract are determined by the substantive law applicable to it.


14-16-15. Time and place of sending and receipt.

(a) Unless otherwise agreed between the sender and the recipient, an electronic record is sent when it:

(1) is addressed properly or otherwise directed properly to an information processing system that the recipient has designated or uses for the purpose of receiving electronic records or information of the type sent and from which the recipient is able to retrieve the electronic record;

(2) is in a form capable of being processed by that system; and

(3) enters an information processing system outside the control of the sender or of a person that sent the electronic record on behalf of the sender or enters a region of the information processing system designated or used by the recipient which is under the control of the recipient.

(b) Unless otherwise agreed between a sender and the recipient, an electronic record is received when:

(1) it enters an information processing system that the recipient has designated or uses for the purpose of receiving electronic records or information of the type sent and from which the recipient is able to retrieve the electronic record; and
(2) it is in a form capable of being processed by that system.
(c) Subsection(b) applies even if the place the information processing system is located is different from the place the electronic record is deemed to be received under Subsection(d).
(d) Unless otherwise expressly provided in the electronic record or agreed between the sender and the recipient, an electronic record is deemed to be sent from the sender’s place of business and to be received at the recipient’s place of business. For purposes of this subsection, the following rules apply:
(1) If the sender or recipient has more than one place of business, the place of business of that person is the place having the closest relationship to the underlying transaction.
(2) If the sender or the recipient does not have a place of business, the place of business is the sender’s or recipient’s residence, as the case may be.
(e) An electronic record is received under Subsection(b) even if no individual is aware of its receipt.
(f) Receipt of an electronic acknowledgment from an information processing system described in Subsection(b) establishes that a record was received but, by itself, does not establish that the content sent corresponds to the content received.
(g) If a person is aware that an electronic record purportedly sent under Subsection(a), or purportedly received under Subsection(b), was not actually sent or received, the legal effect of the sending or receipt is determined by other applicable law. Except to the extent permitted by the other law, the requirements of this subsection may not be varied by agreement.

14-16-16. Transferable records.
(a) As used in this section, “transferable record” means an electronic record that:
(1) would be a note under Chapter 55, Article 3 NMSA 1978 or a document under Chapter 55, Article 7 NMSA 1978 if the electronic record were in writing; and
(2) the issuer of the electronic record expressly has agreed is a transferable record.
(b) A person has control of a transferable record if a system employed for evidencing the transfer of interests in the transferable record reliably establishes that person as the person to which the transferable record was issued or transferred.
(c) A system satisfies Subsection(b), and a person is deemed to have control of a transferable record, if the transferable record is created, stored and assigned in such a manner that:
(1) a single authoritative copy of the transferable record exists which is unique, identifiable and, except as otherwise provided in Paragraphs(4),(5) and(6), unalterable;
(2) the authoritative copy identifies the person asserting control as:
(A) the person to which the transferable record was issued; or
(B) if the authoritative copy indicates that the transferable record has been transferred, the person to which the transferable record was most recently transferred;
(3) the authoritative copy is communicated to and maintained by the person asserting control or its designated custodian;
(4) copies or revisions that add or change an identified assignee of the authoritative copy can be made only with the consent of the person asserting control;
(5) each copy of the authoritative copy and any copy of a copy is readily identifiable as a copy that is not the authoritative copy; and
(6) any revision of the authoritative copy is readily identifiable as authorized or unauthorized.

(d) Except as otherwise agreed, a person having control of a transferable record is the holder, as defined in Section 55-1-201 NMSA 1978, of the transferable record and has the same rights and defenses as a holder of an equivalent record or writing under the Uniform Commercial Code [Chapter 55 NMSA 1978], including, if the applicable statutory requirements under Sections 55-3-302, 55-7-501 or 55-9-308 NMSA 1978 are satisfied, the rights and defenses of a holder in due course, a holder to which a negotiable document of title has been duly negotiated or a purchaser, respectively. Delivery, possession and indorsement are not required to obtain or exercise any of the rights under this subsection.

(e) Except as otherwise agreed, an obligor under a transferable record has the same rights and defenses as an equivalent obligor under equivalent records or writings under the Uniform Commercial Code [Chapter 55 NMSA 1978].

(f) If requested by a person against which enforcement is sought, the person seeking to enforce the transferable record shall provide reasonable proof that the person is in control of the transferable record. Proof may include access to the authoritative copy of the transferable record and related business records sufficient to review the terms of the transferable record and to establish the identity of the person having control of the transferable record.


14-16-17. Creation and retention of electronic records and conversion of written records by governmental agencies.
Each governmental agency of this state shall determine whether, and the extent to which, it will create and retain electronic records and convert written records to electronic records.


(a) Except as otherwise provided in Section 12(f) [Subsection(f) of 14-16-12 NMSA 1978], each governmental agency of this state shall determine whether, and the extent to which, it will send and accept electronic records and electronic signatures to and from other persons and otherwise create, generate, communicate, store, process, use and rely upon electronic records and electronic signatures.

(b) To the extent that a governmental agency uses electronic records and electronic signatures under Subsection(a), the governmental agency, giving due consideration to security, may specify:

1. the manner and format in which the electronic records must be created, generated, sent, communicated, received and stored and the systems established for those purposes;

2. if electronic records must be signed by electronic means, the type of electronic signature required, the manner and format in which the electronic signature must be affixed to the electronic record and the identity of, or criteria that must be met by, any third party used by a person filing a document to facilitate the process;

3. control processes and procedures as appropriate to ensure adequate preservation, disposition, integrity, security, confidentiality and auditability of electronic records; and

4. any other required attributes for electronic records which are specified for corresponding nonelectronic records or reasonably necessary under the circumstances.

(c) Except as otherwise provided in Section 12(f) [Subsection(f) of 14-16-12 NMSA
1978], the Uniform Electronic Transactions Act [14-16-1 to 14-16-19 NMSA 1978] does not require a governmental agency of this state to use or permit the use of electronic records or electronic signatures.

The governmental agency of this state which adopts standards pursuant to Section 18 [14-16-18 NMSA 1978] may encourage and promote consistency and interoperability with similar requirements adopted by other governmental agencies of this and other states and the federal government and nongovernmental persons interacting with governmental agencies of this state. If appropriate, those standards may specify differing levels of standards from which governmental agencies of this state may choose in implementing the most appropriate standard for a particular application.