



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2103		DATE: 1/14/2026	
COMMITTEE: Financial Institutions			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C. AC "HONEST ABE" DIENOFF		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: BOB NOLTE		PHONE NUMBER: 573-886-4345	
BUSINESS/ORGANIZATION NAME: BOONE COUNTY RECORDER OF DEEDS		TITLE: BOONE COUNTY RECORDER OF DEEDS	
ADDRESS: 801 EAST WALNUT, ROOM 132			
CITY: COLUMBIA		STATE: MO	ZIP: 65201
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM	
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: CHARLES A. ARNOLD		PHONE NUMBER: 314-971-1000
REPRESENTING: MIBA & MLTA		TITLE:
ADDRESS: PO BOX 161		
CITY: WRIGHT CITY		STATE: MO
		ZIP: 63390
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: CHERYL DAWSON-SPAULDING		PHONE NUMBER: 417-868-4072	
BUSINESS/ORGANIZATION NAME: GREENE COUNTY RECORDER OF DEEDS		TITLE: GREENE COUNTY RECORDER OF DEEDS	
ADDRESS: 940 N BOONVILLE AVE			
CITY: SPRINGFIELD		STATE: MO	ZIP: 65802
EMAIL: cdawson@greenecountymo.gov	ATTENDANCE: Written	SUBMIT DATE: 1/13/2026 9:07 AM	
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I am the Recorder of Deeds for Greene County and there is a growing concern about property fraud and how best to address it and keep everyone's property safe. I feel HB 2103 with the signage posting at the counter along with the free property notification systems already offered by most of the county recorders in the state along with stricter penalties and repercussion for people who would commit the crime of property fraud will hopefully be a deterrent. Having a judicial course of action that can be shared with our constituents to expedite a resolution for those who believe they are victims of such a crime is key as well.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: DAVID KENT		PHONE NUMBER:	
REPRESENTING: MISSOURI BANKERS ASSOCIATION		TITLE:	
ADDRESS: 207 E CAPITOL AVE			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM	
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: JESSICA PETRIE		PHONE NUMBER: 573-635-6092	
REPRESENTING: RECORDERS ASSOCIATION OF MISSOURI		TITLE:	
ADDRESS: PO BOX 1005			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65102
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SARAH BERRY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 1/14/2026 8:01 AM	

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I respectfully oppose HB 2103.

While presented as a technical or administrative update, this bill makes substantive changes to how property and legal documents are recorded that disproportionately shift risk and cost onto individuals while favoring institutional filers. By prohibiting any post-submission correction of electronically filed documents—regardless of how minor or obvious the error—HB 2103 eliminates practical safeguards that currently protect the public from clerical mistakes, system glitches, and human error.

Missourians rely on recorder offices as a final checkpoint to ensure documents affecting property rights, liens, and legal authority are accurate and usable. Removing discretion for correction forces costly re-filings, delays transactions, and increases the likelihood of legal disputes—particularly harming individuals, small businesses, and those without legal counsel.

Additionally, expanding electronic notarization without parallel consumer protections or clear error-resolution mechanisms raises concerns about document integrity and accountability in high-impact filings.

If the intent is modernization, it must include protections for the public—not just efficiency for high-volume filers. HB 2103 should not advance without amendments that preserve corrective flexibility and explicitly protect individuals from unnecessary financial and legal harm.

For these reasons, I urge the committee to oppose HB 2103.