

The National NOTARY

January 2007



THE MAGAZINE FOR PROFESSIONAL NOTARIES

**The Title Industry:
What It Means For
Consumers P.34**

**Celebrity Memorabilia
Authentication P.40**

**Why Personal
Appearance Is
So Critical P.22**



HONORING AMERICA'S NOTARIES IN

The Rose Parade[®]



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THE NATIONAL NOTARY

THE NATIONAL NOTARY is the official publication of the National Notary Association. We enjoy a nationwide circulation, with subscribers in several foreign countries as well, and welcome the readership of all those interested in the important work of Notaries.

PUBLICATION POLICY

The objectives of THE NATIONAL NOTARY are to: (1) publish only quality articles on Notaries, notarization and related subjects; (2) inform our readers of important developments in the field of notarization; and (3) focus on Notary issues and related subjects that are helpful, educational and informative to Notaries and others interested in the field.

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'The National Notary' Enhanced And Redesigned To Serve You

It's an exciting and important time to be a Notary Public. You have achieved unprecedented levels of professionalism, recognition and respect, and the protections you bring to both domestic and international transactions now are widely recognized.

We at the National Notary Association have spent months rethinking, reworking and redesigning THE NATIONAL NOTARY magazine to better reflect this changing world.



This edition of THE NATIONAL NOTARY introduces a progressive, fresh design along with engaging new features, columns and departments — all geared toward supporting your interests, bringing perspective to your evolving role and expanding your careers.

There was a time not long ago when Notaries were either ignored or seen in an unflattering light. Notarization commonly was considered a bothersome formality because few people understood the fundamental protection it grants.

Today, most significant documentary transactions involving private citizens require notarization because the world recognizes the security and integrity it brings to documents.

This wholesale shift in the importance of the Notary office needs to be analyzed, evaluated and given context. As we move forward, we will better focus on the issues, trends, developments and events that shape your professional field. We will help you capitalize on your commission by shedding light on new trends and opportunities. We will analyze the social, political, economic and security issues that you encounter every day. We will help you navigate through eNotarization as it becomes increasingly common. We will focus more on you and the community of professional Notaries. And as identity crimes and forgery continue to increase, we will keep you up to date on the best ways to protect consumers and yourself.

While your magazine has changed, the essence of your duty has not. You are still society's trusted third party, still beacons of impartiality and integrity in a sea of self-interest, and you still protect the rights and property of citizens and others. We will continue providing information critical to you in upholding this duty, as THE NATIONAL NOTARY has done for nearly 35 years.

I trust you will find your new magazine informative, valuable and refreshing. I look forward to your feedback while we continue to evolve with you.

Phillip W. Browne
Managing Editor
pbrowne@nationalnotary.org

COVER STORY

25 • Fifty Years Of Notary Progress

Notaries today have gained unprecedented levels of responsibility, respect and recognition. As we celebrate a half century of progress and accomplishment, it's important to look back at the long road to establishing Notary professionalism and public awareness, and to build upon this momentum for the future.

29 • Honoring America's Notaries In The Rose Parade

The NNA, in the largest-ever public display honoring U.S. Notaries, has commissioned a special float in the 118th Annual Tournament of Roses Parade to highlight the Notary's role as guardian of personal and property rights.

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NNA Founder Raymond C. Rothman was the only visionary of his day who understood the critical importance of Notary professionalism.



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To the average homebuyer, title insurance is just one line item in a sea of closing costs. But amid this strong real estate market, it's important to understand that there's a lot more to title insurance and services than meets the eye.

22 • The Importance Of Personal Appearance

Technology leaders once predicted that computers would positively identify and screen signers to prevent fraud, thus removing human interaction. They were wrong.



40 • Celebrity Memorabilia Authentication

Baseball legend Barry Bonds is one of many sports figures, celebrities and public personalities who now authenticate their autographed memorabilia and are turning to Notaries to lend their signatures unmatched reliability.

38 • Reviewing Documents Vs. Signer Privacy

In this time of surging fraud and identity theft, document signers are rightfully concerned about protecting their sensitive personal information. So when a Notary peruses the pages for blank spaces and journal information, it's no surprise that a signer might become edgy.

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THE PATH TO SUCCESS: MAUREEN RANCOUR

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OUR MISSION

The National Notary Association is committed to the education and service of Notaries throughout the United States. As the foremost authority on the American Notary office, we are dedicated to imparting knowledge, understanding and unity among all Notaries, and instilling in them only the highest ethical standards of conduct and sound notarial practice.

OUR READERS' RIGHT

Support For Background Screenings

I recently read one of your articles about the Gramm-Leach-Bliley Financial Services Modernization Act and how, as a result, the lending industry is requiring Signing Agents and other people involved in the lending process to have a background screening and compliance training.

The idea of having background checks for Signing Agents is outstanding. It will dramatically reduce the growing loan fraud that is currently impacting the mortgage industry.

Maurice Landrum, Senior Investigator,
Real Estate Fraud Prosecution Unit,
San Bernardino County District Attorney's Office, California

Thanks For All The Benefits

I wanted to let you know how much I look forward to receiving THE NATIONAL NOTARY magazine. Each issue continues to uphold your organization's mission to educate and serve Notaries. What I find most attractive is that this magazine is only one of many benefits offered by the NNA. I find my membership to be value-packed and nominal in price, when compared to the cost of my other professional organizations.

My desire is to be a leader in my field, and I trust the NNA will help me continue my quest for excellence. Thank you for helping to raise the bar of professionalism, creating a community for Notaries to learn and work together, and for helping me to be the most knowledgeable and well-equipped Notary I can be.

Laura Biewer, Modesto, California

Beware: Post-Mortem Notarizations

Great article regarding divorce documents in your November 2006 issue. I would also like to make people aware about documents involving a spouse who has died.

Last year, a fellow employee came to me and asked if I would notarize a document that was going to raise her line of credit. However, the institution required her late husband's signature to be on the document in order to get a higher credit limit. I refused, since I knew her husband had died the year before and told her that what she was trying to do was against the law.

Pat Massett, Lombard, Illinois

'Moral Principles' Questioned

Regarding Dibby Green's letter in the November 2006 issue stating that the "Right To Die" article last May gave the appearance that the NNA endorses morally objectionable positions, I sincerely hope Dibby Green doesn't feel that she was speaking for all NNA members.

I am also skeptical of anyone who claims to be a knowledgeable source regarding what "moral principles" our country was founded on. If those principles were indeed antithetical to murder

as Green states, they certainly didn't protect Native Americans, slaves, women or children from harm by soldiers, militia or men who literally and legally owned them.

I appreciate the reminder from the National Notary Association that it is contrary to a Notary's oath of office to pick and choose what lawful documents to notarize based upon personal prejudices.

Paralee K. Cooper, Chico, California

Walk Away From Inadequate Fees

After reading Mary Marshall's letter in the September 2006 issue regarding complaints about e-docs, in which she states, "I believe everyone needs to take a hard look at how much it is costing the Notary to do these jobs," I feel I must respond.

Instead of looking for "everyone" to be fair and know what the Notary's costs are, I advise putting aside the frustration, taking a hard look at your own costs and learning to negotiate a fair deal for yourself.

I negotiate every signing call that comes in. Even the \$50 agencies can be convinced to pay more for a good Signing

Agent and extra services like e-docs. Remember, many times they need you much more than you need them.

Of course, effective negotiation means you must be willing to take your ball and go home if they are not willing to play by rules acceptable to you.

I believe this is why many people are frustrated — they are unwilling to walk away. However, if you take a job that costs you more than it makes you, you are sinking your own ship. If you use the time freed up by passing on a losing job to search for better clients, you will never miss the ones who don't want to play fairly.

Renee Johnson de Morales, Patterson, California

Letters To *The National Notary*

We welcome letters, comments and questions from our readers. You may e-mail us at: publications@nationalnotary.org. We reserve the right to edit for space and/or clarity.

Fax us at (818) 700-1942 or send mail to: National Notary Association, Editorial Department, 9350 De Soto Ave., P.O. Box 2402, Chatsworth, CA 91313-2402.

A Must-Have for Notaries State 'Notary Law Primers'

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- Record, seal and bond requirements
- How to renew your commission

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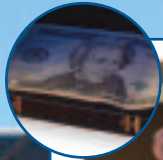
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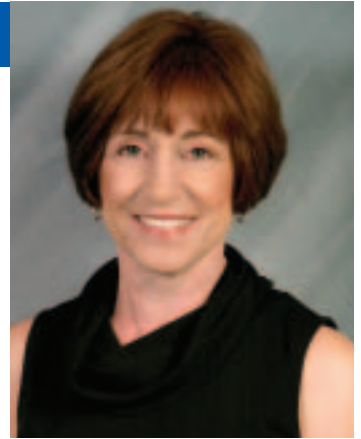
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Celebrating The Bond That Keeps Us Together

Celebrating an anniversary is not the same as celebrating a birthday. Birthdays are about a moment in time and an individual. Anniversaries commemorate relationships and the events that shape them.

Having been with the Association more than half of its 50 years doesn't wholly qualify me for a sentimental retrospective of the early days, the middle years, and the present, but it does give me an opportunity to tell a few apropos stories and remind everyone that the Notary field and the National Notary Association have grown quite a bit since 1957.

There aren't too many members who recall that the Information Services' "Hotline," which started back in the 70s, was handled by the same three people who also took phone orders for seals, journals and other Notary tools. In the early days, members didn't need membership numbers; they just told us their names!

The first *Notary Law Primer* was conceived, written and published in 30 days by a staff of three who moonlighted on THE NATIONAL NOTARY magazine and on the NOTARY BULLETIN forerunner, NOTARY VIEWPOINT. And perhaps less memorable was the NNA's syndicated column, "Notary Digest," that was distributed to legal publications nationally.

The tales of yesteryear remind us that virtually every idea and effort at the NNA was focused on creating and improving programs to support Notaries.

The NNA was a partnership with Notaries that would build their confidence and inspire dedication in their important role in society. We looked at every educational endeavor and every communication as a means of honoring the Notary Public office.

Today, this review of our accomplishments may seem self-serving, even vain, but the Association is not a list of achievements

as much as it is a dynamic and ongoing relationship with Notaries: it is the daring and dedication to forge ahead with programs and services before their need is apparent.

None but us would have the tenacity and self-confidence to cancel seminars and workshops in major cities due to lack of interest while continuing to believe in their ultimate worth. None but us had the foresight and boldness to produce a *Model Notary Act* before anyone even knew it was needed!

We did it mostly because of our growing bond with the voices on the phone and the letter writers asking for information. Their constant interest, support, inquisitiveness and desire to learn fueled our programs and defined our vision.

This past 50 years is a montage of places and faces. It is our first Conference in Honolulu before we understood what a site inspection was and scheduled our opening breakfast in the hotel night club.

It is the look on the face of California Secretary of State March Fong Eu as she received the first Achievement Award. It is the emotion and tears of every Notary of the Year and Special Honoree whose name I announce to receive a well-deserved award.

Anniversaries are special because they do more than mark a moment in time; they are a continuum that reminds us of what we do and why we do it. Anniversaries commemorate relationships. And this one celebrates the bond that has kept us all together for half a century.

Deborah M. Thaw can be e-mailed at donthaw@nationalnotary.org

Protest's Success In The Details



NOTARIES: In Demand For Choreographed Rallies

In the most telling indication that public demonstrations have gone Hollywood, one of Los Angeles' largest labor rallies on record was choreographed down to its tiniest details, including timing for media broadcasts, road closures and even arrests. And Notaries played a key role in ensuring everything went as planned.

This past fall, Unite Here! Local 11 union leaders organized a rally to call attention to the exploitation of immigrants in the local service industry. About 400 demonstrators agreed beforehand that they would be arrested. They also signed notarized affidavits identifying themselves, confirming their willingness and allowing union attorneys to represent them, said Unite Here! spokeswoman Paulina Gonzalez.

With this new trend of choreographed protests growing, Notaries may find themselves sought out to notarize pre-arrest documents for large numbers of would-be demonstrators. The goal, organizers of the recent Los Angeles rally said, is to stage a peaceful event to prevent violent clashes with police in riot gear.

Such legwork indicates a more mature labor movement, experts say, which could be of interest to those entrepreneurial Notaries who relish the financial opportunity of notarizing for several hundred union demonstrators.

ID Theft: Concerned But Careless

Though many consumers report being anxious about identity theft, they're still storing vital personal information on their laptops and being careless with security, a study by Trend Micro, Inc. revealed.

The study, released in late 2006, showed that consumers' busy lives are forcing them to mobilize their electronic equipment, creating new risks of loss

beyond traditional car theft and burglary. Approximately 32 percent of respondents said they're worried about data theft, and 33 percent are worried about identity theft in cyberspace, but only 14 percent are worried about car theft.

About a third said they don't protect their laptops, and almost 60 percent store sensitive or confidential information on these computers.



Real Estate Intelligence

25

The buyer's average age in the fastest-growing home buyer segment in the U.S., according to a recent report by the National Association of Realtors.

The percentage that existing home sales dropped in the fourth quarter of 2006. A total of 6.3 million units changed hands in August, the latest figures available.

12.6%

3.92m

The national inventory of homes on the market in the fourth quarter of 2006, which represents a 7.5-month supply for sales. The number was 2.85 million during the same quarter in 2005.

The percentage the national median home price dropped in late 2006 — to \$225,000 — compared to the same period in 2005. It was the first price decline in more than a decade.

1.7%

43

The number of points the consumer confidence index increased in late 2006, following a 6.4 percent downward trend in August 2006. Confidence rose even as the real estate market began to level off.

Uniform IDs Would Benefit Notaries, Help Fight Fraud

A slew of federal bills focused on strengthening border security and cracking down on illegal immigration could actually help Notaries fight identity theft.

Several of the bills are an outgrowth of the Real ID Act, passed by Congress in 2005. The Act, effective May 2008, establishes federal standards for state-issued driver's licenses and non-driver's identification cards.

Though some watchdog groups charge that the Act's stipulations could alienate poor and immigrant communities who might lack the necessary documents to get an acceptable ID, Notaries would benefit from the issuance of uniform identification cards.

Notaries must deal with a plethora of identity documents

when verifying the identity of document signers who come before them. Important details such as a physical description and date of birth are displayed in scores of different formats. Additionally, lack of familiarity with many types of IDs makes it more difficult for Notaries to detect forgeries.

Though reference materials such as the NNA's *I.D. Checking Guide* can be helpful in verifying the authenticity of an unfamiliar ID, laws mandating uniformity would simplify the process.

Several other bills before Congress build on the Real ID Act as well. A measure requiring voters to show photo identification at the polls was expected to pass the House this winter.



Florida Electronic Signature Upheld By Auditor

An auditor who initially challenged a Florida mortgage company's use of an electronic signature recently reversed the decision and accepted the signature's legality, even in the absence of national case law.

The Boca Raton-based firm Mortgage Strategies had been using e-signatures on loan documents when the auditor raised concerns. However, the auditor accepted the signature as

valid after further discussion with the firm. Though the auditor's decision is not case law, experts say the situation should foster new discussion about the Uniform Electronic Transactions Act, which has been adopted in some form by virtually every state, and about the federal "E-Sign" law, which applies in all U.S. states. Both acts stipulate that e-signatures have the same legal impact as traditional signatures.



Dr. Jeffrey Anshel

Battling Eye Fatigue At Work: Blink, Breathe And Break

Remember to blink. The advice seems rather obvious, but research shows that people staring at a computer screen blink far less often than normal.

According to Dr. Jeffrey Anshel, optometrist and author of "Visual Ergonomics in the Workplace," eye strain is common among computer users. It's also preventable.

We are becoming an information society — with millions of Americans

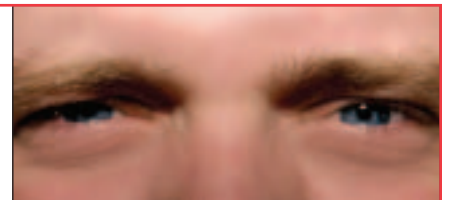
using technology every day — and we're sacrificing our eyesight in return.

Several factors affect a computer user's eyes. Everything from monitor glare, to the way light is reflected off the screen, to the monitor viewing angle can cause ocular damage.

To reduce eye strain, Anshel advocates the three B's: blink, breathe and break.

Blinking re-wets the eye surface, giving the eye a short break, cleaning the eye and maintaining clear vision.

Correct breathing — calm and steady — can relax the eye muscles as well.



Avoiding Eye Strain:

- Take an "eye rest" break every 10 minutes.
- Look away from your computer for at least 10 seconds and gaze at least 20 feet away.
- While looking away, blink and breathe easily.
- Once every hour, take five minutes to stand up, stretch and perform any eye exercises your doctor recommends.



More 20-Somethings Buying Homes

The percentage of first-time home buyers younger than 25 is continuing to increase across the nation, according to the National Association of Realtors.

The Association found that consumers in their 20s are today more likely to buy a home at a younger age than their older siblings and their parents, though they might not be married or even in a long-term relationship.

The trend is rooted in historically low interest rates and continued confidence in the long-term housing market, combined with a virtual smorgasbord of new financing options, all of which have created new opportunities for younger buyers to get out of apartments. It was also revealed that younger buyers are more likely to use technology and the Internet in their home-purchasing research, which exposes them to nationwide buying opportunities and more choices.

New Wave Of Investment Scams

A recently released by the North American Securities Administrators Association (NASAA) to help protect consumers and their cash.

To avoid falling prey to schemers, investors should first check if sellers are licensed and registered, if their claims are realistic and if the investment meet your personal goals, according to NASAA.

The following are excerpts from the list:

Personal information scams.

Scammers get a victim to divulge personal information to the seller and use it for fraud. The con artists may pretend to be a "senior specialist" and offer help in preparing living wills or trusts.

Oil and gas investment fraud.

These investment deals are complicated and often require a significant amount of money. The risky deals are often promoted via the

Internet with claims of attractive tax advantages.

Prime Bank Schemes. These deals often promise

high-yield, tax-free returns said to result from off-shore trades of bank notes of debt. Investors are told that only wealthy people



can benefit from these programs, but they are making an exception for the victim. The victim is often told not to contact an attorney or financial planner because the fake program is for the "big boys."

To see the full list of scams, go to www.nasaa.org.

Foreclosures On The Rise In Western States

Notaries in California and much of the West will increasingly see foreclosure paperwork due to an expected spike in the number of financially distressed homeowners. Foreclosures.com reports that "creative" mortgage products such as adjustable rate loans have allowed inexperienced homebuyers to commit to mortgages they can't afford — a major factor in the forecasted spike.

If foreclosures increase at the rate expected, Notaries servicing the mortgage industry may find themselves handling a higher percentage of foreclosure documents, as well as the usual home loans and refinancings.

This trend is already noticeable in Colorado, where one in every 66 households was in some stage of foreclosure at the end of the second quarter of 2006.



Abduction Fears Prompt New Family Travel Requirements

Parents considering a trip to Mexico with a child but without a spouse will need more than a plane ticket and sunscreen. They'll need a letter of permission from the absent parent acknowledged before a Notary, or they may not get past the gate.

Mexico is among a growing number of nations requiring proof that children have parental permission to travel, and airlines are preventing passengers without such proof from boarding their planes.

The prevalence of child abduction, particularly by parents, is prompting many foreign governments, including America's closest neighbors, to ask adult travelers questions about their young companions.

According to the U.S. State Department, "governments have initiated procedures at entry and exit points to prevent international child abduction, including requiring documentary evidence of relationship and permission of the parent ... not present for the child's travel."

Such evidence can include a letter of permission from the absent parent allowing the child to travel. The U.S. Embassy in Mexico says each absent parent must sign a notarized affidavit giving the child permission to travel to the country, whether the child is accompanied by an adult or not. The document must be acknowledged to be valid.

Few Companies Encourage Discussion Of Ethical Issues

While most employees believe unethical workplace behavior won't be tolerated in their company, they just don't talk about it at the office, according to a new study.

The International Association of Business Communicators Research Foundation found that fewer than half of companies encourage discussion of moral dilemmas, though 70 percent of employees believe they have a clear understanding of ethically acceptable behavior at work.



High ethical standards in the workplace are important for Notaries, because they provide support to the Notary in taking a stand against intra-office fraud. Notaries can face tremendous pressure from clients, co-workers, supervisors and even family and friends to break the legal and ethical rules of notarization for the sake of convenience or to cover up an improper act.

Researchers quizzed more than 1,800 communications professionals from around the globe for the report, called "The Business of Truth: A Guide to Ethical Communication."

The report also stated that a majority of workers believe their managers behave ethically, with 68 percent reporting that they think their company would punish managers who acted otherwise.

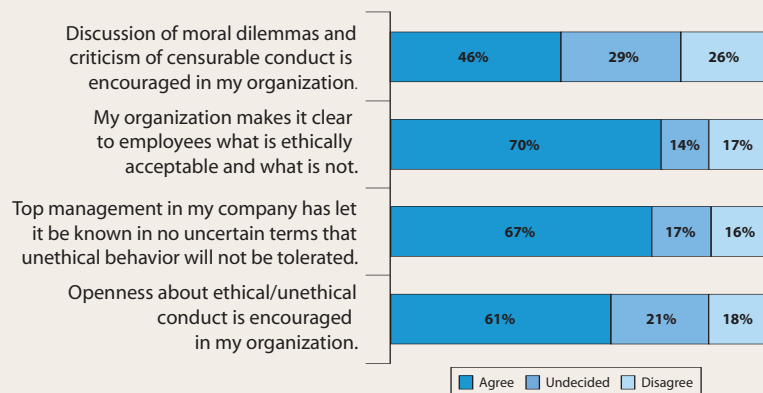
If the unethical behavior was intended for corporate gain, however, only half of those polled believe the manager would be reprimanded, the study found.

The research also showed that 65 percent of respondents received no formal ethics training. Many of those polled said ethics were given no more than a cursory mention on the first day of their job when employee handbooks were passed out.

In addition, 43 percent of men were likely to get further ethics training once hired, compared to only 32 percent of their female co-workers, according to the study.

Companies Lax In Discussing Ethics

A new study reveals that most organizations maintain a healthy ethical climate but lack open discussion about moral behavior.



Source: International Association of Business Communicators



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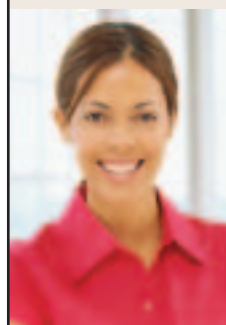
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For more information, log on to NationalNotary.org/Community or call 1-800-US NOTARY (1-800-876-6827).

New York Residents: Available only to those who joined the NNA prior to September 30, 2005.



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Medical ID Theft On The Rise Across The Nation

Lind Weaver was stunned when she received a call from hospital bill collectors, not because they claimed she still owed money for recent shoulder surgery, but because they demanded she pay for the amputation of her right foot — a foot still firmly attached.

Just when consumers thought they understood the threat of identity theft, a new kind of fraud, with possibly deadly consequences, is emerging.

Scammers are now using stolen identities to pay for medical procedures and are getting their own medical charts intermingled with their victims' health records.

Weaver eventually had to send a photo of her foot to prove it hadn't been removed, according to published reports.

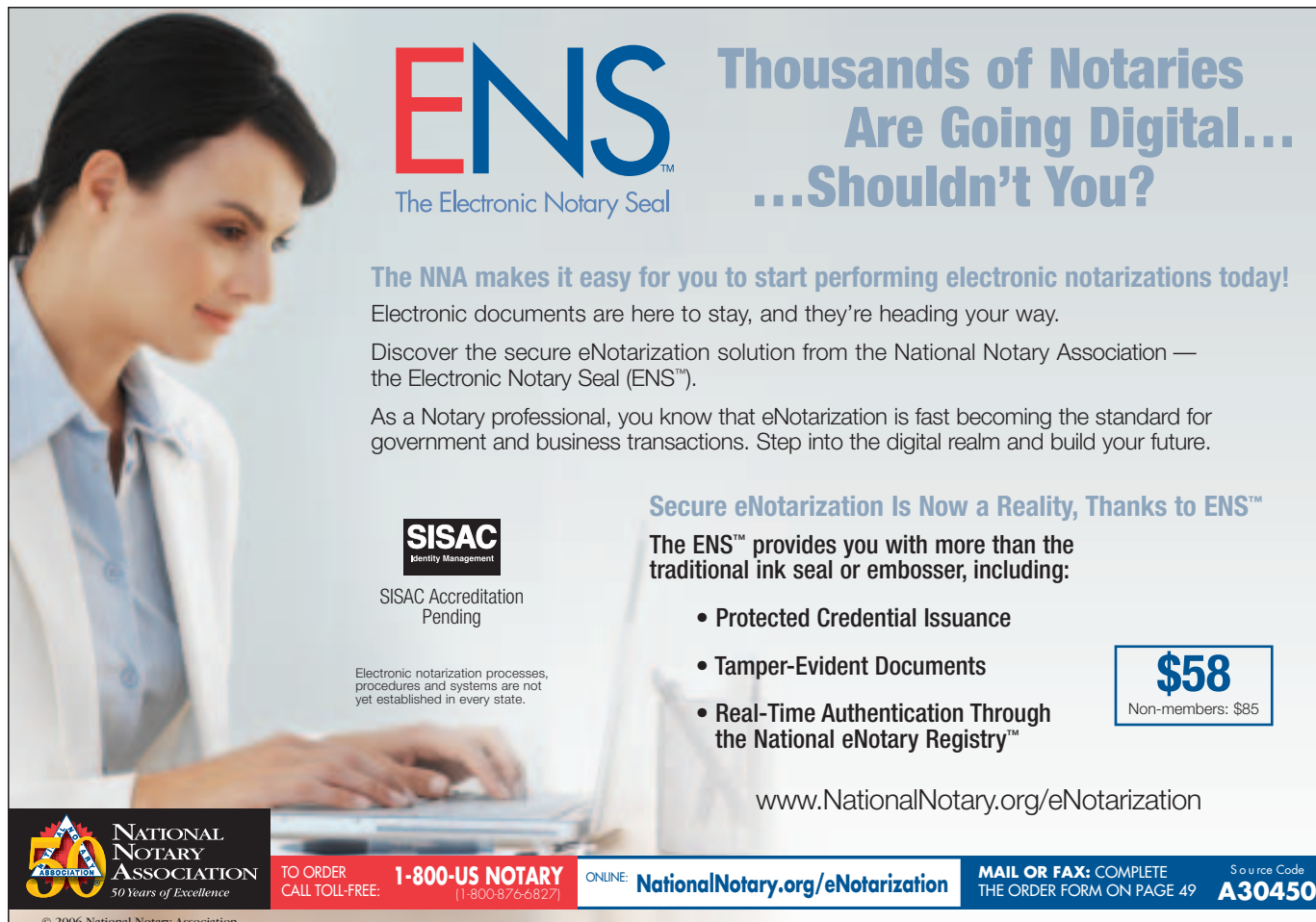
A 2003 federal report showed that medical identity fraud is a significant threat, and experts believe this type of fraud is increasing. While industry analysts are just beginning to grasp how pervasive this fraud is, Notaries could find themselves increasingly called on to prove the identity of those seeking care.

Victims who discover incorrect charges on their credit card bills often need only call the company to have the charges removed and then call a credit reporting agency to restore their credit.

But patient privacy laws make correcting information in medical charts much more complicated. And if information such as the wrong blood type ends up in a patient's chart, the results could be deadly.

Reduce Your Risk Of Medical ID Theft

- Monitor any "Explanation of Benefits" for services you did not receive.
- Request a history of disclosures, or a list of people or organizations to which your medical information has been sent.
- Request a copy of your medical files from each provider.
- File a police report if you suspect fraud.
- Monitor your credit reports for unpaid medical bills or debts from collection agencies.



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Electronic notarization processes, procedures and systems are not yet established in every state.

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Playing The 'Angel' To Consumers In Real Estate Transactions

California Notary Maureen Rancour and her network of skilled Notaries are the guardians of their clients' documents.

FOR MAUREEN RANCOUR, NECESSITY REALLY was the mother of invention.

For 18 years she worked as a legal assistant, and during that time she earned a business degree and trained as a court reporter. Her plan was to enhance her career by adding valuable skill sets and eventually to launch her own business.

The next step came in the early 1990s when, at the request of her law firm, she became a Notary Public. She joined the NNA and became well-versed in notarial duties, responsibilities, ethics and professionalism. Then the worst happened: her former husband's business failed and the responsibility of paying the bills and mortgage fell squarely in her lap. It was a scary time, but she did not panic.

She took action.

"By that point I'd purchased a couple of homes of my own and I'd read every single piece of paper related to the closings. I was pretty well-versed in legal documentation," Rancour said. The Orange County, California, resident then combined her knowledge of legal documents with her notarial skills and began handling loan signings.

"I had some business cards printed up and went out on my lunch hours and started pounding the pavement," Rancour said. "I just started going to different mortgage, escrow and title companies, and introducing myself. Then I was able to sustain a few key clients," she said.

Eventually, her drive to earn extra income fulfilled her entrepreneurial dream — the founding of "Angels on the Run," a nationwide document signing service headquartered in California. Her company now boasts more than 3,000 Notaries in its network with

clients across the country.

And what about the name? "I've always liked angels, and our mission is to be the guardians of our clients' documents," she said.

As her business outgrew her ability to conduct all signings personally, Rancour hired independent contractors. These were Notaries from her network of contacts who also had the necessary signing experience.

One of her primary challenges was building enough capital to pay the Signing Agents their fee, as many clients lagged in paying her the fees within 30–45 days.

Next, Rancour expanded her signing service nationwide and began to seek out qualified Notaries in different parts of the country. She searched the Signing Agent section on the NNA Web

site, along with cold calls and other methods. She was looking for certified, experienced Agents who either had a year under their belt or had completed 100 signings, and were looking for independent contracting work.

In addition, she met and screened potential new Signing Agents at venues such as the NNA's annual Conference.

Today, her company's objective is to provide mortgage companies, escrow companies and title companies with reliable and competent Signing Agents in every state. Rancour is constantly searching for new ways to improve her business. She's even working on her MBA at night school.

"You have to always be open and aware of ideas for innovating and differentiating your business," she said. "There's always going to be fierce competition in the background trying to take everything away from you."

Maureen Rancour *Notary Signing Agent and founder of 'Angels on the Run'*

- **Motto:** *Live like you mean it*
- **Motivation:** *Constantly improve myself and my business, and help others improve themselves*
- **Inspiration:** *Mother Teresa*
- **Hobbies:** *Traveling, yoga, running*
- **Academic degree:** *Bachelor of Science, Business Management, University of Phoenix*





Members of the Russian Federal Chamber of Notaries recently met with National Notary Association executives at the NNA's California headquarters to learn about U.S. notarial practices and procedures. Pictured from left: Russian Notary Sergey Tereshchenko; NNA Director of eNotarization Richard J. Hansberger; Russian Notaries Irina Anisimova, Tatiana Domashova, Marina Domashova, Elena Michailova; NNA Ambassador Program Manager Michael Pucci; Russian Notary Anna Varavka; NNA Manager of Best Practices William A. Anderson; NNA Vice President of Strategic Planning Steven Bastian; and NNA Executive Director Timothy S. Reiniger, Esq.

Russian Notaries Visit NNA To Learn U.S. Notary Practices

The National Notary Association hosted a delegation from Russia's Federal Chamber of Notaries, which visited the United States to gain insight into the American Notary office and its practices.

Lead by Sergey Tereshchenko, a Russian Notary, the six-member delegation convened at NNA headquarters in Chatsworth, California, to learn and to exchange ideas. NNA officials explained the e-Apostille Pilot Program and demonstrated eNotarization using Enjoa® and the Electronic Notary Seal™. The group also discussed the differences between the American and Russian systems.

With Russia's free market economy expanding along with its business ties to the United States, the country's retooled notarial system is in its infancy. The NNA anticipates a continued dialogue with the Russian delegation at the NNA's 2007 Conference in Los Angeles.

Register Early, Save On 2007 Conference

Early-bird registration begins December 15 for the National Notary Association's Conference 2007. The Conference, themed "50 Years of Leadership, Professionalism and Trust," will be held May 30 through June 2 at the Westin Bonaventure Hotel in the heart of downtown Los Angeles.

Beginning December 15, early-bird registrants will save \$100 off the Conference package price. This year's event coincides with the NNA's 50th anniversary celebration and offers new and informative workshops, symposiums, hands-on demonstrations and appearances by pertinent experts and leaders in industry, government and the Notary field.

For complete NNA Conference information and to register go to NationalNotary.org/Conf07.

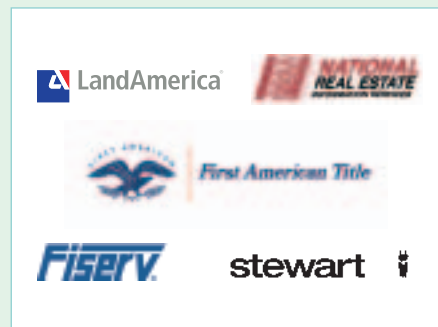


NationalNotary.org/Conf07

Thousands Of Notaries Enrolling In NNA's Strengthened NSA Certification

Signing Agents from across the nation have enrolled in the NNA's strengthened Notary Signing Agent Certification Program, which now includes background screenings and compliance training required by a cadre of the nation's leading title and mortgage document services firms.

The Program was upgraded after an industry task force asked the NNA to develop best practice standards for Signing Agents to help the firms comply with the mandates of the Gramm-Leach-Bliley Financial Services Modernization Act, which requires the mortgage lending industry to protect consumers' private and financial information. Five of the nation's top firms are currently participating. The legislation's Interagency Guidelines, established by federal banking regulators, necessitate background screenings and training for everyone involved in the



lending process, including Signing Agents.

Signing Agents who complete this Program will hold one of the most trusted and recognized credentials in the industry, which will be universally accepted by the participating firms. Additionally, the NSA Certification Program is the strongest ever created to support the Notary's role in preventing identity crimes and forgery.



NationalNotary.org/NSACertification

YOUR BENEFITS: NNA's Everyday Discounts By Entertainment Provide Valuable Savings

As updated membership cards are distributed to new and renewing members, you will notice the addition of an Entertainment® logo on the back. This logo represents a valuable new benefit for all NNA members, and your card now doubles as a discount card worth between 20 and 50 percent off products and services from more than 230,000 merchants nationwide.

The savings can be redeemed for dining, shopping (retail and online), groceries, travel, events and attractions, movie tickets, special "Web" deals and more. For example, movie tickets can be purchased for as little as \$5.50 each — an average savings of 45 percent. You can save 50 percent off your dry cleaning bill and up to 50 percent off full-price rates for hotels.

By logging on to your NNA membership account at NationalNotary.org/Community, you will gain access to the Entertainment Program's search

feature, which lets you hunt for specific discounts in your area. Many merchants will also display one-time special offers online, which will prompt you to print out a coupon to take advantage of "buy-one-get-one-free" specials and 50 percent off discounts.

Some of the high-profile participating merchants include Target, Blockbuster Video, Chili's

Restaurants, Bed Bath & Beyond, Radisson Hotels, Ticketmaster, Expedia.com, Carnival Cruises, Regal Cinemas, Pizza Hut and more.

There is no limit to the number of times you can use Everyday Discounts.

Just present your card or printed online coupon at any participating merchant as many times as you wish. If you have not yet received your new membership card, you still have full access to the savings by logging in to your NNA member account.

For more information about this benefit, visit NationalNotary.org/Community or call (800) US NOTARY; (800) 876-6827.



NationalNotary.org/entertainment

eNotarization Initiative Forging Ahead

Sparked by growing interest in Pennsylvania's secure electronic notarization and electronic recording systems, the state's eNotarization Initiative is now expanding.

"In the coming months, more Pennsylvania-based businesses are expected to come on board, and other industries are actively examining the Initiative and learning its benefits," said Dr. Richard J. Hansberger, the NNA's Director of eNotarization.

The Initiative began with four counties — Chester, Lancaster, Philadelphia and Westmoreland. Since then, Montgomery County has joined and launched its own e-recording system. In addition, the Electronic Notary Seal (ENS™) Program — the backbone of the eNotarization Initiative — has been approved for use by Notaries in California, Colorado, Florida, Indiana, Michigan, Texas, Utah and Wisconsin.

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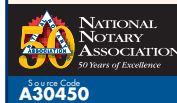
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Dr. Richard J. Hansberger
Director of eNotarization

eNotarization Featured At National Financial Forum

Because eNotarization is having a growing national impact, especially on some of the country's largest financial institutions, the NNA's Director of eNotarization, Dr. Richard J. Hansberger, was invited to discuss the Pennsylvania Electronic Notarization Initiative and the Electronic Notary Seal (ENS™) Program at the BITS ID Management Forum in Washington, D.C., last October.

BITS is a non-profit, CEO-driven industry consortium representing 100 of the nation's largest financial institutions. Consortium members include Allstate, American Express, Bank of America, Capital One, Charles Schwab, Countrywide, Fidelity, Ford, General Electric, ING, MasterCard, Merrill Lynch, Prudential, State Farm, Toyota and Wells Fargo.

During a panel discussion titled "Credentials Tomorrow: What Is on the Horizon for Identifying and Verifying Users of Systems," Hansberger detailed how the ENS Program brings unmatched security to electronic transactions. The panel also included representatives from Microsoft and RSA Security Inc.

Enjoa 3.0 Adds New Authentication Feature

Enjoa® 3.0 will offer a strong security solution for verifying printouts of electronically notarized documents in addition to its full functionality as a platform for eNotarization. The free upgrade will add a bar code to any printout of an electronically notarized document so that recording officials can instantly authenticate the Notary and his or her authority.

This feature solves the problem of determining the validity of an eNotarization when only a printed copy is available. An electronically notarized document might need to be submitted to an agency that can accept only a hardcopy printout of the document. In such cases, the agency must be able to verify solely from the paper copy that the eNotarization was valid.



NationalNotary.org/eNotarization

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Consumer Protection Vital In The EU's Notary Directives

By Timothy S. Reiniger, Esq.
treiniger@nationalnotary.org

AS the global economy expands and countries increasingly conduct business across international borders, it has become more important than ever for Notaries to maintain their integrity,

independence, and professionalism to ensure document enforceability and to best protect consumers in all transactions.

This idea is central to the NNA's mission to increase security and uniformity in the exchange of both foreign and domestic documents. But in October, the European Union made a move that some analysts believe is a step backward. As a result, citizens of European countries and anyone who does business with them may face a higher likelihood of problems with their legal documents.

Particularly, the European Commission has formally requested that 17 countries abolish strict requirements that only citizens of these countries may become Notaries, thus allowing Notaries from other countries to operate within their borders. The countries have two months to act or have the issue referred to the European Court of Justice.

In its efforts to establish the EU as "the world's most dynamic and competitive economy," the Commission believes that these changes will cut the cost of many legal transactions — including buying a home and signing a marriage contract — increase competition for notarial and other services and encourage cross-border trade. They say consumers will benefit and the EU economy will expand as a result.

While we support greater market competition and consumer savings, centuries-old customs and traditions that are distinct to each nation could be sacrificed in this effort.

Notaries in Europe are an integral part of each nation's distinctive legal and commercial systems and, as trusted third parties,

are essential to the smooth functioning of commerce and law. Their efforts invest a high degree of public trust and confidence in countless complex transactions representing large sums of money.

In fact, most EU member states require citizens to seek advice from Notaries before they even enter into a legal transaction. Additionally, European Notaries make binding decisions on non-disputed civil procedures, such as authenticating document signatures and drafting public documents.

By removing the nationality requirement and allowing competition from foreign Notaries, the Commission's request could reduce the trustworthiness, quality and security of these countries' transactions by welcoming outsiders who may be unfamiliar with the centuries-old nuances of language, law, custom and practice in a particular country.

In the coming years it will be especially important to maintain and enforce high professional standards in each member country.

Although competitive pricing is desirable, it is of vital importance for any state or jurisdiction to retain control of its notarial system. Lowering barriers to cross-border exchange does not mean obliterating the distinctive cultural landscape of each nation.

The EU should be applauded for seeking alternative methods to increase competition and improve the economy, but it needs to be careful that it doesn't sacrifice long-standing consumer protections that have proven to be as effective as they are culturally distinctive.



THE IMPORTANCE OF PERSONAL APPEARANCE

By David S. Thun
dthun@nationalnotary.org

TECHNOLOGY EXPERTS ONCE PROCLAIMED COMPUTERS
COULD IDENTIFY AND SCREEN SIGNERS. THEY WERE WRONG.

IT WASN'T THAT LONG AGO THAT TECHNOLOGY industry leaders foresaw a world where contracts and other business documents would be created, signed, authenticated and processed wholly in an electronic environment at the touch of a computer keyboard, thereby eliminating the need for human verification of such matters as the signer's identity and volition. Today, it's evident they missed the mark.

Certainly, e-signature technology has created more efficient ways to sign, process, record and store documents. Developments such as biometrics and digital certificates are changing the way businesses and governments implement identity management solutions for consumers and workers.

While technology can provide sophisticated fraud protection, it is not yet advanced enough to deter fraud by itself. In fact, criminals are working just as fast and cleverly as business and law enforcement to utilize the latest technology — but with the purpose of committing crimes, not preventing them.

As more sophisticated scams appear, the tried-and-true doctrine of personal appearance before a Notary Public has proven to be an essential deterrent against fraud, regardless of what technology is used.

TECHNOLOGY CAN'T REPLACE HUMAN JUDGMENT

Though biometric technology — which identifies people based on their physical or behavioral characteristics — can be a reliable way to verify a signer's identity, there is no mechanical or electronic substitute for human judgment.

A machine can scan a person's thumbprint and other biometric data and confirm an identity with a high degree of assurance, depending upon the security and accuracy of the particular biometric system. However, no machine can decipher whether the person being biometrically identified is aware of what is going on and is participating willingly without coercion or undue influence.

In the futuristic movie "Demolition Man," Wesley

Snipes attacks a prison warden, then holds his eye in front of a biometric scanner to escape his cell. Though fantasy, the film illustrates a real-world fact: Nothing substitutes for human discernment when determining whether a person is signing a document willingly.

A 1999 Small Business Administration report on transitioning from a paper-based to paperless business environment summarized the issue: "The most important lesson from security experts is that if an organization ignores the human element, even the most sophisticated encryption, firewalls and [other] protections may be rendered useless."

The Model Notary Act of 2002 also makes it clear that performing an electronic notarization does not mean that the notarization can be done remotely or without face-to-face contact with the signer.

Article III of the *Act* states, "No principle is more critical to a notarization than that the signer must appear in person before a duly commissioned Notary Public to affix or acknowledge the signature and be screened for identity, volition and basic awareness by the Notary. While technology may be perfectible, the basic nature of human beings who use it, unfortunately, is not. Any process — paper-based or electronic — that is called notarization of a signature must involve the personal physical appearance of a principal before a commissioned Notary."

Personal appearance is also

the key to ensuring the security and integrity of the NNA's Electronic Notary Seal (ENS™) Program as well as the National eNotary Registry™ used to authenticate the authority of any Notary performing an eNotarization. To be entered in the Registry, a Notary applicant must first appear in person before a recording official and establish proof of identity.

A Notary is prohibited from using an ENS unless the signer is physically in front of the Notary and presents clear evidence of identity. The signer must be aware of the document's significance and not under coercion to sign.

ANONYMITY LEADS TO DIRE CONSEQUENCES

Personal appearance before a Notary remains critical because the signs of fraud often are detected in the signer's physical behavior, demeanor and communication.

For example, a traditional pen-and-ink signature might look legitimate, but if the Notary observes the signer taking an unusually long time in affixing it, the signer may be attempting a forgery.

There are nuances that a computer can't discern but a perceptive Notary can spot, such as when a signer appears nervous in the presence of a menacing third party.

New York Notary Don Aoki discovered how important personal appearance is when a signer's ID discrepancies and suspicious behavior prompted

If more Notaries would strictly adhere to rules of personal appearance, it would go a long way toward curbing mortgage crimes.

Gale McKenzie
Assistant U.S. Attorney

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him to decline a notarization. He learned later that the signer and a companion were arrested and found guilty of the murder of an elderly apartment owner in a scheme to gain control of her building.

And in Georgia, where prosecutors are fighting to stem a flood of mortgage fraud, one of the biggest problems has been Notaries who fail to require personal appearance. This has allowed crooked mortgage employees to attach false names to loan documents with impunity, Georgia authorities said.

If more Notaries would strictly adhere to rules of personal appearance, it would go a long way toward curbing mortgage crimes, said Assistant U.S. Attorney Gale McKenzie, whose office has prosecuted several mortgage fraud cases in Georgia. "Notaries could be a



big help in inhibiting mortgage fraud here," she said. "We urge Notaries to do their jobs properly."

A Notary who is not in the physical presence of any document signer is thereby effectively rendered blind and deaf to the often valuable clues — whether blatant or subtle — about identity, volition and awareness that the signer may physically give off.

Technology is a highly useful tool and, when wielded correctly, can provide Notaries and the public with safeguards against dishonest transactions.

But Notaries shouldn't use technology as an excuse to become lax in their duties. Technology is there to aid, not replace, the Notary. No one has yet found a reliable substitute for an honest, discerning — and human — impartial witness. **NNA**



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THE WORLD HAS CHANGED FOR Notaries And The NNA, BUT OUR DUTY IS More Important Than Ever

By Nevin Barich
nbarich@nationalnotary.org

The year was 1957.

A single computer filled an entire room. There was still trust in a business transaction through a handshake. There was little concern about identity crimes. The early progenitor of the Internet — the ARPANET — was in its infancy. The Cold War was mounting. There were few fears of terrorist attacks on U.S. soil.

Notaries as a rule were either ignored or regarded in an unflattering light because there was little public understanding or appreciation of the fundamental importance of the notarial act and the protections it brings to all Americans.

During this critical time of national innovation, industrial growth, expanding commerce and increasing geopolitical threats against the United States, Raymond C. Rothman founded what soon would become the National Notary Association. He could not have fathomed what the world would be like in 50 years at the turn of the 21st century. But he was one of the few visionaries of his day who understood the critical importance of Notaries and Notary professionalism in commerce and law, and he appreciated the adverse societal consequences of the deep void of information, training, advocacy and support for

Notaries. This void prevented Notaries from performing their duties responsibly, ethically and confidently.

How things have changed.

Today, Rothman's fledgling venture has grown into an organization with surprising national and global influence. Its best-practice legislative models have been drawn upon by numerous state, territorial and local officials in the drafting of Notary rules. Its code of notarial ethics has imprinted the processes of many industries. The Association is making significant progress in creating more uniform notarial laws throughout the nation. Its educational, training and service programs are avidly sought out by Notaries in all 50 states. It is helping a growing number of states implement a process of secure eNotarization. And countless federal, state, local, industry and international officials have turned to the NNA to help them better protect consumers' property, their rights and their very lives from the ravages of identity crimes.

There is now widespread and increasing appreciation of the significance of the notarial act in lending trust, integrity and security to important transactions. And Notaries are gaining levels of responsibility, recognition, respect and professionalism never before seen.

All of this progress has grown out of one simple

50 YEARS OF THE NNA

1957

- The California Notary Association, forerunner of the National Notary Association, is founded by Raymond C. Rothman in Woodland Hills, California.

1958

- The first Association newsletter, THE NOTARY, is published.
- The first Notary errors and omissions insurance policy is created.

1965

- The California Notary Association becomes the National Notary Association in order to serve all United States Notaries.

1966

- *Customs and Practices of Notaries Public and Digest of Notary Laws in the United States*, authored by Raymond C. Rothman, is published.

1967

- The first official recordbook for Notaries is created.

mission statement, which remains, and will always be, the cornerstone of the Association:

“To educate and serve Notaries throughout the United States by imparting knowledge, understanding and unity while instilling only the highest ethical standards of conduct and sound notarial practices.”

As Notaries and the NNA celebrate 50 years of tremendous progress, it's important to look back at the long road that made both the American Notary Public office and the Association what it is today, while looking to the future to realize what might be in store in the next half-century and beyond.

The Roots Of Notarial Professionalism

Although its beginnings as an organization were modest, by 1965 the National Notary Association was regarded as a pioneer and leader in publishing reference books for Notaries. It came to be recognized both nationally and internationally as the voice of the American Notary. Less than a decade later, that influence expanded.

In 1973, the NNA consummated a collaboration with Yale Law School to create *The Uniform Notary Act*, which would be revised and retitled in 1984 as *The Model Notary Act*. From both of these models, legis-

lators and Notary-regulating officials have borrowed extensively over the decades in reforming and modernizing state and territorial Notary laws. *The Model Notary Act* was also revised and updated in 2002, and this will happen again in 2007 (see page 33).

In fact, earlier this year, the National eNotarization Commission — a distinguished 18-member panel of state Notary-regulating officials, attorneys general and representatives from the U.S. Department of Justice, FBI and Federal Trade Commission — developed best-practice standards for eNotarization using *The Model Notary Act* as a starting point for their discussions.

Twenty-five years after the NNA's fateful collaboration

with Yale Law School, the Association published another highly influential text: *The Notary Public Code of Professional Responsibility*. This comprehensive set of standards, organized around 10 “Guiding Principles,” addresses the common problems, issues and questions encountered by today's Notaries and provides guidelines for achieving heightened professionalism and thereby greater confidence and respect. *The Notary Public Code of Professional Responsibility* is today recognized nationally and abroad as the U.S. Notary's ethical code.

These statutory and ethical standards for Notaries were among the most significant steps taken by the NNA to boost notarial professionalism, and they remain among the most influential forces driving the future of the Notary office.

The National Notary Association's Mission:

“To educate and serve Notaries throughout the United States by imparting knowledge, understanding and unity while instilling only the highest ethical standards of conduct and sound notarial practices.”

New Opportunity: Notary Signing Agents

In the late 1990s, a nationwide boom in the real estate market created a remarkable new opportunity for Notaries: becoming a Notary Signing Agent. As mortgage interest rates fell to historic lows and more and more Americans began purchasing and refinancing homes, lenders looked to Notaries to provide a new convenience for consumers by delivering, notarizing and finalizing loan documents in the comfort of their own homes.

In 2002, the NNA launched its Notary Signing Agent Section and Certification Program to help train these new entrepreneurs. The value of Signing Agents immediately became clear to lenders and borrowers as competition in the real estate market exploded.

Even in the new role of Signing Agent, Notaries continued to serve as trusted third parties who carefully screen signers in notarizing loan documents and thereby serve as indispensable deterrents to fraud. Importantly, because Signing Agents do more than just notarize and thus may charge courier fees and travel fees, many Notaries found this new kind of work ideal for setting their own hours in a new part-time or even a full-time career.

1969

- Milt Valera joins the NNA as its first executive director, vice president and editor.

1971

- The first educational program for Notaries — a five-hour seminar — is held in Los Angeles with 60 attendees.

1972

- THE NATIONAL NOTARY magazine is published for the first time on a quarterly basis.
- NOTARY VIEWPOINT, forerunner of the NOTARY BULLETIN newspaper, is published.

1973

- *The Uniform Notary Act*, the first-ever model statute for performing notarial acts and regulating Notaries, is published in collaboration with Yale Law School and a national panel of experts.
- The Information Service “Hotline” is launched, providing immediate assistance to Notaries with urgent questions.



While the landscape for Notary career opportunities continued to expand, a devastating event underscored the importance of positive identification to national security, and put the valuable capabilities of Notaries in a new perspective.

9/11: Security Awareness Expands

When terrorists hijacked planes and crashed them into the World Trade Center and the Pentagon, every American was made painfully aware that our borders are not impenetrable to those who can cause us devastating harm. Nearly 3,000 people perished, and a nation mourned.

The attacks increased government and public awareness of identity crimes and forgery. It was found that some states, such as Virginia, had significant loopholes in their driver's license laws that allowed terrorists to get fake IDs from legitimate sources. In fact, one corrupt Virginia Notary was discovered to have helped two of the hijackers get fake identification.

Americans began to realize that Notaries could aid in stymieing identity theft, and even terrorism.

Officials from major federal and state agencies — including the FBI, Treasury Department, Immigration and Customs Enforcement, and various secretaries of state offices — called upon the NNA for its unique perspective on how Notaries and long-used notarial techniques could help keep our borders and citizens secure in a frightening new age.

After 9/11, Notaries have come to be regarded as a vast, underutilized national resource — a pre-screened de facto

standing army of 4.5 million, located in nearly every community in the United States and in virtually every sector of commerce, government and industry. And as new technology enabled increasing use of electronic documents, questions arose over how to protect these documents from cyber criminals.

Notaries and the NNA answered the call.

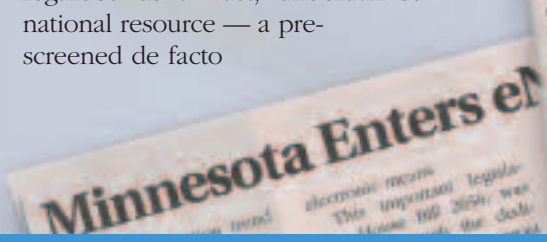
The Rise Of Electronic Notarization

Well before the terror attacks of 9/11, computer, Internet and e-commerce technologies were increasingly utilized. People across the globe were communicating through e-mail and Internet chat rooms. Digital business transactions became common, and industries were finding new ways to capitalize on computer technologies in order to do things faster, cheaper and more efficiently.

But a new threat to consumers and businesses came with the progress. Hackers, identity thieves and other criminals found loopholes in virtually every system, whether it was a home computer, a corporate network or even high-security military software. The new wave of identity crimes was born.



Four pioneering Notaries here key to the ENS Program launch in Pennsylvania. From left are Steve McDonald of Lancaster County, Tom Murphy of Westmoreland County, Joan Decker of Philadelphia County, and Terence Furell of Chester County.



1977

- The nation's first Notary census, now conducted every five years, is taken and the results are published.

1978

- *The California Notary Public Primer*, the first of a series of state "how-to" handbooks written in lay terms, is published.
- *Notary Public Practices & Glossary*, authored by Raymond C. Rothman, is published and becomes the biggest selling Notary text in the United States.

1979

- More than 400 delegates and guests attend the nation's first Conference for American Notaries in Honolulu, Hawaii.
- California Secretary of State March Fong Eu is named the first Achievement Award recipient for spearheading a revolutionary Notary law that mandates journal signatures.

1981

- The National Conference of Commissioners on Uniform State Laws asks the NNA to help draft its influential *Uniform Law on Notarial Acts*.

The NNA focused its efforts on adapting the Notary's role to the securing of electronic transactions, even when technology industry officials initially boasted that computers could handle identity management without human help. They were quickly proven wrong.

The NNA's first innovation in eNotarization came in 2003 with the introduction of Enjoa®, a hardware and software platform that initially allowed Notaries to securely record a signer's three identifiers — signature, thumbprint and photograph — in an electronic journal. Since then, Enjoa has been updated to become a robust eNotarization platform that provides everything Notaries will need to function in the electronic realm.

Following Enjoa's introduction, the NNA developed its revolutionary Electronic Notary Seal (ENS™) Program, the first secure system for eNotarization. The Program consists of an Electronic Notary Seal, a secure digital certificate Notaries use on electronic documents instead of a traditional inking seal — and the National eNotary Registry™, an innovative system which lays the foundation for a global network to verify and manage the commissions and activities of electronically capable Notaries.

America's Notaries Honored In The 2007 Tournament Of Roses® Parade

The National Notary Association, in the most widely seen display ever to honor Notaries, has commissioned a float in the 118th Annual Tournament of Roses Parade® in Pasadena, California, to commemorate the significant accomplishments of Notaries as the guardians of personal and property rights.

The appearance of the float will kick off the Association's 50th Anniversary celebration and will be viewed by tens of millions of people in the United States and in more than 150 viewing regions internationally during the Parade's televised broadcast on January 1, 2007.

The Rose Parade is a tremendous opportunity to raise national awareness of Notaries' important contributions to American life during the past 50 years, said NNA President Milt Valera.

"Today, the public is gaining a clear understanding of the importance of Notaries and the protections they bring to the nation's transactions," Valera said. "This float will serve to expand that awareness and honor the nation's 4.5 million Notaries for their hard work, growing responsibilities and professionalism in safeguarding consumers."

A Web-cam has been installed so members can observe the float decoration process as it happens. Visit NationalNotary.org to view the broadcast.



1982

- Founder Raymond C. Rothman retires, handing over the presidency to Milt Valera.

1984

- *The Model Notary Act of 1984*, an expanded update of *The Uniform Notary Act of 1973* is published, covering new ground, including impartiality, false certificates and the unauthorized practice of law.

1985

- The first comprehensive *Notary Home Study Course* for American Notaries is published.

1990

- Californian Ramiro M. Medina, from San Diego, is named the NNA's first "Notary of the Year."

1991

- The first *Notary Seal & Certificate Verification Manual*, later renamed the *U.S. Notary Reference Manual*, is authored by Charles N. Faerber and then published every two years.



In early 2006, the NNA's ENS Program became the cornerstone of Pennsylvania's historic eNotarization Initiative — the first operating statewide system for notarizing electronic documents. The ENS Program ensured that for the first time, electronic documents could be notarized safely and securely.

Hundreds of Notaries now are involved in Pennsylvania's program, and Notaries in several other states that permit eNotarization — even though they have not established statewide procedures or systems — now each have an ENS and are performing electronic notarial acts.

As eNotarization continues to expand across the United States, the NNA is now active beyond our nation's borders in spurring international cooperation and common standards in the notarization and authentication of electronic documents.

The Historic International Forum

In 2005, the NNA's 27th annual Conference in Las Vegas, Nevada, was the venue for a historic trilateral collaboration between two of the world's most prominent Notary organizations and the leading creator of international treaties.

At the "1st International Forum on eNotarization and *eApostilles*," representatives of member nations in the Hague Conference on Private International Law met under auspices of both the International Union of Latin Notaries and the NNA — the host of the gathering — to determine how notarized electronic documents can best be authenticated when they are exchanged between nations. In the end, it was decided that the 1961 treaty called the Hague Convention Abolishing the Requirement of Legalization for Foreign Public Documents, which uses a standard authenticating certificate called an *apostille*, was also adequate to cover electronically notarized documents.

This International Forum was a major step forward in worldwide acceptance of electronic notarization. As a result, earlier this year, the Hague Conference and the NNA introduced the *e-Apostille* Pilot Program, which supports eNotarization by implementing secure digital Notary authentications to allow the safe and instantaneous exchange of electronic documents worldwide. Soon after, the "2nd International Forum" convened in Washington, D.C., at the NNA's annual Conference to analyze the innovative steps taken in the past year. The "3rd International Forum" will meet this May in conjunction with the NNA's Conference 2007 in Los Angeles to plan the next step in the development of *eApostilles*.

The Next 50 Years And Beyond

In 2005, FBI Director Robert Mueller recognized the NNA before the U.S. Senate as a valued partner in fighting mortgage fraud, and delivered the message that Notaries are an important ally in exposing and prosecuting criminals committing crimes of identity theft — cruel criminal acts that have affected more than 27 million Americans over the past decade. Mueller's recognition of the NNA is a significant milestone in the long struggle of Notaries to earn respect for their little-noticed but critical role.

The ascension of Notaries in the public esteem will continue as their expanding roles become more



1993

- The nation's first journal thumbprint requirement begins as a pilot program in Los Angeles County after officials are educated on rampant home repair frauds caused by the L.A. riots; the requirement is enacted statewide three years later.

1994

- *Notary Basics Made Easy*, the first instructional video for Notaries, is released.

1995

- Association membership reaches 100,000.

1997

- The National Notary Foundation, a non-profit organization, is created to support scholarship, education, research, personal achievement and humanitarian and philanthropic projects.
- The first law school text for Notaries in the United States, *Notary Law & Practice*, is published.
- "NNA Online," the Association's first Web Site, is launched.

visible. The NNA will continue to be the Notary's foremost ally, advocate and supporter in the promising days that lie ahead.

Already, the NNA has developed scores of important partnerships with entities in government and private industry to better utilize the capabilities of Notaries. Virtually every week, new overtures are made to the NNA to serve on a task force or an advisory panel that seeks a better way to guarantee security for public and private transactions.

In the next 50 years, at the Association's 100th Anniversary, the success of the organization will be judged as it is today not by the accolades it has garnered in lofty circles, nor by the long line of organizations who would like to be its collaborators, but rather by the service, support and inspiration it has given the Notaries whom it has been privileged to help.

It is the praise of rank-and-file Notaries that the NNA seeks above all. Its self-declared mission — 50 years ago and 50 years hence — is to help Notaries carry out their vital function. That is how it will and should be judged. [NNA](#)



Messages To The Association

"Congratulations to the NNA for its 50 years of distinguished service in providing the public with a highly trained and dedicated corps of Notaries. For centuries, Notaries have been the guardians of trust who have ensured the integrity and security of interpersonal, interstate and international transactions. Many thanks to the Association and its leadership for upholding the highest standards of ethics and notarial practice."



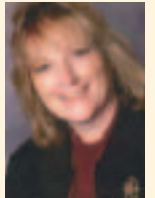
Secretary of State Rebecca Vigil-Giron, New Mexico



"I have earned as much as \$8,000 in one month just from my signings, and I owe much of my success to the National Notary Association. I recommend that every Notary join the NNA."

Sherry Stalcup, North Little Rock, Arkansas

"The National Notary Association offered me the educational tools I needed to start my own successful loan signing business in 2003. My membership continues to offer me cutting-edge knowledge and materials."



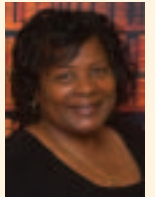
Bryce Hall, Alexandria, Virginia



"Since joining the National Notary Association, I have increased my knowledge of the Notary profession threefold to the benefit to my clients. My NNA membership is like a good credit card. I will not leave my office without it."

Ronald Ramaglino, Hemet, California

"After being commissioned as a Notary Public in 1994, I realized the need for additional training. This brought me to the National Notary Association. I became a professional Notary thanks to the education I received from the NNA. I have been able to share this knowledge with other Notaries Public in both New Jersey and Georgia. Thank you, NNA!"



Rosemarie Styles, Hampton, Georgia

1998

- *The Notary Public Code of Professional Responsibility*, the first comprehensive standards of ethical practice for Notaries, is published.
- The NNA enters into a historic agreement with the International Union of Latin Notaries to foster greater interaction and understanding between civil and common law Notaries.

2001

- For the first time, the annual Conference is held outside the United States in Montreal, Canada.

2002

- *The Model Notary Act of 2002* is published, and its groundbreaking Article III includes a new statutory model for eNotarization.
- The National Association of Signing Agents becomes part of the NNA as a Notary Signing Agent Section.

2003

- Enjoa®, the first electronic journal of notarial acts, is introduced, allowing Notaries to securely store their journal entries on a computer and capture a signer's signature, thumbprint and photograph electronically.
- Association membership reaches 200,000.



NNA Founder Raymond C. Rothman: Man With A Purpose

Raymond C. Rothman lived by the precept that if something is worth doing, it's worth doing well.

Early in his career, he was a successful businessman in the construction and insurance fields as well as a committed philanthropist and active UCLA alumnus. Fluent in French, proficient in Japanese and Italian, and an expert in computer science when it began to evolve into a vital business tool, he dedicated himself to any endeavor and saw it through with purpose and resolve.

In the mid-1950s when he applied for a Notary Public commission to help in his diverse business interests, he was unable to find any authoritative guidance or instruction at all on

how to perform his notarial duties. He decided to take the lead and founded the precursor of the National Notary Association — the California Notary Association (CNA). He knew that without Notaries for the public to rely on as trusted impartial witnesses, commercial and legal processes would break down. And Ray Rothman had the vision to fill a major void by launching a long-needed organization to educate, support and inspire Notaries.

His ideals and goals remain the cornerstone of the organization today, 12 years

after his untimely death in 1995 at the age of 73.

“Ray Rothman was successful as the founding president of the NNA — and as a man — because of his determination, insatiable curiosity, openness to new ideas and fascination with every detail of life,” said NNA President Milt Valera.

Operating the CNA from his kitchen table, Rothman personally researched, wrote and published the first of a series of definitive sources for the American Notary, including *Customs and Practices of Notaries Public and Digest of Notary Laws in the United States*. He also created a newsletter — a periodical that served as the forerunner to the Association’s current membership magazine and newspaper.

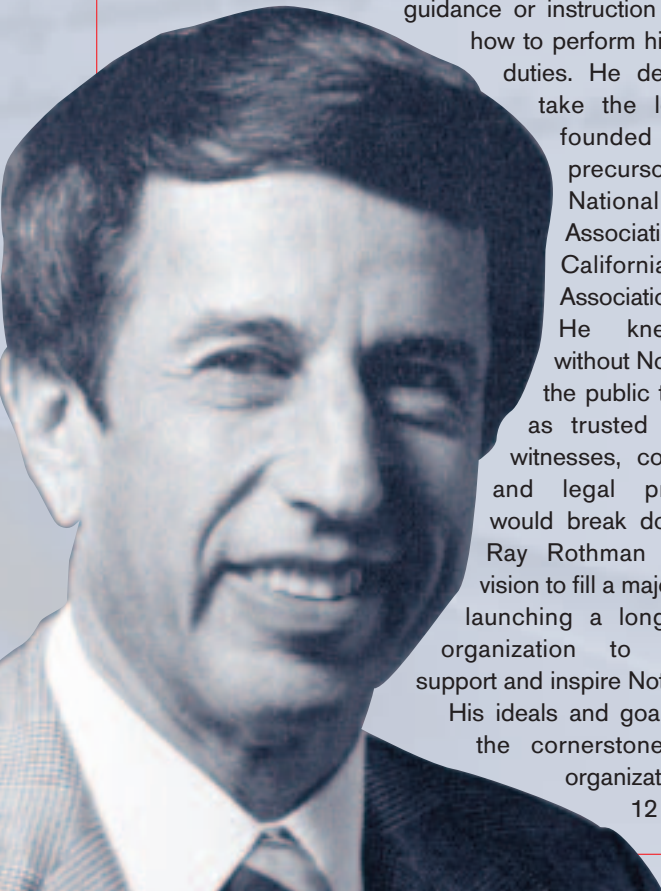
Soon his efforts were attracting Notaries across the state who needed training beyond a basic understanding of their duties, as well as regular updates on state laws and regulations. Membership grew and the demand for information began to come from across state borders, which led him to change the Association’s name and charter to form a national organization.

Rothman also introduced the first errors and omissions insurance to protect Notaries from undeserved financial harm.

His efforts garnered both foreign and domestic recognition. In fact, former President Gerald Ford, among others, applauded Rothman’s dedication to Notaries in promoting professionalism, integrity and trust.

“We feel the more a Notary knows about his work, the less likely he is to make a mistake or overlook something he can be sued for later. Notaries must understand what they are doing and how to do it properly,” Rothman said in the mid-1970s.

Today, he is remembered, in part, through the National Notary Foundation’s establishment of the Raymond C. Rothman Scholarship, which is awarded annually to a first-year undergraduate student at his alma mater, UCLA.



2004

- Missouri Secretary of State Matt Blunt is presented with the first Calvin Coolidge Award for his reforms of state Notary laws.
- The Ohio Identity Theft Passport Program — made possible by Enjoa platform — is launched to help victims of fraud recover after having their identities stolen.

2005

- New membership Sections are created for eNotarization, Small Business and Immigration and, the following year, for Attorneys.
- The International Union of Latin Notaries and The Hague Conference on Private International Law are hosted by the NNA at the “1st International Forum on eNotarization and eApostilles.”
- More than 2,100 Notaries convene at the 27th annual Conference in Las Vegas to hear New Hampshire Supreme Court Chief Justice John Broderick address the largest gathering of Notaries ever in the United States.
- The first secure system for eNotarization, incorporating the Electronic Notary Seal and the National eNotary Registry™, is developed.

The Model Notary Act Of 2007

Influential Best Practice Legislative Model To Be Updated With eNotarization Advancements

For more than three decades, *The Model Notary Act* has served as a comprehensive statute prototype for state lawmakers to use in modernizing and professionalizing the Notary Public office. Legislators and Notary-regulating officials have drawn extensively from the *Act* in its 1973, 1984 and 2002 versions to reform many state and territorial Notary laws. In several instances, jurisdictions have adopted the *Act* virtually in its entirety.

Time has seemed to accelerate in this era of rapid technological change, so it would be ill-advised to wait five more years before producing another update in *The Model Notary Act* series. Pertinent technological developments that have occurred since 2002 must be reflected in the *Act's* Article III ("Electronic Notary"). Thus, the NNA has begun the meticulous process of revising and updating the *Act*, and intends to republish it in fall 2007.

"The 2007 *Model Notary Act* will be a state-of-the-art set of statutory definitions, standards and procedures that lawmakers can put in place immediately to guide their Notaries in performing both paper-based and electronic notarial acts, and to guide their state administrators in overseeing both paper and electronic Notaries," said Charles N. Faerber, the NNA's Vice President of Notary Affairs. "And Article III of the *Act* fills the void left by the *Uniform Electronic Transactions Act* and the federal 'E-Sign' law – both of which recognize Notaries' official use of electronic signatures but without prescribing any rules at all for electronic notarizations."

To be created and contributed to the public domain as a public service by an NNA-recruited national panel of experts, as were all previous model acts published by the Association, the

Act will delineate a Notary Public office that is proactive in protecting the public from fraud in a new age of rampant identity crimes.

The current *Model Notary Act* is actually a "third generation" of *The Uniform Notary Act* of 1973, which was drafted in a special collaboration with Yale Law School. The current *MNA* also embodies many principles and concepts of *The Notary Public Code of Professional Responsibility*, published by the NNA in 1998 and today widely regarded as the American Notary's ethical code.

As with past models, each section of *The Model Notary Act* of 2007 will be accompanied by a commentary wherein the drafting panel will provide background information explaining the need for the section and the reason for any peculiar wording. State legislators and administrators have told the NNA that these commentaries are as helpful in revising their own state Notary laws as is the very text of the model statute.

Preliminary drafts of the revised *Act* will be made available on the NNA Web site for members' perusal and comment prior to its finalization later in the year.

2006

- FBI Director Robert Mueller recognizes the NNA before the United States Senate as one of the Bureau's key partners in the fight against mortgage fraud.
- Association membership reaches 300,000.
- The NNA and the state of Pennsylvania make history with the launch of the first statewide eNotarization Initiative, which is powered by the Association's highly secure Electronic Notary Seal Program.
- The *eApostille* Pilot Program, designed to lend greater security to the international exchange

2007

- The NNA celebrates its 50th anniversary.
- electronically notarized documents, is launched by the NNA and The Hague Conference on Private International Law.
- The nation's leading title and mortgage document services firms call on the NNA to create a "Notary Best Practices" program in order to comply with the federal Gramm-Leach-Bliley Financial Services Modernization Act.

By signing below, you
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THE TITLE INDUSTRY



CLOSING IN ON WHAT IT REALLY MEANS FOR CONSUMERS

By Michael Mink
mmink@nationalnotary.org

TO THE AVERAGE HOMEBUYER, TITLE insurance is just one line item in a sea of closing costs. But today, amid a national real estate boom that has lasted for years, title insurance is more important than ever in securing a buyer's largest investment.

It's important to understand that there's a lot more to title insurance and title services than meets the eye.

There has long been confusion in the general public about the nature of title services and why lenders require it. Since it generally costs less than half of one percent of a property's price, buyers normally don't question this line item amount. And for people who have been through protracted buying negotiations, it may well be the last thing on their minds.

However, without the title industry, the entire real estate transfer process would be suspect and the certainty of a property's real ownership would decrease dramatically.

Title companies and their battery of services make it possible for lenders to dispense loans with confidence. By researching land records, these companies determine if a property is free and clear of title issues or existing claims, such as liens, utility easements, flawed deeds, recording mistakes or other challengeable attributes.

By identifying problems at the escrow stage the issues can usually be cleaned up or determined — albeit rarely — to be an insurmountable barrier to sale. Title insurance also protects lenders and borrowers should hidden issues arise years after a buyer moves into a home.

The most common type of title insurance protects the lender's interest and makes it easier and faster to disburse a loan after it's approved. When a title company determines that a property is free of claims, it issues a lender's policy in the loan amount, which protects the lender by ensuring the soundness of the title company's research. The policy also covers all valid defense costs to fight any title claims that emerge, and it compensates the lender for any financial loss associated with the transaction up to the loan amount.

A second type of policy, called homeowner's title insurance, protects the buyer. For example, if a previous seller forged a relative's signature on a deed and then sold the property without his or her knowledge, that relative would have a title claim. Homeowner's title insurance protects the buyer's loan and the equity earned while mortgage payments were being made.

The recent real estate boom has triggered more transactions in selling and refinancing. And the boom also has fostered an era of creative — even risky — mortgages and refinancing deals that have allowed people to obtain homes with very little evidence they can pay for them. Every time property ownership changes, there is an increased chance of liens or other problems being discovered, as well as an opportunity for fraud.

The American Land Title Association (ALTA) reports that 36 percent of all residential real estate transactions in 2005 had some kind of title problem. That's up from 25 percent in 2000.

"That means there is a one in three chance you

will leave the table after a closing with a delayed mortgage or refinance, or it won't go through because of a title defect," said Howard Gold, president of title guarantee company National Homestead.

While the title industry's workload has skyrocketed, another challenge has arisen: federal and state governments have charged that the industry's rates are too high in relation to the costs of its services, and that firms have engaged in questionable — even illegal — business practices and kickbacks that stifle competition.

Industry officials have acknowledged that these issues exist in certain firms or business segments, but counter that their rates reflect the wildly increasing costs of doing business and the ever-growing demand for services.

AN INDUSTRY RISES TO PROTECT TRANSACTIONS

The title industry has grown dramatically since its simple beginnings more than 125 years ago. The industry has its roots in the 1868 Pennsylvania Supreme Court case, *Watson vs. Muirhead*. Up to that time, the transfer or sale of property was handled by conveyancers, who were usually lawyers or bankers. The conveyancers handled all aspects of the property transaction from sale, to title, to closing.

In *Watson vs. Muirhead*, a conveyancer discovered the existence of a previous judgment against a property owner during a title search. The conveyancer consulted an attorney, who determined that the judgment wasn't valid, so the transaction resumed and the purchaser bought the property. A short time later, the state Supreme Court enforced the judgment against the original owner and the property was seized and sold at a sheriff's sale.

In the end, the buyer lost everything.

The Supreme Court's ruling set a significant precedent: a flawed title could cost someone his home.

To protect innocent parties in the future, a group of Philadelphia conveyancers founded the first title insurance company in 1876. They pledged to insure "the purchasers of real estate and mortgages against losses from defective title, liens and encumbrances." They further stated that through their services, the "transfer of real estate and real estate securities can be made more speedily and with greater security than heretofore."

An American industry was born.

As the country grew and more citizens

wished to share in the American dream, all-cash transactions decreased and mortgages became more commonplace. The real estate industry got another boost from the 1944 GI Bill of Rights, which enabled millions of servicemen returning from World War II to qualify for low-interest home loans. As the years passed and equities rose, a secondary mortgage market began to emerge that required a new title search every time a property changed hands. The title industry expanded out of this trend because a property that may have been clear just a few years prior might now be littered with encumbrances.

Soon the industry was expanding beyond real estate buyers and sellers to incorporate lenders, brokers, attorneys, developers and builders, among others. The title services began to include administering of escrow money, housing and

PRIMARY TITLE INDUSTRY SERVICES

Few consumers understand the services that the title industry provides. The following are essentials that must be in place before the real estate agent will hand over the keys.



Escrow: Escrow funds must be safeguarded while the title is researched.

Title Abstraction: A title search must be conducted to determine if the property is clear of encumbrances.

HUD: All parties must be screened to make sure they are in compliance with applicable rules.

Deed Preparation: The deed language must be prepared to legally authorize the transfer of property.

Insurance: Homeowner's and/or lender's policies must be provided.

Purchaser Signing: A Notary Signing Agent must be hired to bring the pertinent documents to the buyer and to notarize the buyer's signature.

Closing: All aspects of the closing must be finalized and all "loose ends" properly disposed of.

Recording: The appropriate title documents must be filed with the recorder of deeds for placement in the public record.

Fund Distribution: Funds must be appropriately distributed from escrow after closing.

Source: NNA Research Center

urban development compliance, deed preparation and recording.

In addition, title companies began to hire independent Notary Signing Agents to provide buyers with the convenience of signing the necessary closing documents in the comfort of their own home.

PAVING THE WAY FOR A TRUSTED, SECURE FUTURE

The real estate boom in the late 1990s — which continues today — created a new landscape of opportunity for homebuyers, lenders, investors and all others interested in real property. But with the boom also came increased identity theft, fraud, forgery and crooked deals that had criminals looking to profit on the fortunes and good names of their victims.

In this environment, the need for sound title searches and air-tight security measures was never greater, and the title industry grew to unprecedented levels of importance and scrutiny.

In 2005, the industry took in \$16.6 billion in premiums, while having to pay out 5 percent in claims, according to ALTA. This revelation raised some red flags about the industry's pricing policies and

competition strategies. Additionally, the rising tide of mortgage fraud prompted the federal government to pass the Gramm-Leach-Bliley Financial Services Modernization Act (GLBA), which is designed to fight fraud by requiring the financial industry and its service providers, including title firms, to safeguard consumers' personal and financial information.

Since then, industry officials say they have taken aggressive steps to solidify the soundness of their business practices and have updated their consumer protection policies to be more reflective of today's challenges and threats.

In an effort to institute best practices and increase consumer protection, the lending industry has worked with federal regulators to meet the standards of GLBA by instituting information and identity security programs.

One aspect of these standards includes requiring

auditable background screenings and training programs for all people involved in the mortgage lending process.

These requirements fall upon a wide array of professionals involved in the mortgage lending process and could include appraisers, attorneys, independent

TITLE RATES ACROSS THE U.S.

Title insurance premiums for consumers vary from state to state and are based on a variety of loss prevention factors. Some rates are set by state regulators, and others are set by the industry. The following is a comparison of average rates for \$180,000 in coverage in the nation's most active states for real estate transactions:

Texas	\$1,443	Virginia	\$782
New York	\$1,423	California	\$749
Pennsylvania	\$1,397	Colorado	\$714
Florida	\$1,107	Maine	\$681
Ohio	\$936	Washington	\$614

Source: Bankrate.com

The NNA And Title Industry — Strengthening Best Practices With An NSA Certification Program

Early last year, the nation's title industry, understanding that a new federal law required special screening and privacy-protection training for all persons handling home loan documents — including in-house Notaries and freelance Notary Signing Agents — turned to the National Notary Association for a solution.

The NNA swung into action and, within mere months, launched its "Best Practices" certification and compliance training program on October 1, 2006, to educate Notaries who work for the nation's financial institutions about the privacy-protection provisions of the federal Gramm-Leach-Bliley Financial Services Modernization Act. The new program is essentially an expansion and toughening of the NNA's former Notary Signing Agent

certification program, plus a rigorous background check.

This "Best Practices" compliance certification is now fast becoming one of the most prized credentials in the mortgage industry.

It was a task force of the country's leading title services firms that approached the NNA for this solution. These firms include First American Lenders Advantage, LandAmerica OneStop and Stewart Mortgage Information (a subsidiary of Stewart Title).

This collaboration between the title industry and the NNA is a good example of how different professions in a common industry can quickly and effectively mobilize toward a worthwhile common purpose.

For more information, visit NationalNotary.org/NSACertification.

escrow agents, IT professionals, Notaries and other service providers.

In addressing the industry's recent revenue spike, ALTA reports that rates are dictated by the labor-intensive nature of researching titles and the costs associated with clearing up some of the issues the investigations uncover. And title companies' workload has grown dramatically. ALTA officials report that the industry's expenses consume 90 percent of its revenues — much higher than, for example, the 30 percent cost ratio of the property and casualty industry.

Craig Page, vice president and counsel for the California Land Title Association, said that searching and repairing titles is "much more expensive and time-intensive" than people understand, and that there is "a lot of up-front work taken for granted."

The title industry also puts revenues back into improving business and consumer protection. In June 2006, the industry instituted new and better coverage for both their lender's and homeowner's policies. In all, 10 new insuring clauses were added, which include references to coverage for title defects related to forgery, undue influence, duress, faulty creation of electronic documents and even faulty notarizations.

With reference to the allegations of incentives and kickbacks, industry officials say that misperceptions can be inherent in the nature of their business. When people decide to purchase property, they don't run out and shop title insurance rates. What they do is contact a real estate agent who then coordinates escrow and title to complete the transaction. To reach customers, it's only logical for the firms to market their services through real estate agents, mortgage brokers and escrow companies. More customers want one-stop shopping and convenience, but such conveniences breed illegal business practices, according to government regulators.

These disputes have led to state insurance commissioners nationwide levying close to \$50 million in fines and penalties against title insurers and title agencies in 2006, much of which has been passed on to customers. However, firms generally have not acknowledged any wrongdoing in these sanctions, and industry officials say they're working to prevent future issues.

The industry has offered solutions to level out the playing field for both large and small title services firms and to decrease the need for government regulation. During testimony before Congress last year, then-ALTA President Rande Yeager laid out reforms that included changing Section 8 of the Real Estate Settlement Procedures Act (RESPA) to dramatically increase penalties and accountability for firms engaging in illegal conduct.

TWO TYPES OF TITLE POLICIES

Lender's and homeowner's title insurance both offer important protections, but to different groups.

LENDER'S TITLE INSURANCE: This policy, typically paid for by the borrower, is required by lenders in order to secure a mortgage. Before issuing such a policy, the title company will research land records to determine if the property is free of title disputes and has no existing claims attached to it that need to be cleared up. If no encumbrances are found, the title company will then commit to an insurance policy that protects the lender's financial interest. This guarantees that the property can legally be sold to a purchasing party because the title is clear. The insurance also protects the lender in case title issues are overlooked and then surface later.

HOMEOWNER'S TITLE INSURANCE: Homeowner's title insurance protects the buyer's equity. If an overlooked title issue suddenly arises or a forged signature on a deed is discovered — indicating that the buyer had no legal right to ownership — the policy will protect the homeowner's financial interest. Homeowner's title insurance guarantees that years of mortgage payments will not have been paid in vain.

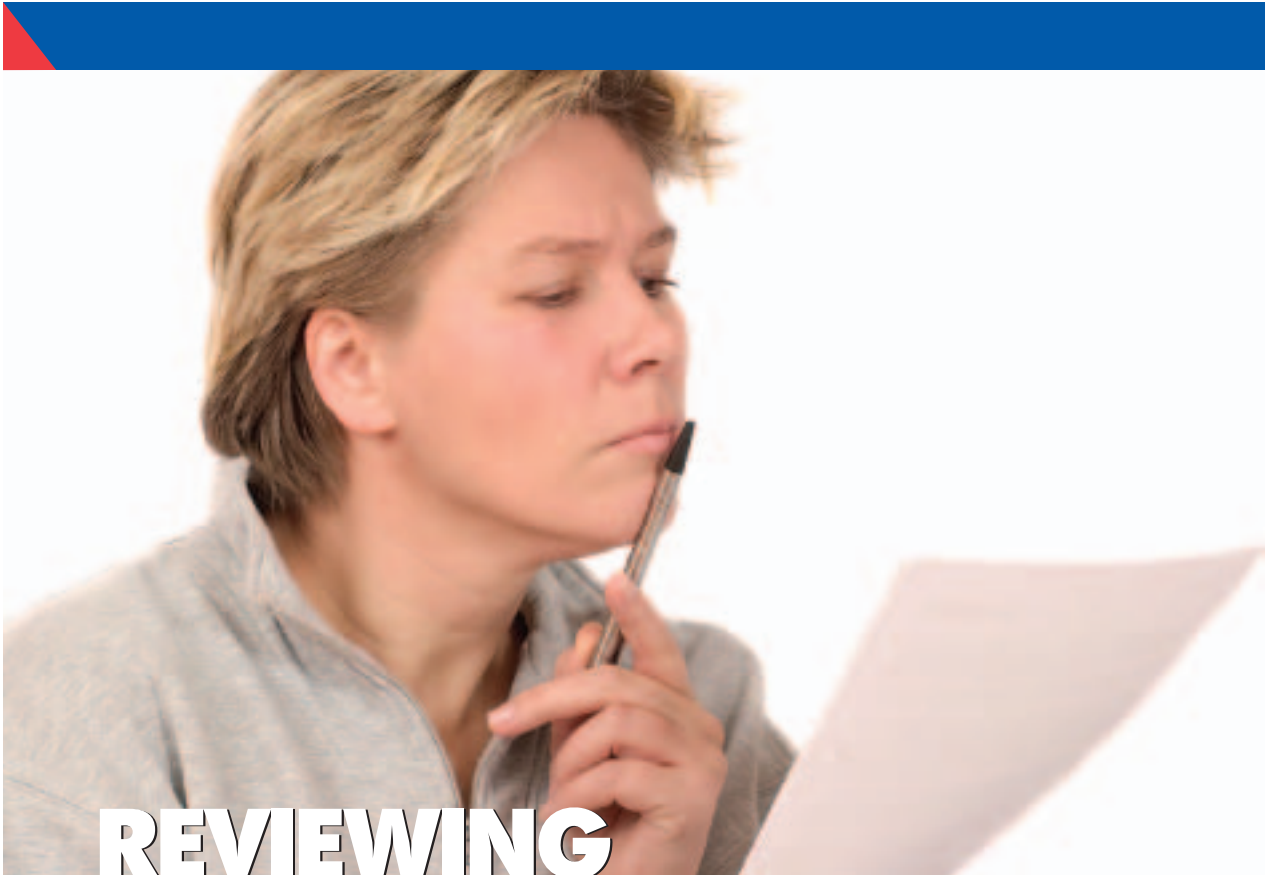
Source: ALTA

Yeager, president and CEO of Old Republic National Title Insurance Company, said, "Our members have historically been strong supporters of the principles of the RESPA and its objective of ensuring that competition is not skewed by illegal referral fees and other kickbacks."

All of these measures would benefit consumers by encouraging more industry-wide competition, which in turn would stabilize or lower rates.

While the title industry today still suffers from widespread misunderstanding of its function, protections and relevance, there's no question it's an industry that is critical to ensuring trust in the mortgage lending process — and therefore vital to the nation's economy.

With the U.S. population recently passing the 300 million mark, real estate transactions of all kinds will continue to increase. It's a sure bet that title companies will continue in their role of fostering trust in the nation's property conveyancing system. Yet, for many, a true appreciation of the title industry's role only comes upon investing a life's savings and income into a family home — that's when the sense of personal security and confidence that is the title industry's leading "product" becomes all-important. **NNA**



REVIEWING DOCUMENTS

NOTARIES MAY REVIEW DOCUMENTS FOR BLANK SPACES, BUT JUST HOW MUCH SCRUTINY IS TOO MUCH?

IN THIS TIME OF SURGING FRAUD AND identity theft, document signers are rightfully concerned about protecting their sensitive personal information. So when a Notary peruses the pages of a personal document for blank spaces and for information to record in the journal, it's no surprise that a signer might become edgy.

Statutes and regulations do not specify how thoroughly a Notary should review a document — it's generally left to the Notary's discretion. And many Notaries feel that in order to protect themselves from legal trouble, it's always better to err on the side of excessive scrutiny in notarizing.

However, *The Notary Public Code of Professional Responsibility* says that there is such a thing as “too much” in scanning documents. According to the *Code*, “The Notary shall scrutinize (a document's) non-notarial text for two purposes only: to ascertain if it appears complete and to extract data for recording in the journal of notarial acts.”

While it's not illegal, reading every word of a document is unnecessary and could cause a signer to

justifiably feel his or her privacy is being violated, said Charles N. Faerber, the NNA's Vice President of Notary Affairs.

“What would be the point of Notaries reading an instrument word for word if they are merely assessing if it contains blanks?” Faerber said. “As a general rule, reading each word goes too far beyond what's expected of a Notary.”

SIGNERS' PRIVACY AND CONFIDENTIALITY

Most signers are concerned about disclosing the private contents of their document to a Notary whom they may have never met before. Yet Notaries hold differing viewpoints on how closely they should read their clients' documents.

Henry DiGiacomo, Manager and CEO of Cape Cod & Islands Association of Realtors in West Yarmouth, Massachusetts, said that some signers strive for privacy, but he has never encountered a signer who asked that he refrain from reading the document. Therefore, he reads every word.

“It's beneficial to fully know what documents you

are notarizing and check that they are legitimate,” said DiGiacomo, a licensed real estate professional and Notary. “And as a practice, I read everything to ensure that I know and understand the document, and more importantly, that the signers know and understand.”

But attorney Notary Jeffrey Loftness of Loftness & Anderson, P.A., in Shakopee, Minnesota, feels that Notaries should limit their document scanning to a quick glance, especially regarding matters that fall under the category of attorney-client privilege.

“An attorney’s responsibility is to fastidiously read each document’s content, whereas a Notary’s obligation is limited to reviewing the certificate wording, provided there’s no reason to suspect that the document is fraudulent,” Loftness said.

WHY REVIEWING IS IMPORTANT

Statutes in some states indirectly dictates document scanning by the Notary. In California, Florida and Colorado, for example, Notary statute

prohibits the acknowledgment of any instrument that is incomplete. Clearly, blank spaces in a document constitute incompleteness.

In other states, Notary-regulating officials have incorporated document scanning into their best practices guidelines. For example, the Secretary of State’s Web site in both Oregon and Nebraska list scanning each document to make sure there are no blanks as a vital step in performing a proper notarization.

Even in states that do not prohibit notarizing documents with blank spaces, the practice of scanning to ensure there are no blanks and to obtain the needed journal information is highly recommended as a fraud deterrent.

Most notarizations inherently require a certain intrusion into a signer’s personal affairs in order to make a record and certification of the transaction. However, all Notaries — without sacrificing signers’ rights or notarial efficiency — should strive to keep these intrusions as minimal as possible. **NNA**

RECORDKEEPING THAT PROTECTS YOU

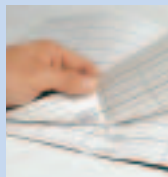
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Unlike other stapled bindings, our tamper-proof sewn construction prevents tampering, making page removal virtually impossible without detection.



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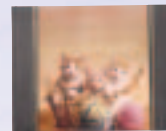


Inferior staple construction

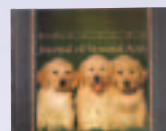
Keeping a record of your notarizations is a very responsible and protective move. No matter which state you serve in, you never know when you’ll have to produce proof of who signed what or when.

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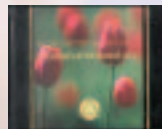
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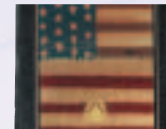
Puppies
Item #7019



Tulip
Item #6808



Monet Print
Item #6697M



Flag
Item #6697F



Executive Black
Item #6697B



Classic Burgundy
Item #6665

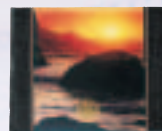


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CELEBRITY MEMORABILIA AUTHENTICATION

By Stacia L. Ray
sray@nationalnotary.org

A UNIQUE OPPORTUNITY IS EMERGING FOR
YOU TO BECOME 'NOTARY TO THE STARS'

WHEN BASEBALL SUPERSTAR BARRY BONDS realized his autograph had been forged on memorabilia that was being sold for thousands of dollars, he launched a campaign to end such abuses. A central component of his solution: notarization.

Bonds is one of many sports figures, celebrities and public personalities who are realizing the value of authenticating their autographed memorabilia and are recognizing that the fraud-detering reputation of a Notary Public lends their famous signatures an enhanced status.

Although it is impossible to determine the exact percentage of existing memorabilia that is fake, industry experts concede that more than half of the most sought-after autographs of athletes and celebrities are forged. The FBI estimates that fraudulent memorabilia accounts for more than \$100 million in sales each year.

In one recent case, the U.S. Ninth Circuit Court of Appeals upheld a fraud conviction against O.

Stephen Lyons of Rhode Island for selling memorabilia containing forged autographs of such celebrities as Sarah Michelle Gellar, Teri Hatcher, Carmen Electra, Arnold Schwarzenegger and Muhammad Ali. Without a method to authenticate a signature or ensure an item's credibility, autograph forgery is all too easy.

To reduce fraud and enhance reputability, dealers and hobbyists are increasingly including notarized affidavits with their autographed items. In addition, more celebrities are partnering solely with authenticators who use Notaries.

"Athletes are starting to realize that they are their own brand, so they're creating their own licensed product mark and they're going through the authentication process as well," said Jared Weiss, president of Steiner Sports, the largest memorabilia dealer in the United States.

This trend is creating unique opportunities for Notaries. Major sports franchises exist in many states,

and for those Notaries living near television, film and theater markets, such as Los Angeles and New York, celebrity notarization opportunities extend to actors, directors, artists and anyone with a fan base.

Science fiction, comic book and sports conventions, TV fan junkets and other events where stars appear in person are also opportunities for Notaries to market themselves as available for memorabilia authentications. The authentication process involves notarizing an affiant statement of authenticity, not serving as an official witness.

Officially witnessing an activity or event, such as a celebrity autographing session, as a notarial act is illegal in most states. However, notarization can be a part of the autograph authentication process separate from the witnessing element. The process entails celebrities or athletes autographing collectible items in the presence of a witness — not a Notary, but any party as an unbiased eyewitness — and then having the celebrity's signature notarized on an affidavit containing the date, location and specific details of the autograph signing.

"Notary Public is its own brand, and a great brand at that, because it means trust — it represents a set of values and ethics," said Weiss. "Our industry needs that to bring us together and protect our customers."

Steiner Sports brokers athletes to sign multiple items, and all autographed items accompany a notarized affidavit. "The notion of using notarized affidavits is an outright selling point to the athletes and to corporate America, and it separates us from other memorabilia dealers," said Weiss.

In the 1990s, the FBI felt that the problem with forged athlete autographs and fraudulent sports items was severe enough to warrant an undercover investigation coined "Operation Bullpen," which led to 26 convictions and the recovery of \$500,000 in cash and \$10 million in forged memorabilia. The more recent "Operation Bullpen, Part 2" targeted fraudulent sports and celebrity autographs,



Notarized certificates of authentication ensure that the autographs of athletes like Yankees baseball player Robinson Cano are genuine.

particularly those obtained through memorabilia dealers and online auction sites such as eBay. The probe resulted in 16 convictions and indicated that fraud still thrives. The Internet makes selling fraudulent items relatively easy.

Bonds now insists that all items with his autograph be accompanied by a notarized "Bonds Certificate of Authenticity."

"Notary Public is its own brand, and a great brand at that, because it means trust — it represents a set of values and ethics."

Jared Weiss
President, Steiner Sports

At James Spence Authentication, LLC, clients send autographs to the company's professional authenticators; once a signature is verified, the signed item is given to James Spence — an autograph expert himself — who then signs and attaches a "Letter of Authenticity," which he has notarized.

With this significant and growing trend, Notaries across the country can get involved. Research the celebrity opportunities and arenas in your area, understand the typical acknowledgment and/or jurat procedures involved in autograph authentication, start advertising this unique service and market yourself as being available for and capable of providing notarial services for the authenticating of autographs and collectibles. And perhaps you could be the next "Notary to the Stars." [NNA](#)

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TYPICAL CERTIFICATE USES:

Acknowledgment, All-Purpose: The only acknowledgment wording for California. Used in place of all other acknowledgment certificates. An option for Hawaii and New York Notaries.

Acknowledgment, Attorney in Fact: For a person signing as an attorney in fact on behalf of another individual not appearing before the Notary.

Acknowledgment, Corporate: For a person signing on behalf of a corporation as president, vice president, treasurer, secretary or other officer.

Acknowledgment, Credible Witness: For a document signer (appearing before the Notary) identified by a third party who is personally known to the Notary.

Acknowledgment, Disabled Person: For Notaries signing on behalf of a disabled individual as provided for by state law.

Acknowledgment, Individual: For persons signing on their own behalf.

Acknowledgment, Individual Short-Form: For persons signing on their own behalf; Washington only.

Acknowledgment, Officer/Trustee (Representative): For a person signing as a public official or trustee (or representative).

Acknowledgment, Partnership: For a person signing as a partner on behalf of a partnership.

Acknowledgment, Representative Short-Form: For a person signing in a representative capacity (corporate officer, partner, trustee or attorney in fact); Washington only.

Acknowledgment, Signature-by-Mark: For a person who must sign with a mark. Requires two witnesses in addition to the Notary.

Copy Certification by Notary (Certification of Photocopy): For Notaries attesting to the accuracy of a copy.

Copy Certification by Document Custodian: For use in states that prohibit Notaries from certifying copies. Document owner (custodian) certifies copy.

Jurat: For documents requiring oaths and Notary-witnessed signatures. Contains the jurat wording, "Subscribed and sworn to (or affirmed) before me..."

Jurat, Disabled Person: For Notaries executing and signing an oath on behalf of a disabled person. Florida only.

Jurat, Signature-by-Mark: For documents requiring oath by a person who must sign with a mark. Florida only.

Jurat with Affiant Statement: Provides space for signer to type or print his or her own statement along with jurat wording.

Proof of Execution by Subscribing Witness:

For a person who has witnessed the signing of a document by an individual who cannot appear before the Notary.



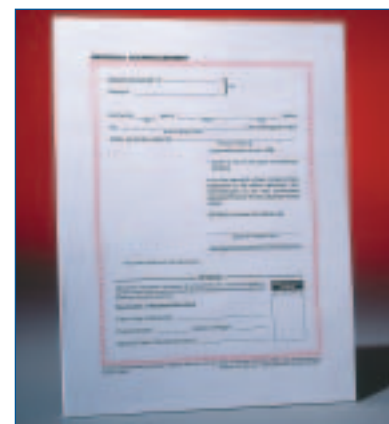
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Document date	Signer's thumbprint
Number of pages	



All States: except AR, CA, FL, HI, MA, MO, NY, NY, TX & WA, see state lists; (8 1/2" x 11", unless noted)

- Individual Acknowledgment – #5936
- Corporate Acknowledgment – #5937
- Partnership Acknowledgment – #5938
- Attorney in Fact Acknowledgment – #5939
- Credible Witness Acknowledgment – #5943
- Signature-by-Mark Acknowledgment – #5945
- Proof of Execution by Subscribing Witness – #5944
- Copy Certification by Document Custodian – #5946
- Copy Certification by Notary – #5922
- Jurat with Affiant Statement – #5924

Arkansas: (8 1/2" x 11")

- Individual Acknowledgment – #5947
- Proof of Execution by Subscribing Witness – #5948
- Copy Certification by Notary – #5949
- Jurat with Affiant Statement – #5950

California: (8 1/2" x 11")

- All-Purpose Acknowledgment – #5907
- Proof of Execution by Subscribing Witness – #5908
- Copy Certification by Document Custodian – #5911
- Copy Certification of Power of Attorney – #5242
- Jurat with Affiant Statement – #5910

Florida: (8 1/2" x 7")

- Individual Acknowledgment – #5181
- Corporate Acknowledgment – #5182
- Official/Trustee Acknowledgment – #5185
- Partnership Acknowledgment – #5183
- Attorney in Fact Acknowledgment – #5184
- Signature-by-Mark Acknowledgment – #5931
- Disabled Person's Acknowledgment – #5933
- Certification of Photocopy – #5187
- Jurat – #5186
- Signature-by-Mark Jurat – #5930
- Disabled Person's Jurat – #5932

Hawaii: (8 1/2" x 7", unless noted)

- All-Purpose Acknowledgment – #5921
- Individual Acknowledgment – #5936
- Credible Witness Acknowledgment – #5943
- Signature-by-Mark Acknowledgment – #5945
- Copy Certification by Document Custodian – #5946
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

Massachusetts: (8 1/2" x 11")

- All-Purpose Acknowledgment – #5951
- Signature Witnessing – #5953
- Jurat – #5952
- Copy Certification by Notary – #5922

Missouri: (8 1/2" x 11")

- Acknowledgment by Individual – #5936
- Acknowledgment by Corporation – #5937
- Acknowledgment by Partner – #5938
- Acknowledgment by Attorney in Fact – #5939
- Acknowledgment by Individual Who Cannot Write Name – #5940
- Acknowledgment Through Affidavit of Executing Witness – #5941
- Certification of Facsimile – #5942
- Jurat with Affiant Statement – #5924

Nevada: (8 1/2" x 7", unless noted)

- Individual Acknowledgment – #5915
- Attorney in Fact Acknowledgment – #5927
- Representative Acknowledgment – #5917
- Credible Witness Acknowledgment – #5918
- Proof of Execution by Subscribing Witness – #5919
- Copy Certification by Document Custodian – #5946
- Copy Certification by Notary – #5920
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

New York: (8 1/2" x 7", unless noted)

- All-Purpose Acknowledgment – #5925
- Proof of Execution by Subscribing Witness – #5926
- Copy Certification by Document Custodian – #5946
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

Texas: (8 1/2" x 7", unless noted)

- Ordinary (Individual) Acknowledgment – #5243
- Credible Witness Acknowledgment – #5943
- Signature-by-Mark Acknowledgment – #5945
- Proof of Execution by Subscribing Witness – #5944
- Copy Certification by Document Custodian – #5946
- Copy Certification by Notary – #5922
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

Washington: (8 1/2" x 11")

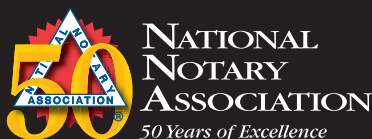
- Individual Short-Form Acknowledgment – #5906
- Representative Short-Form Acknowledgment – #5905
- Disabled Person's Acknowledgment – #5904
- Copy Certification by Document Custodian – #5923
- Copy Certification by Notary – #5922
- Jurat with Affiant Statement – #5924

PAD OF 100 CERTIFICATES

Per pad, mix or match. Complete illustrated instructions included. **\$795**
Provide item number \$10.00 for Non-members

3 OR 4 PADS — SAVE 10%
Per pad, mix or match. **\$715**
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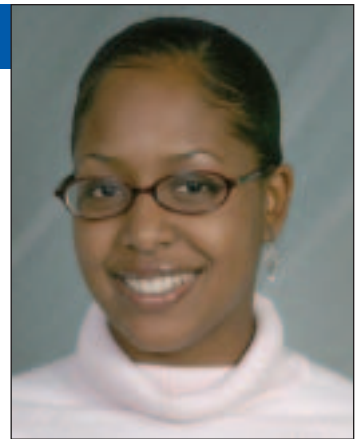
5 OR MORE PADS — SAVE 15%
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ONLINE: NationalNotary.org/Supplies

MAIL OR FAX: COMPLETE THE ORDER FORM ON PAGE 49 **A30450** Source Code



Information Services Dept. Restructured To Serve You

By Monique Twine
mtwine@nationalnotary.org

As the Supervisor for the Information Services Department, or the “Hotline,” as we like to refer to our special habitat at the NNA, I am proud to be leading a dedicated, smart and

hardworking staff that responds to hundreds of calls for help every day.

We’ve recently restructured our Department to better serve you and look forward to providing information and solutions for your every notarial need.

In future issues, you’ll hear directly from our staff of expert Hotline Counselors, and we hope you find our efforts under a new format as helpful as they have been in the past.

Welcome to the NNA Hotline.

My co-worker wants me to notarize her daughter’s school registration papers, but there is no notarial wording. Should I add a jurat?

A.C., Trenton, New Jersey

A non-attorney Notary should not independently select the type of notarial certificate wording to be used on any document. This could be considered the unauthorized practice of law.

The signer must tell you what kind of notarization to use. If the signer doesn’t know, he or she should check with the issuing or receiving agency of the document or with an attorney.

It was just discovered that a former employee left her Notary seal and journal in our office more than a year ago. We cannot locate her. What is the proper procedure?

D.S., Simi Valley, California

The Notary’s journal can be turned in to the office of the county clerk in the county where the Notary’s bond was filed (the same county named in the Notary’s seal). The seal itself should be destroyed so that it cannot be misused. Deface the imprinting surface of the seal with a knife or scissors before throwing it away.

If I am given one original and two duplicate documents to notarize, does it require three separate journal entries, or can I make one entry and note that two duplicates were also notarized?

B.T., Holbrook, Arizona

Each separate notarial act requires its own line item entry in the journal, even when three identical documents are being notarized.

My husband is in the military, deployed in Baghdad, and therefore does not have access to a Notary. How can he get a document notarized?

R.H., Brandon, Florida

Under federal law, certain U.S. military personnel — including commissioned officers and judge advocates — have authority to notarize for military personnel and their dependents anywhere in the world.

On the administrative and judge advocate staffs supporting your husband’s unit in Iraq, there are likely numerous persons with notarial powers who can assist him.

You can reach Monique and all our experienced Notary Hotline counselors at
1-888-876-0827
5 a.m. to 5 p.m. (PST)
Monday to Friday.

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NNA BAGS, TOTES AND MORE

Being organized and prepared saves you time, allows you to focus on what you need to do and makes your life easier.



Messenger Bag...

A Stylish Approach to Organization

Fashion forward, roomy and comfortable for you. This messenger-style bag is hip and stylish but still offers all-day comfort with a specially padded shoulder strap. Convenient cell phone case detaches for quick access. Accommodates legal-size documents. Includes mini padlock and ID tag.

Black: Item #6735

Non-members \$62.00; Members save \$18.05



\$43⁹⁵



\$29⁹⁵

Notary Carry-All...Compact Convenience

Compact and convenient, this carry-all can be organized right down to your pens or pencils. Or toss whatever you need into the main compartment and go. Shoulder strap detaches for hand carrying. Includes mini padlock and ID tag.

Black: Item #5839; Blue: Item #5840

Non-members \$41.00; Members save \$11.05

Deluxe Briefcase...An NNA Classic

Attractive and functional, this 17-compartment briefcase provides room for everything you need for the day ahead. Holds legal-size documents, too. Shoulder or hand carry. Includes mini padlock and ID tag.

Classic Black: Item #5888; Midnight Blue: Item #5888B

Non-members \$78.00; Members save \$18.05



\$59⁹⁵



Office on Wheels... You're Going Places

The ultimate Notary tote bag requires no carrying at all. Durable, with plenty of storage space keeps your Notary needs close at hand — as long as you need to keep going. Easy up-and-down telescoping handle is there when you need it, gone when you don't.

Black: Item #6692

**Non-members \$110.00
Members save \$30.05**

\$79⁹⁵

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Four Keys To Keeping Your Notary Journal



THE JOURNAL IS ONE OF OUR LEGAL SYSTEM'S MOST IMPORTANT EVIDENTIARY TOOLS AND IT PROTECTS BOTH CONSUMERS AND NOTARIES. FEW STATES SET GUIDELINES FOR KEEPING A JOURNAL, SO WE HAVE OUTLINED FOUR PRIMARY POINTS TO REMEMBER.

COMPLETE THE JOURNAL ENTRY FIRST

While some signers don't realize that there is a recordkeeping step in the notarization process, others may plot to avoid the journal entry altogether in order to commit a fraud. That's why it's important for you to complete the journal entry before completing the notarial certificate.

If a signer leaves before you can make a journal entry, then you have no official record of that notarial act in the event the transaction is ever questioned in court. If a signer refuses to affix a signature in the journal or to give you identifying information to record in the journal, you should decline the notarization. Chances are you just halted a fraudulent act.

KEEP YOUR JOURNAL WITH YOU

When out on assignment, some well-intentioned but misguided Notaries — possibly concerned about security and privacy issues — leave their journals behind deliberately, with the intention of taking notes at the signing and completing the journal entry later.

There are several major flaws with this approach: there is no way to obtain the principal's signature (or thumbprint) in the journal; there is no record if the Notary loses or fails to take notes; and the Notary may omit a crucial piece of information — or forget to make the entry altogether.

To ensure completeness, accuracy and conformance with the law, each journal entry must be made at the time of the notarization.

PROTECT YOUR SIGNERS' PRIVACY

Anyone who views your journal will have access to names, addresses, driver's license numbers and other sensitive information of your previous signers. You should only grant people access to a journal entry after they submit a written and signed request describing the type of document notarized, the approximate date the notarization took place, the name of the signer or signers of the document, and why they are requesting to see the entry. Then you should only show, or make a copy of, the single line item. A person should never be allowed to flip through the pages of a journal or look through it unsupervised.

Additionally, you should never surrender control of the journal to anyone. The only exception to this is if law enforcement or state officials subpoena the Notary's entire journal as evidence, or if the journal is being turned in to appropriate authorities at the end of the Notary's term of commission.

KEEP SEQUENTIAL, AVOID ATTACHMENTS

To avoid confusion or misplaced records, it's important to keep your journal entries sequential. Start on the first page, make your entries in chronological order until the journal is complete, and then start another. Don't skip entry spaces or make entries out of order. Also, don't make entries on loose pieces of paper to clip or staple to journal pages. Stapling or clipping additional pages in a journal leaves them vulnerable to being lost or being removed for a fraudulent purpose.



Grand Theft ID: Auto Thieves Stealing Lives

The new generation of car thieves isn't looking under the hood. With vehicle security and tracking systems becoming more prevalent and harder to thwart, thieves are looking to benefit from breaking into vehicles in other ways.

The new focus is the identity, money and lives of the driver, and even their family, friends and clients.

As such, the items most at risk are laptop computers and personal electronic devices like iPods, cell phones, Blackberries and personal data assistants, many of which contain personal information.

But the high tech items aren't all thieves are looking for. They're also on the hunt for documents and other items we all leave behind from time to time, including auto registrations, mail, business files, insurance records and wallets.

That's why it's critically important to understand, especially for mobile Notaries and Notary Signing Agents, that vehicles can be virtual treasure troves of personal identifying information.

Vehicle theft is one of the nation's fastest growing crimes. According to the FBI, 1.78 million incidents were reported in 2004 — the latest figures available — and the trend grew more than any other form of larceny — a 30 percent increase since 2000.

Overall, thefts from vehicles made up more than a quarter of the 6.9 million reported larcenies in the United States that year.

Consumers' desire for mobility has spawned a growing trend of in-car offices, and it's important to protect yourself and your equipment. For example, don't leave valuable high-tech items — especially those with personal identifying information — visible

to thieves. And don't leave in your vehicle insurance cards, automobile registration, unopened mail, wallets, business documents or other paperwork that would be valuable to identity thieves.

The ramifications of theft can extend beyond yourself, especially if you have a mobile office. You could be putting your family and your entire client base at risk.

In June, an Ernst & Young auditor's laptop computer that contained credit card information for more than 200,000 Hotel.com customers was stolen from a locked car. Also in June, two Federal Trade Commission laptops containing the personal data of approximately 100 people were stolen, along with a digital camera and other electronic equipment from another locked car.

In August, Sovereign Bank in Massachusetts notified thousands of customers that their personal information might be at risk after three of the company's laptop computers were stolen from employees' vehicles.

The number of stories like these is growing.

Notaries and NSAs carry a variety of things that could look inviting to thieves, including journals, Enjoa® units or even a laptop sitting on a seat. Remember to take these items out of the car.

These days, personal information left behind is exactly the kind of "merchandise" thieves look for. — *By Michael Mink*

Information for Advertisers

To Place Your Ad:

Phone: 1-800-US NOTARY (ext. 4022)

Fax: 1-818-700-8569



Space Ads: Layout provided by advertiser (Quark XPress 6.1 or earlier, EPS or TIFF formats).
 1/24-page: \$495; 1/12-page: \$985; 1/8-page: \$1,435;
 1/6-page: \$1,875; 1/4-page: \$2,765.

Line Ads: Copy set by NNA from advertiser-supplied text (e-mail, fax or letter). \$60 per line.
 (There will be approximately nine lines in a 1/24-page ad)

Color: All ads print full color.

Schedule: Camera-ready artwork for display ads or copy for line ads must be received as follows:
 October 15 for the January issue; December 15 for March; February 15 for May; April 15 for July; June 15 for September; and August 15 for November.

Payment: Must accompany all ads. By check, Visa, MasterCard, American Express or Discover.

Send To: NNA Marketplace Sales
 The National Notary Association
 P.O. Box 2402, Chatsworth, CA 91313-2402
 Call 1-800-US NOTARY ext. 4022
 or fax 1-818-700-8569

The National Notary makes no independent investigation or verification of any claim or statement contained in the advertisements and reserves the right to refuse ads considered inappropriate. Advertisements published do not imply endorsement by *The National Notary* or the National Notary Association unless specifically designated as part of the NNA's member benefits program.

POST-IT® NOTE WALLET



This sleek, padded wallet is designed specifically to hold a small pen and three sizes of Post-It® Notepads. It comes with a pen, one large pad (3" square), one medium-size pad 3" x 1" and 5 small pads 2" x 1/2", each in a different color. Pads are easy to replace. 3.5" x 4" with a Velcro closure.

Item #7082

NNA Members: \$6.95

Non-members: \$8.00

NEW!

NNA DELUXE PORTFOLIO



Includes built-in calculator. Executive folder with soft padding and zipper closure features stitched-vinyl construction and has multiple interior organizer pockets and writing pad. Size closed: 9 1/2" x 12 1/2".

Item #5889

NNA Members: \$22.95

Non-members: \$28.00

NOTARY PUBLIC LICENSE PLATE FRAME

You never know where clients will find you. Advertise while you drive. Chrome-finish plastic; mounting screws not included. One frame.



Item #5397

NNA Members: \$7.95

Non-members: \$10.00



NNA EXECUTIVE KEY RING

Keep your keys with style. Silver-finish key ring with laser-etched NNA emblem. 1 1/2" diameter with 1" ring.

Item #6668

NNA Members: \$6.95

For NNA members only



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Chatsworth, CA 91313-2402

Fax:
1-800-833-1211 (24 Hours)

NNA Member Prices

Not a member? To save up to 40% on this and future orders, add one of the membership options below to your order and write "new" in the NNA Member Number space.

One-year NNA Membership.....\$52

Item #1500-012

Two-year NNA Membership\$89

Item #1500-024

Three-year NNA Membership\$126

Item #1500-036

Four-year NNA Membership\$163

Item #1500-048

Five-year NNA Membership.....\$200

Item #1500-060

Additional years available at only \$37 per year.

NNA Supplies Order Form

Name _____
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 Address Business Home _____
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 Home Phone _____ Fax _____
 E-mail _____
 NNA Member Number _____
 (Required for member prices)

Check Enclosed/Money Order (Payable to: National Notary Association)
 Visa MasterCard Amer. Express Discover
 Card Number _____
 Name on Card _____ Card Expires _____
 Billing Address _____
 City _____ State _____ Zip _____
 Signature _____
 Sorry, but we cannot accept purchase orders to bill on account.

Item #	Quantity	Description	Price	TOTAL

IF THIS ORDER CANNOT BE COMPLETED WITHIN ONE YEAR (365 DAYS) AFTER THE NNA HAS RECEIVED IT DUE TO YOUR FAILURE TO NOTIFY US OF YOUR COMMISSION COMMENCEMENT DATE, YOUR PAYMENT WILL BE NON-REFUNDABLE.

Item Total	Shipping Rates**		
	Ground	2-Day Air†	Next-Day Air†
\$0 - \$15.00	\$5.75	\$10.95	\$19.95
\$15.01 - \$40.00	\$7.25	\$11.95	\$22.95
\$40.01 - \$65.00	\$8.95	\$12.95	\$25.95
\$65.01 - \$95.00	\$10.95	\$14.95	\$28.95
\$95.01 - \$120.00	\$12.95	\$16.95	\$32.95
\$120.01 - \$150.00	\$14.95	\$18.95	\$37.95
\$150.01 - \$250.00	\$16.95	\$21.95	\$43.95

Sub-total of Supply Items

Shipping Charges

(see rates at left)
 Ground 2-Day Air Next-Day Air

Add State/Local Taxes

(delivery to AZ, CA, FL, HI, KS, MA, MI, MO, NC, NE, NJ, NV, NY, PA, TX & WA)*

*For these states, include tax on shipping rates.

TOTAL

** Rates subject to change.

† For U.S. states and Washington, D.C.

For shipments to other destinations, call for rates.

Source Code
A30450

“We make a living by what we get, but we make a life by what we give.” — Winston Churchill



Building Support In Battle Against Breast Cancer

Breast cancer is the second most common form of cancer and the second leading cause of cancer deaths among women in the United States.

Although the medical community does not yet know its exact causes, its effects are staggering.

Approximately 3 million women in the United States are currently living with breast cancer, and an estimated 1 million have not yet been diagnosed. That's why every penny counts in furthering research.

Public support through donations and fundraising is critical. Notaries already have proven to be a significant philanthropic force, whether it be through aiding the victims of Hurricanes Katrina and Rita, helping with relief for those devastated by the Asian Tsunami, or boosting educational opportunities. Breast cancer researchers also can greatly benefit from the generosity of Notaries.

Every \$10, \$20 or \$100 contribution brings us closer to beating this disease. New research into preventive drugs, improved mammography technology to aid early detection and less harmful forms of radiation therapy could potentially reduce the number of new cases and increase survival rates.

The National Notary Foundation encourages all Notaries and their family and friends to donate to any trustworthy organization focused on combating this devastating disease. The Foundation also has established its own program — the Linda Bazar Memorial Breast Cancer Fund — to recognize the NNA's Chief Financial Officer, who died in 2002 following her four-year battle with the disease, and in honor of women everywhere.

The Foundation's program is unique because every penny goes directly to support the City of Hope in Duarte, California, one of the nation's foremost medical research centers for cancer study and

prevention. All administrative costs are absorbed by the NNA. For more information about the program or to donate, visit NationalNotary.org/Foundation.

There is no way to prevent breast cancer yet, but progress is being made, and you can help.

Linda Bazar, 1946–2002



Linda Bazar first joined the NNA in 1990 as Finance Manager, eventually earning promotions to Vice President and Chief Financial Officer.

During her tenure, the organization's membership tripled while its efforts to improve notarial professionalism and opportunities grew — partly due to her careful financial stewardship and shrewd business sense. Through good times and bad, Linda Bazar's trademark smile and upbeat attitude toward life were a hallmark of the Association. During her four-year battle with breast cancer, she faced every struggle without becoming discouraged or losing her cheerful outlook. Her death on March 20, 2002, was felt keenly by everyone at the NNA, but her legacy lives on through the charitable fund established in her honor.

“Linda represents our grandmothers, mothers, sisters, daughters and friends,” said National Notary Foundation Executive Director Deborah M. Thaw. “She never lost faith. We shouldn't either.”

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Pennsylvania — **\$59**

*Non-members: \$20

NEW LAW REVIEW

Crucial changes have recently been made to several states' notarial practices and procedures, and these changes may affect you. Avoid performing newly prohibited acts and learn about your newly required responsibilities.

- New Hampshire — **\$59.00**
 - North Carolina — **\$39.00**
- Non-members: \$59.00

IDENTITY THEFT/FRAUD PREVENTION — \$59.00

Learn the newest techniques for protecting your signers, your employer, the public and yourself from this far-reaching crime. Prevent ID card fraud and learn how you can take a vital role in stopping identity theft.

ESCAPE COSTLY NOTARY MISTAKES — \$59.00

Learn about the mistakes that could cost you and your clients — and how to avoid them. People aren't perfect, but notarizations can be — gain the knowledge to perform every notarization with perfection.

NOTARY SURVIVAL SKILLS — \$59.00

Get the practical "use-it-now" information you need. Make questions and concerns regarding notarization a thing of the past — and learn at your own pace and convenience. This online training program provides the useful information you need to be a prepared and professional Notary.

FOOLPROOF NOTARY SOLUTIONS — \$59.00

Life is full of questions and dilemmas — but notarizations don't have to be. Learn the solutions to the most common Notary challenges.

CERTIFIED NOTARY SIGNING AGENT TRAINING — \$169.00

Certification Training, Exam and Background Screening

Boost your income handling loan document signings! Notary Signing Agent professionals can earn more income per loan document signing. Our package provides everything you need to take advantage of this lucrative opportunity. Complete the online training, study the certification course book, pass the online exam and complete the background screening — and you will become an NNA Certified Notary Signing Agent. This enables you to receive a priority, certified listing in the NNA SigningAgent.com directory where lending, escrow and title companies will seek you out first! Also includes 1-year NNA and 1-year NNA Notary Signing Agent Section Memberships (a \$91.00 value).

Notaries should be aware that limitations exist in CT, DE, GA, GU, IN, LA, MA, MD, NC, NE, NV, SC, SD, TX, VA, VT and WV. List subject to change. Other states may have restrictions. For more information go to www.NationalNotary.org/NSAStateInfo.

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Become an Electronic Notary in the comfort of your home or office. Learn what tools you'll need, how to use them and how to comply with the laws of your state. This online training will teach you how to register as an Electronic Notary, how to obtain and use an Electronic Notary Seal, 7 ways to e-sign an electronic document and much more. Currently available in CA, CO, FL, MI, PA, TX and UT.

- CA — **\$79.00**; Non-members: \$128
- PA — No Charge (Limited Time)
- CO, FL, MI, TX, UT — **\$59.00**

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