

The National NOTARY

July 2012



THE MAGAZINE FOR AMERICA'S NOTARIES



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I am ...



Abuses And Solutions

What We Learned From The National Mortgage Settlement

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THE NATIONAL NOTARY & NOTARY BULLETIN



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ON THE WEB

Check out more
 Conference 2012
 highlights on
 Facebook.



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Best wishes as you celebrate the 55th anniversary of the National Notary Association. You reached this milestone after many years of promoting notarial best practices that bolster consumer protection.

The National Notary Association has inspired Notaries to excel in their important role as deterrents to fraud since its founding in 1957. As the largest and oldest nonprofit professional organization serving the nation's 4.4 million Notaries, the NNA has served a membership that represents every state and jurisdiction in America.

Our community owes the National Notary Association a debt of gratitude for their commitment to preventing fraud and for their contributions to our nation. Congratulations again on your 55th anniversary.

Henry Waxman, United States Congressman,
30th District, California

It is my great pleasure to congratulate the National Notary Association (NNA) on the occasion of its 55th Anniversary. Since 1957, the NNA has provided valuable resources to Notaries Public across the country and been a strong voice in support of legislation promoting best practices.

The NNA has worked to clarify the role of the Notary Public through the *Model Notary Act* and *The Notary Public Code of Professional Responsibility*, both of which have been adopted or referenced by a majority of the states in this country as the standard for professional and ethical conduct. This outstanding work has helped states strengthen their guidelines for Notaries in order to protect citizens from identity theft and consumer fraud and set standards for electronic notarizations in response to the mortgage "robo-signing" crisis.

I would like to commend the National Notary Association for its dedication and commitment to maintaining the integrity of the Notary profession and for the philanthropic work done by the National Notary Foundation. Congratulations on 55 years of outstanding advocacy. I wish you many more years of continued success.

Douglas Gansler, Attorney General,
Maryland

Notary ID Cards

I just received and read the May 2012 issue of *The National Notary* and couldn't agree more with the suggestion submitted by Veronica Walvatne in "Our Readers' Right" regarding Notary ID cards.

With fraud and dishonesty still alive and well, it certainly seems reasonable for Notaries to have official identification to present when appearing at private homes, signings, companies, or wherever services are performed. Showing a driver's license isn't good practice, a business card is just a business card, and neither identify us as Notaries. The NNA would be providing a valuable service to Notaries and the public to come up with a nationally recognized and honored form of Notary identification. I'm sure both the public and Notaries would be appreciative.

Celeste White, Philadelphia, Pennsylvania

WE WANT TO HEAR FROM YOU!

In our continuing efforts to address the topics and issues facing Notaries today, *The National Notary* wants to hear from you! Whether it's your thoughts on business opportunities, challenges in your office or on signings, we want to know about your day-to-day experiences and observations, and what information and resources you may need to help guide you through them. You can send us comments via e-mail at publications@nationalnotary.org. Or write us at: National Notary Association, Attention: Editorial Department-David Thun, 9350 De Soto Avenue, Chatsworth, CA 91311. Please be sure to include your city and state and if you are willing to have your letter published.

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The Best Qualities Of Notaries Were Evident At Conference 2012



Call me what you will, but I must confess I'm a news junkie. Maybe it's because of my background in journalism but I've read four newspapers by the time I'm off to work in the morning.

That's a lot of input and one can imagine that at this time of year, and it being a presidential election year as well, it's all about politics, but no — the NNA Conference set me straight.

Today, it may seem we are either red or blue, but every choice we make — Pepsi or Coke, Toyota or Ford, Lakers or Celtics, iPhone or Androids — defines who we are.

At a period when we are all defined by the choices we make, I spent nearly four days at the recent NNA Conference in San Diego with people who were defined by one thing: they were all Notaries.

But, more interestingly, the fervor of politics was refreshingly absent.

It made me think about how that can be and why. I certainly don't think Notaries, public officials who are screened and commissioned by a government entity, are apolitical. Surely they are more likely than not to know what's going on in the political realm, and have an opinion.

Rather, I think that in this environment of their peers, Notaries reflected, first and foremost, the character of the office, that of impartiality.

When it seems as though every casual conversation ultimately progresses towards a partisan announcement or belief, the Notaries in San Diego were displaying the distinguishing characteristic of the Notary: impartiality.

Because the Notary is most commonly considered a state official and a witness of signatures, this concept of impartiality is often overlooked by non-Notaries.

Interestingly though, this is perhaps the

principal attribute of the Notary office. A glance of Notary history clearly reveals how important impartiality was to the function of the Notary office. Civilly recognized transactions and agreements could be validated only by the presence of a Notary — someone who could be trusted to be honest and unbiased in applying the law.

King Ferdinand and Queen Isabella required Columbus take a Notary on each voyage to the New World to witness his discoveries and report back. Renaissance Notaries in Italy were sometimes required to observe the consummation of important marriages to provide irrefutable proof of their legitimacy.

Notaries, from their earliest days, were imbued with the principle that they must not be guided by anything but the requirements of law and proper practice.

Today, though this concept is particularly in evidence among foreign civil law Notaries, who by law, represent the integrity of the transaction itself rather than any party to the transaction, the U.S. Notary is still required to ignore any bias and complete the notarial act without either any beneficial or personal interest to cause a violation of notarial law.

Impartiality may be overlooked by the citizenry as an essential quality of the Notary office during the rest of the year, but for the four days in June when Notaries gathered together, whatever their diverse opinions and views, serving the public with impartiality was never in question.

Deborah M. Thaw can be reached at dmbhaw@nationalnotary.org

ID Theft, Loan Fraud Vex Real Estate Pros



According to a survey released by Ernst Publishing, real estate industry professionals rank identity theft, loan transaction fraud, document integrity, and the robo-signing crisis among their biggest concerns.

Nearly a third of all survey participants stated that they'd personally experienced fraud within the land recording system, with a majority of the fraud incidents being perpetrated by borrowers, loan officers, and title agents.

Despite the perception that a majority of industry professionals have that real estate fraud is on the rise, actual incidents of mortgage fraud and fraudulent loan numbers have decreased since 2006. Experts credit new controls and regulations for the decrease, but warn that escrow theft remains a major concern within the real estate industry.

Foreclosure Scams Are On The Rise

A report published by the Homeowner Preservation Foundation indicates foreclosure scams targeting distressed homeowners have increased 60 percent within the last year, with fraudsters taking advantage of new federal programs designed to assist consumers and hiring Notaries to take part in their scams.

Being aware of the warning signs can help Notary Signing Agents detect and prevent fraud. A company asking Notaries to collect fees prior to providing service, which is against the law in many states, is one potential warning sign, another is directing Notaries not to give document copies to their signers.

If you suspect that you are being asked to take part in a shady practice, contact local law enforcement or your state Attorney General's office.



Court Clerk Tests Electronic Filing

An Ohio county court clerk has adopted an electronic-filing test program designed to make filing for divorce, child custody, and other cases as simple as clicking a mouse — and the move could foster acceptance of electronically notarized transactions.

Franklin County's new system will help residents save time, reduce legal costs, and decrease the volume of paperwork.

The system won't eliminate the need for in-person notarizations. However, the nationwide movement toward electronic transactions could spur an increase in electronic notarization, which would help further expedite filing processes while ensuring document and transaction authenticity.

The National NOTARY

Milt Valera, Founding Editor and Publisher

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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.

MEMBERSHIP CORE VALUES

Membership in the National Notary Association is the single most important action a Notary can take when assuming the important responsibilities of the office and performing official notarial acts. Our Core Values of Membership:

COMPLIANCE
LIABILITY PROTECTION
RISK MANAGEMENT
PROFESSIONALISM
OPPORTUNITIES

NATIONAL NOTARY FOUNDATION

MILT VALERA, President
DEBORAH M. THAW, Executive Director

NNA Says 'Thank You' To Notaries Who Raised \$5,000 To Fight Breast Cancer

The NNA would like to thank all the Notaries who participated in our Mother's Day campaign to raise money to fight breast cancer. Thanks to the Notaries who visited our Facebook page and clicked "Like," \$5,000 will be donated toward research in battling the disease.

The National Notary Foundation, the NNA's philanthropic arm, donated \$1 to City of Hope, one of the nation's leading cancer research centers, for every person who "Liked" the NNA's Facebook page from April 26 to Mother's Day. We appreciate all the Notaries who not only joined in the campaign, but passed the word along to family, friends and co-workers via social media and invited them to help participate.



NNA Shares Liability Tips At Montana Event

The National Notary Association's Vice President of Best Practices, William A. Anderson, gave presentations on Notary liability and standards of practice at the inaugural Montana Notary Conference.

The one-day event, held May 5 in Billings and sponsored by the Montana Secretary of State's office, drew Notaries from across the state.

In the presentation entitled, "Limiting Notary Liability," Anderson discussed how liability claims against Notaries have increased since the downturn in the housing market.

The "Professional Standards of Practice" presentation offered information to help Notaries understand how to apply the highest degree of ethics and best practices while carrying out their duties.

NFPA Offers Special Benefits For Paralegal NNA Members

The National Federation of Paralegal Associations (NFPA) is now offering membership to members of the National Notary Association (NNA) who work as paralegals at the reduced annual first-year rate of \$55.

Paralegal members of NNA who join NFPA will receive a subscription to NFPA's bi-monthly magazine, *The National Paralegal Reporter*, and will also be entitled to attend NFPA's national conferences at no charge, as well as numerous other benefits. For more information, call 1-800-876-6827.

Learn How The National Mortgage Settlement Could Impact Your Work

In the wake of the National Mortgage Settlement, businesses have been put on notice that failure to properly prepare and notarize documents will result in legal and financial penalties. The NNA now has a complimentary webinar available to help Notaries and their managers stay compliant with best practices and avoid exposure to possible lawsuits.

Originally webcast on Wednesday, April 18, "Lessons Notary Employers Can Learn From The National Mortgage Settlement" is hosted by NNA Vice President of Best Practices William Anderson and Director of Corporate Relations Chris Sturdivant. The webinar is focused on corporate solutions that alleviate the Notary abuses that led to the National Mortgage Settlement and covers 10 Notary abuses that fueled the foreclosure "robo-signing" crisis. Learn the steps mortgage servicers must take to comply with the Settlement, and the NNA best practice recommendations that will help companies avoid future legal exposure. The webinar is now available for public viewing and can be accessed online at www.NationalNotary.org/MortgageLessons.



Conference 2012

*Service, Integrity, Trust:
Working Together
For 55 Years*



NNA President and CEO
Thomas Heymann



North Carolina Secretary of State
Elaine Marshall



Arizona Secretary of State
Ken Bennett

The 500 delegates, guests and VIPs who attended the National Notary Association's 34th Annual Conference in San Diego in June came away with countless memories — from the information-filled workshops to the expert General Session speakers to the networking and community-building events.

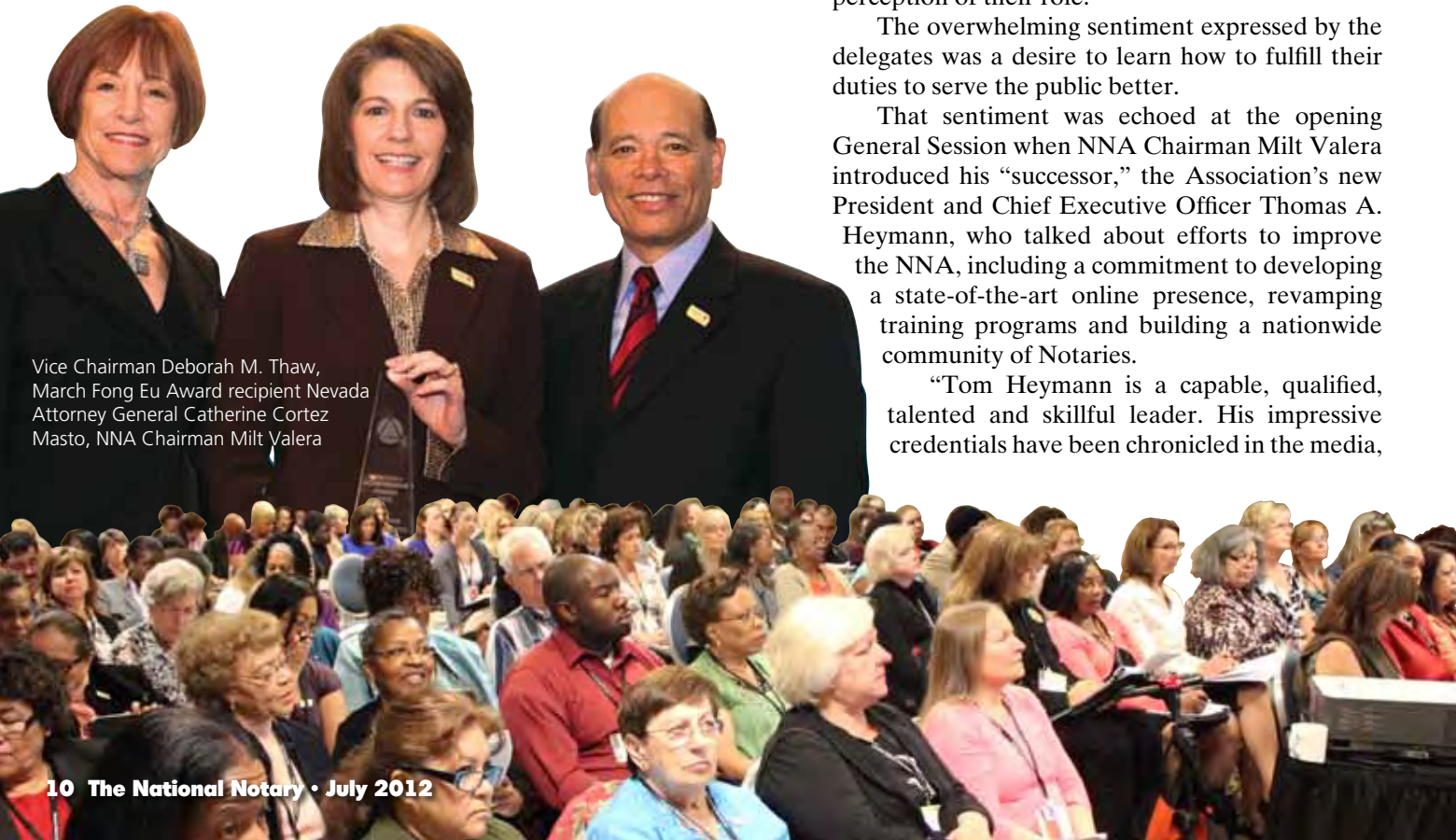
The entire, four-day event, organized around the theme “Service, Integrity, Trust: Working Together for 55 Years,” exuded energy and excitement. Attendees embraced the Conference program with enthusiasm and a profound sense of optimism for the future despite a struggling economy, the foreclosure crisis and other events that have significantly affected Notaries and the public perception of their role.

The overwhelming sentiment expressed by the delegates was a desire to learn how to fulfill their duties to serve the public better.

That sentiment was echoed at the opening General Session when NNA Chairman Milt Valera introduced his “successor,” the Association's new President and Chief Executive Officer Thomas A. Heymann, who talked about efforts to improve the NNA, including a commitment to developing a state-of-the-art online presence, revamping training programs and building a nationwide community of Notaries.

“Tom Heymann is a capable, qualified, talented and skillful leader. His impressive credentials have been chronicled in the media,

Vice Chairman Deborah M. Thaw,
March Fong Eu Award recipient Nevada
Attorney General Catherine Cortez
Masto, NNA Chairman Milt Valera



online and in the NNA’s publications over the past months,” Valera said. “His integrity, his word, his respect for fellow workers and others, and his professional philosophy to always be of service puts the NNA in very good hands. His moral compass will always point you in the right direction.”

“I am here to serve the NNA, and the Association is here to serve all of you,” Heymann said.

Throughout Conference, Heymann encouraged delegates to use social media to connect, share and communicate with each other. The Conference program offered social media workshops and a special social media lab, where attendees could get hands-on experience.

As technology in general plays a more significant role in society, the protections Notaries lend to many transactions will be just as important as ever, NNA Vice Chairman Deborah M. Thaw said in the “State of the Notary Public Office” address. Regardless of the technological advances, “positive identification and identity documents will be plagued with insufficient safeguards, so human judgment will be needed.”

Thaw’s remarks highlighted the unique, public service role Notaries fulfill — a role underscored by the participation of a number of important government officials.

Nevada Attorney General Catherine Cortez Masto was presented with the NNA’s March Fong Eu Achievement Award for her dedication to protecting homeowners and consumers nationwide in the midst of the foreclosure crisis.

In accepting the award, Masto told the attendees, “You have a partner for

life because we all serve the public.” She praised the delegates for attending Conference because it demonstrated their commitment to becoming better educated about their duties. “Education is key in my office because it is the first step in preventing crime,” she said.

The value of Notary education also was a topic during a special panel discussion featuring North Carolina Secretary of State Elaine Marshall and Arizona Secretary of State Ken Bennett. Bennett stressed that education is the most pressing issue for Arizona because the state does not have a requirement for Notaries to be trained or tested.

While North Carolina does have education and testing requirements for Notaries, Marshall would like to expand it to include lawyers.

The Secretaries of State also addressed the “robo-signing” crisis, with Bennett calling for legislation to give his office stronger enforcement capabilities. Marshall said the crisis — which exposed a widespread pattern of improper notarization and document-signing practices related to foreclosure documents — could help change the corporate culture in the banking industry.

It was nearly standing room only for the panel of Notary Public Administrators, who tackled a wide range of issues facing Notaries. The panel featured Mike Smith, Director of Communications for the Georgia Superior Court Clerks’ Cooperative Authority; Lori Hamm, Notary Compliance and Education Specialist for the Montana Secretary of State’s office; and Alicia Stewart, Manager of the Notary Public Section in the California Secretary of State’s office.



Thomas Heymann



Attorney General Catherine Cortez Masto



The U.S. Marines 4th Tank Battalion Color Guard

From left: Special Honorees Russell Cruzan, Nathan Ganeshan, 2012 Notary of the Year Sheri Kesterke, Special Honorees Kelcia Cannon, Elwood English, NNA President and CEO Thomas Heymann





March Fong Eu Achievement Award Recipients: Malcolm Morris, 2001; Catherine Cortez Masto, 2012; Elaine Marshall, 2006; and Michael Closen, 1998



Ray Callahan, mortgage industry risk compliance consultant



Deborah M. Thaw delivers the "State of the Notary Public Office" address

Bennett also was the keynote speaker at the Gala Banquet. He regaled the audience with humorous anecdotes about his life, illustrating the pitfalls of miscommunication, the need to find creative ways to build relationships — an apt message at the most important Notary networking event of the year.

Also during the banquet, the five 2012 Notary of the Year honorees were presented: Kelcia Canon, an executive assistant from Minneapolis, Minnesota; Russell Cruzan, Training Officer and Manager at International Bank of Commerce in San Antonio, Texas; Elwood English of Billings, Montana, an attorney and former chief legal counsel for the Montana Secretary of State; Nathan Ganeshan, a Notary Signing Agent from San Jose, California; and Sheri Kesterke, the Clerk of Berrien Springs, Michigan.


All honorees were singled out for their passionate commitment to the

cause of Notary education and their community activism. (See profiles of the honorees in the March edition of *The National Notary*.)

Later in the evening, Kesterke was overwhelmed when she was named the NNA's 2012 Notary of the Year. (See related article on page 14.)

"Sheri's achievements stand as an inspiring model for Notaries everywhere," Heymann said.

In between the major Conference events, delegates took advantage of a diverse slate of educational workshops. This year the workshops were designed to allow delegates to focus on their respective needs and skills.

In between the workshops and general sessions, attendees managed to find time to see the sights in San Diego. And as Conference came to an end on June 6, everyone returned to their homes with a sense of optimism and accomplishment. 



From left: Lori Hamm, Notary Compliance and Education Specialist for the Montana Secretary of State; NNA Vice President William Anderson; Mike Smith, Director of Communications for the Georgia Superior Court Clerks' Cooperative Authority; and Alicia Stewart, Notary Public Section Manager for the California Secretary of State

Mortgage Industry Executives Converge On Conference 2012



Albert Verykuylen, Senior Vice President for LSI Title Company

A sizeable contingent of representatives from the mortgage industry attended Conference 2012 to take advantage of a number of workshops and discussions focusing on the risk management and compliance issues related to workplace notarizations.

Among the attendees were compliance executives and senior managers from major banks, title companies and signing services. The most popular workshops for mortgage industry representatives were the "Notary Compliance with the National Mortgage Settlement" and "Developing Effective Policies for Notary Employees and Notarizations" sessions.

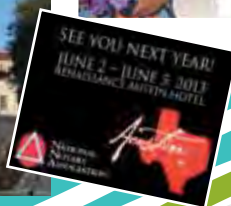
Much of the interest in workplace notarization issues stems from the National Mortgage Settlement, which addressed abuses in the loan servicing and foreclosure processes.

But speaking at a General Session, Albert G. Verykuylen, Senior Vice President for LSI Title Company, said the compliance standards put in place by the settlement are "coming to the origination side of the industry."



Next Year: Austin

This year's Conference ended on such a high note that it generated considerable excitement for the next Notary Event of the Year. So mark your calendars and join the NNA and your fellow Notaries at Conference 2013 in Austin, Texas, June 2-5 at the Renaissance Austin Hotel. Details will be coming soon, so keep checking facebook.com/nationalnotary.



SHERI KESTERKE

Dedicated To Serving
Her Community

It was one of those
defining moments in life.

Sheri Kesterke of Berrien Springs, Michigan, was puttering around the house around 11:30 p.m. on Christmas Eve 27 years ago, taking care of last minute details for the family festivities the next day, when the phone rang.

Her husband, Jim, the longtime chief of the Berrien Springs Oronoko Township Police Department, was working the late shift and had answered a domestic disturbance call. After taking the man into custody, Jim Kesterke realized that the wife and three-year-old daughter were facing a bleak Christmas.

"There was no food in the house, and there were no gifts for the little girl, who was my daughter's age," Kesterke recalls. "He wanted to take our Christmas dinner and some of our daughter's presents so the family would have something."

Sheri didn't hesitate. She packed up the gifts and their Christmas turkey, and brought them to this family in need.

For most people, this act of Christmas charity would have sufficed. For Kesterke, it was just a beginning. She and her husband started the Christmas Care Program, a community group that

NA 2012

Notary Of The Year

collects food and gift each each holiday season and delivers them to several hundred needy families.

That spirit of community service, which permeates her job as Clerk of the Village of Berrien Springs and her duties as a Notary Public, is the fundamental reason Kesterke was named the NNA's 2012 Notary of the Year.

"Sheri epitomizes the very best attributes of the Notary Public office," said NNA President and CEO Thomas H. Heymann.

"It's such an honor to be named the NNA's Notary of the Year," Kesterke said. "The NNA helps so many Notaries understand how to do their jobs better, and I am grateful to be part of this community."

Soft-spoken and friendly, Kesterke evinces a quiet grace that quickly wins the respect of everyone she meets. Born and raised in this quaint, rural corner of southwest Michigan, Kesterke has dedicated her life to serving her community. She credits her two-person staff with "helping me to help others."

Kesterke first went to work in the Village Clerk's office as part of a student-work program while still in high school about 40 years ago. After graduation, she became the Deputy Clerk and a Notary then eventually went to work as an administrative assistant for the local school district. Years later, her boss ran for Village President and convinced Kesterke to run for Village Clerk.

For nearly a dozen years, she has dedicated her efforts as Clerk and a Notary to serving the people of her community.

"Being a Notary is a way I can help our residents complete important documents and help guard against identity theft," Kesterke said. She goes to people's homes, hospitals and other locations to notarize documents, and she never charges for her services.

Michigan does not require its Notaries to undergo any training, and Kesterke realized early that she needed to educate herself. That's when she joined the NNA.

"I read every issue of *The National Notary* magazine from

front to back," Kesterke said. She also requires her staff to read the magazine, even though only one is a Notary. In addition, they have to sign a form, which goes into their employee files, verifying that they have read each issue.

Kesterke goes above and beyond her state's requirements as a Notary in other important respects. She meticulously maintains a journal of notarial acts and makes sure to obtain a thumbprint of every signer for every notarization.

"I tell people that taking a thumbprint is part of the process I use," Kesterke said. "It's my comfort level for identifying people." That could be a big reason why she's never had a notarization questioned.

Beyond her immediate notarial practices, Kesterke has taken it upon herself to help educate her fellow Clerks. She has delivered training sessions during meetings of the Michigan Association of Municipal Clerks, and has even used her own money to buy and distribute journals of notarial acts.

Recalling a recent training session, Kesterke said, "Some of the Clerks were astonished at the liability issues they face."

Her efforts to help her fellow clerks was one of the reasons she was named 2010 Clerk of the Year by the Michigan Association of Municipal Clerks.

Outside of work, Kesterke remains committed to a life of community service. She uses two weeks of her vacation each holiday season to run Christmas Care. She recalled delivering gifts and food to one family last Christmas, and the three children were more excited about the food than the gifts. "They were jumping up and down because they had milk."

Kesterke spends the rest of her vacation helping for the Berrien County Youth Fair, and she also volunteers for a number of other groups.

The rest of her time is spent with her husband and two grown children, Nic Kesterke and Jessica Balsis, who live in the area. "My family is my passion."

For Kesterke, family and community are everything, and giving back to both is her life's work. 



From left: Deborah M. Thaw, Sheri Kesterke and Milt Valera.



Kesterke and husband Jim when she is announced Notary of the Year.



Kesterke and her family, son Nic Kesterke, daughter Jessica Balsis, and husband Jim.



Kesterke and Tom Heymann.

Abuses And Solutions

What We Learned From The National Mortgage Settlement



I am ... Linda Green

In the summer of 2010, the name Linda Green meant nothing to most of America. But within a matter of months, it would become synonymous with a massive pattern of improper notarizations, document signing practices and other abuses involving foreclosure documents that became known as “foreclosure-gate” and the “robo-signing” crisis.

As investigators and government regulators looked into the abuses, they discovered that Green's name had been signed on hundreds of thousands of notarized documents filed in foreclosure proceedings across the country. But her signature had been forged. In one example, Essex County, Massachusetts, Register of Deeds John O'Brien announced that her name had been signed in at least 22 different handwriting styles on documents filed in his office alone.

While Green was employed by the now-defunct default services firm DocX, the Attorneys General and county recorders in several states discovered that she was listed as an officer for no fewer than 14 different mortgage companies.

Linda Green is just one example of a nationwide crisis that hit the mortgage servicing industry. Investigations by Congress as well as numerous federal and state agencies found that many mortgage default companies had set up assembly-line operations — either in-house or with outside contractors such as DocX — to process the flood of foreclosures that came out of the collapse of the housing market.

One major servicer, for example, required its in-house Notaries to notarize 75 to 80 documents an hour and held them accountable in their performance reviews if they fell short of the mark, according to a report from the U.S. Department of Housing and Urban Development. "Two employees raised concerns about the Notary process, but management told them to continue," the report noted.

In another example, employees of a national mortgage servicing company told a Nevada grand jury that it was standard office procedure for them to routinely sign and notarize their supervisors' signatures — without requiring personal appearance, identity verification or screening for willingness and awareness. Several Notary employees said that they did not raise objections because, as one witness put it, "It was my job and I was afraid of losing it."

In other instances, regulators discovered that documents often were backdated or otherwise altered; employees routinely notarized stacks of blank documents that were later completed and filed; and Notary seals were made available for others to use. (See chart on page 18)

In general, HUD and other government regulators found that financial institutions failed to establish and implement policies that would have ensured compliance with all legal requirements for signing, notarizing and processing foreclosure documents. To the contrary, managers and supervisors put a premium on streamlining every possible procedure without regard to the legal requirements. The breakdown of the notarization process was a direct result of the demand for speed coupled with

a lack of respect for what Notaries do. (See related story on page 19.)

This pressure and lack of respect undermined the delicate balance Notaries must maintain between properly carrying out their official duties and meeting the demands of their employers. In many instances, workers became Notaries at the request of their employers. Their job was to sign and stamp documents as fast as possible — period. Even in the best of circumstances, it is hard for Notaries to say no to their supervisors when their jobs are on the line. It's even harder in the context of a "robo-signing" operation.

Much of the responsibility for the "robo" abuses falls on the employers. "Banks did a poor job supervising both their own internal processes and the providers to which they outsourced some of these functions, and they are paying the price for their mistakes," Comptroller of the Currency Thomas J. Curry said in a recent speech.

Notaries also share some responsibility. Because they hold the commission, Notaries are responsible for making sure they perform their official duties right, regardless of the circumstances.

Ultimately, the "robo-signing" crisis represented a triumph of speed and procedural efficiency over legality and accuracy. The result has been a shockwave of financial liability, enforcement actions and regulatory initiatives that are far from over.

The Fallout

The most publicized result of the "robo-signing" crisis is the \$25 billion National Mortgage Settlement between five of the nation's largest mortgage lenders, several federal agencies and 49 state Attorneys General.

Apart from the financial terms, the Settlement requires the five financial institutions to maintain adequate staffing levels and properly train and supervise all employees and outside contractors involved in processing foreclosure filings. The Settlement also requires the banks to make sure that foreclosure documents are properly signed and notarized, and that a record is kept of all foreclosure-related notarizations. In addition, the agreement bans financial incentives to employees or third-party providers that foster "undue haste or lack of due diligence."

But that is just the beginning. State and federal officials have announced their intention of adding more financial institutions to the Settlement. In addition, the Federal Reserve has implemented enforcement actions requiring a number of financial institutions to overhaul their foreclosure practices. The Fed has imposed fines totaling \$766.5 million against five mortgage companies and announced its intention to levy penalties against more lenders.

The newly created Consumer Financial Protection Bureau (CFPB) recently issued guidance instructing financial institutions to closely supervise any law firms, document processing companies or other outside contractors hired to help service loans. The CFPB's authority extends to all entities that extend credit to consumers.

"Foreclosure-gate" also has spawned new laws in Michigan and Nevada imposing harsh penalties for "robo-signing" abuses as well as a spate of civil and criminal court actions. Among those court cases the Nevada Attorney General has filed a 606-count criminal case against two supervisors of a national mortgage servicing company charged with directing Notary employees to forge and notarize their signatures on thousands of foreclosure documents.

In a separate criminal case, the Missouri Attorney General has indicted the founder of DocX on felony forgery charges. While Linda Green was not included in the indictment, her name was signed on the documents involved in the case, according to the Attorney General's office.

Taken together, these enforcement and regulatory actions signal that the entire financial industry — including law firms and other third party service providers — will be held accountable for its document handling and notarization procedures.

The Notarial Solutions

Now the nation's financial institutions are scrambling to reform their procedures and stay out of the government's crosshairs.

The National Mortgage Settlement requires the lenders to comply with specific standards for notarizing documents, training and supervising Notaries, and keeping records of notarizations.

Arguably the most important standard is training. Without proper training, Notaries and their supervisors won't know how to comply with the other standards. The training also should apply to supervisors as well as Notaries. Supervisors often are the ones who establish workflow procedures, and without a proper understanding of notarial duties they risk establishing the kinds of procedures that help contribute to the "robo-crisis."

The OCC's Curry urged financial institutions to commit sufficient resources to protect and maintain the integrity of internal processes such as those involving foreclosure documents. "All institutions, regardless of size, must resist the temptation to under-invest in the systems and controls they need to prevent greater risk and larger losses in the future."

The message is clear: Government regulators and consumers alike will no longer accept, "I didn't know any better," or, "It's just a technicality," as excuses

for improper notarization and signing practices.

Notaries need to step up and make sure they understand how to fulfill their duties correctly and be more assertive in communicating that information to their supervisors. Supervisors need to step up and become more knowledgeable about notarial laws and requirements. And everyone needs to be better trained. If they don't, the cost of the next Linda Green could be much greater than the \$25 billion National Mortgage Settlement, the lost trust, disrupted business operations and a stalled economy.

Ten Notary Abuses Of The "Robo" Crisis

1. Documents were notarized outside the physical appearance of the signer.
2. Notaries did not witness signatures on foreclosure affidavits.
3. Notaries did not administer oaths in connection with foreclosure affidavits.
4. Incomplete foreclosure documents were notarized.
5. Unsigned documents were notarized.
6. Documents with forged signatures were notarized.
7. Individuals without valid Notary commissions performed notarial acts.
8. Notaries notarized their own forged signatures.
9. Notaries allowed other persons to use their seals.
10. Notaries failed to keep records of the notarizations they performed in the states requiring these records.

The NNA's Recommended Corrections

- Undergo practical, state-specific training that teaches what the law requires and how to perform notarial acts.
- Take annual training and tests to keep up with changes in the law and maintain the skills necessary to understand how to perform notarial acts.
- Provide training to Notaries and managers to ensure compliance with the law and other government mandates.
- Develop policies and procedures that ensure adequate staffing and training levels and allow sufficient time to complete notarial acts properly.
- Maintain a record of all notarizations.
- Make sure that outside law firms and other third party service providers are adequately trained and supervised to comply with the law.

An Insider's Look At The Foreclosure Meltdown

'Lack Of Understanding And Appreciation For What Notaries Do ... Led To The Robo-Signing Crisis'

Ray Callahan knows well the pitfalls of managing Notary employees in a corporate environment where the pressure to cut costs and streamline procedures is ever present.

As a long-time risk compliance executive at a number of financial institutions — including most recently senior vice president and senior compliance manager at Bank of America, one of the signatories to the National Mortgage Settlement — Callahan has trained hundreds of Notaries over the years. He recalls a training session during which he was asked if a Notary could have more than one seal. He explained that the practice violated state law, but he understood the motivation behind the question.

"In today's environment, being a Notary at a financial institution often is a full-time job," Callahan said in a recent interview with *The National Notary*. "If a stamp breaks, it can put a full-time Notary out of business for weeks. In order to keep the Notary working, they would order several stamps. But that drive for efficiency can also cause companies to break the law."

Callahan, a consultant for a national risk management firm as well as a long-term Notary and member of the NNA, said it's that mindset and a lack of understanding and appreciation for what Notaries do that led to the "robo-signing" crisis.

The huge increase in the volume of foreclosures stressed the already weak internal processes of financial institutions until the breaking point, Callahan said. "As the volume rose, the banks could not staff up fast enough. They couldn't find experienced Notaries to do the work, and retained very junior Notaries who were not properly trained. Supervisors weren't properly trained, either, and that created a lack of respect for the notarial process."

Callahan also blamed the crisis on the absence of coherent Notary policies or procedures for processing the flood of foreclosures. "Had the lenders written down policies and procedures, a lot of the problems


would not have happened. There would have been a research and review process, and managers would have realized they couldn't do a lot of things."

One of the hidden costs of the "robo-signing" crisis has been the loss of trust in the validity of the notarial act, Callahan said. He came across an example of that at last year's annual conference of the Property Records Industry Association, during which he encountered a lot of frustration from county recorders, who were used to accepting the trustworthiness of the Notary seal at face value. "Now recorders say, 'I don't know if I can believe that Notary.'"

"Training is essential, and not just a one-time training," Callahan said. "There has to be ongoing training — for Notaries, supervisors and upper management — that goes beyond the basics. They have to encourage staff to stay on top of changes in Notary law."

The training needs to be supported by proper procedures that spell out the steps Notaries must take to comply with the legal requirements of a specific notarial act as well as what signers are expected to do.

Callahan also encouraged bank Notaries and management to rely on resources such as the NNA's Notary Hotline and *U.S. Notary Reference Manual*, both of which he uses regularly.

"When a Notary puts their signature and seal on a document, that document will be in the county recorder's office for as long as there are documents," Callahan said. "What you do in 2012, you can expect somebody to look at your name in 100 years and trust that what you put there is true." 



Ray Callahan spoke on the "robo-signing" issues at the NNA's 34th Annual Conference last month. Visit www.facebook.com/nationalnotary for highlights of Conference 2012.

Q&A: HOW TRAINING CAN BOOST YOUR CAREER



Most successful employees seek training to improve their job skills. Extra training can protect you against costly mistakes that result in legal problems, and could help increase your salary and improve your career prospects. The National Notary recently spoke with Matt Hlinak, Assistant Provost for Continuing Studies and Special Initiatives at Dominican University in River Forest, Illinois, who developed an online bachelor's degree program in legal studies. A specialist in adult learning, Mr. Hlinak discussed the benefits of additional training.

Do professionals who complete additional training in their field earn higher salaries, and are they more likely to be hired?

More education is almost always a plus when it comes to employment prospects and salary. A college degree is worth about \$400 a week more than a high school diploma. In a tough economy, employers receive hundreds of applications for a single position, and they will often use education levels to narrow down the applicant pool.

How important is ethics and best practices training to employers these days?

In this era, employers are keenly aware that ethical lapses by employees can lead to major liability. Ethics training can certainly help. Effective ethics training should emphasize the likelihood and severity of penalties, as well as provide whistleblowing guidelines for those who witness others' wrongdoing.

How can Notaries use their additional training to help better market themselves to potential customers and clients?

One challenge in working freelance is that customers may not really understand your industry or how to compare you to another professional. The job of a Notary Public, for example, is not one that most people know much about. In trying to decide which Notary to hire, a customer might choose to rely on external signals to help make a decision. Degrees

and certifications are external signals that demonstrate a Notary's competence.


In today's job market, do employers value applicants who seek out their own training?

Employers are definitely looking for applicants who seek out their own training. For one thing, training can be expensive, so employers prefer to hire people who know what they're doing from the start. Moreover, employers like to see applicants who regularly update their skills.

Does a job applicant's additional training provide employers with reassurance that the applicant is less likely to make mistakes?

Yes, it shows that they take their work seriously and that they are committed to growing as professionals. Applicants who don't seem interested in professional development may be viewed as less conscientious or hard-working, which would raise concerns about mistakes and even legal liability.

How should Notaries let clients and potential employers know about their training?

Highlight your education on your resume and website. You also can use social media. Summarize a seminar you attended in a Facebook post. This applies to face-to-face conversation as well. "I learned something interesting the other day," is a good way to show clients that you are constantly looking to improve. 



Partner Programs

We've expanded your member benefits by partnering with leading providers who offer exclusive savings and discounts to our members. For a full list of your premium privileges, visit NationalNotary.org/PartnerPrograms or call 1-800-896-6827.



Car Insurance

New customers report an average annual savings on car insurance of over \$500. Save on other services like homeowners and renters insurance. See how much you could save — visit geico.com/nna.

NNA Member Discount Program provided by Abenity

Members get access to over 100,000 local and national discounts and \$4,500 in discounts from thousands of hotels, restaurants, movie theaters, retailers, theme parks, national attractions, and events. To start saving, visit nna.abenity.com and register today!



Worldwide Shipping Discounts

NNA members save up to 26% on select FedEx shipping services. No costs, no minimum shipping requirements. To learn more or enroll, visit <https://advantagemember.visionary.com/4769> and enter passcode D1JCNV.



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NNA members receive a 10% discount on all LegalZoom products and services. LegalZoom offers a convenient, and affordable way to make a will or living trust, form a corporation or LLC, and more. Visit legalzoom.com/nna to get started.



Car Rental Discounts

NNA members save up to 15% on daily, weekly or weekend rates at all participating Hertz locations and enjoy unlimited mileage with discount rates. Simply call Hertz Reservations at 1-800-654-2210 (reference "CDP #244853").

Intuit QuickBooks

Small Business Software

NNA members not only get more organized and save time, they get 30 days free on QuickBooks online and save 20% on QuickBooks desktop. The most cost effective solution for personal and business accounting that helps you organize and calculate your finances. To get started go to nationalnotary.org/quickbooks.



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Identity Theft Protection

Receive a 10% discount and 30 days free* on LifeLock ID Theft Protection. Services include tracking fraudulent activity within credit and service providers, and searching criminal websites selling or trading your personal information. Visit LifeLock.com, click See Plans and Pricing and enter Promo Code NNA or call 1-800-LIFELock (543-3562.)

*At the end of the 30-day trial period your card will be billed automatically (\$9.00 monthly or \$99.00 annually for LifeLock identity theft protection membership) unless you cancel within the 30-day trial period. You can cancel anytime without penalty by calling 1-800-LifeLock. Offer is for new LifeLock members only. LifeLock Command Center™ is not eligible for this trial; however you will receive 10% off.

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Save on more than 12,000 office essentials plus the latest technology, furniture, print services and more. To place an order and save, call 1-800-248-6343. For more exclusive offers, go to officemaxsolutions.com and enter username: 0641524 and password: omx1.



Debt Collection Services

Receive a 10% discount on collection services and pay no contingency fees. OldDebts.com features customized collection letter mailings and any size account balance is accepted. To relieve yourself of collection hassles, visit OldDebts.com/partner/nna.

RxSavingsPlus

Prescription Drug Savings

Save an average of 22% on your prescriptions and save up to 50% on mail order prescriptions. Nationwide participants include CVS/pharmacy, Target, Rite Aid, Walgreens and Walmart, as well as many independent pharmacies. Enroll today at nationalnotary.rxsavingsplus.com or call toll free 1-877-673-3688.



Mobile Payment Processing

Accepting payments on your smart phone isn't only smart, with Intuit GoPayment, it's easy. NNA members download the free app and receive a free card reader, giving them the ability to swipe credit cards and charge in seconds. To receive your free card reader visit intuit-gopayment.com/nna.

teleflora

Flowers and Gifts

Save 15% on all flowers and gifts purchased through teleflora.com/nna. Celebrate birthdays, anniversaries, special occasions and holidays with beautiful arrangements hand-delivered by local florists. Convenient online ordering for hundreds of bouquets and same day delivery make using Teleflora easy and stress-free.



Pet Insurance

NNA members receive a 5% group rate discount on VPI Pet Insurance and up to a 15% discount for multiple pets.* VPI is the #1 vet-recommended pet insurance company, offering nose-to-tail coverage for everything from minor ear infections to major illnesses. Pet owners know how quickly animals become part of the family, and VPI Pet Insurance makes it easy and affordable to ensure the health of your furry (or feathery) friends. To learn more and receive your group discount, visit the VPI Pet Insurance website at petinsurance.com/afi/N/nna.

*Rate discounts apply to the base medical plan only and are calculated as follows: Pet owners will receive an additional 5% multiple-pet discounts by insuring two to three pets or a 10% discount on each policy for four or more pets.



Computer Online Backup

NNA members save 15% when they select the world's most trusted online backup solution. With over 1 million home and business users, Mozy software protects irreplaceable digital data like family photos, music collections, financial documents, and health records. Sign up now. Go to mozy.com/nna.

The Anatomy Of A Notarial Certificate

A PROPERLY COMPLETED NOTARIAL CERTIFICATE CAN MEAN THE DIFFERENCE BETWEEN ITS BEING ACCEPTED OR REJECTED.

For a notarization to be properly executed, the notarial certificate must contain all the necessary information, filled out in the appropriate places. The exact language used on the certificate — which appears at either the end of a document or as an attached certificate — will vary from state to state, but there are several essential elements that Notaries can expect to see.

1 VENUE: The venue portion refers to the location where the notarization took place. It does not refer to the place where your bond is filed, where you live, or where you hold your commission. If this area of the certificate is pre-filled incorrectly, draw a line through the incorrect venue and write in the correct one.

2 SS: Sometimes the initials “SS” appear on a Notary certificate, which stand for the Latin term “*scilicet*” meaning “in particular” or “namely.” In this case, it refers to where the venue information on a certificate is located. You need not mark anything or fill in any additional information on the “SS” designation itself. Completing the areas marked “State of _____” and “County of _____” is sufficient.

3 DATE: This refers to the month, day, and year that the notarization took place.

4 NOTARY: The Notary’s complete name should appear on the certificate, just as it appears on the Notary’s commission.

5 NAME OF SIGNER: This refers to the person whose signature is being notarized. The name should match the one on the signer’s identification.

6 PERSONALLY APPEARED: Language within the certificate should in some way indicate that the signer physically appeared before the Notary.

7 IDENTIFICATION: This indicates the form of identification used to properly identify the signer, such as a state driver’s license or passport.

8 TYPE OF ACT: This portion indicates the type of notarial act that has been executed, generally either an oath or acknowledgment.

9 NOTARY SIGNATURE: The signature of the Notary should match that of the printed name on the form, as well as the name on the Notary’s commission.

10 NOTARY SEAL: The Notary’s official seal must appear on the certificate in order for the notarization

INDIVIDUAL ACKNOWLEDGMENT

State/Commonwealth of Arizona } ss. }
 County of Maricopa }

On this the 18th day of June, 2012, before me,
 Day Month Year
Pat R. Jones, the undersigned Notary Public,
 Name of Notary Public
 personally appeared Mary T. Richards
 Name(s) of Signer(s)

personally known to me – OR –
 proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same for the purposes therein stated.

WITNESS my hand and official seal.

Pat R. Jones
 Signature of Notary Public

Pat R. Jones
 Printed Name of Notary, Expiration Date, etc.)

January 5, 2014
 Any Other Required Information

Place Notary Seal/Stamp Above

INFORMATION IN AREAS 1-4 REQUIRED IN ARIZONA. OPTIONAL IN OTHER STATES.

Description of Any Attached Document

1 Title or Type of Document: Grant Deed
 2 Document Date: 6/14/12 3 Number of Pages: 4
 4 Signer(s) Other Than Named Above: No Other signer

RIGHT THUMBPRINT OF SIGNER #1
 Top of thumb here

RIGHT THUMBPRINT OF SIGNER #2
 Top of thumb here

OPTIONAL

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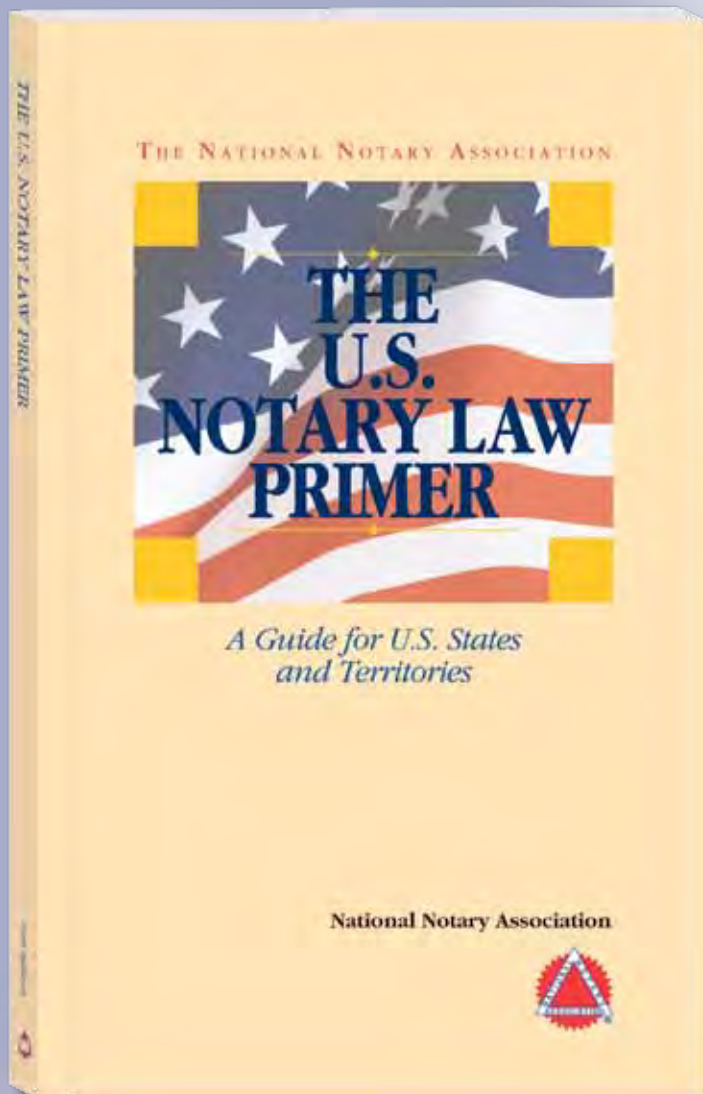
to be complete. If the document leaves no room for the Notary seal, then the Notary must attach a loose certificate. In this case, it is a recommended practice to write “see attached certificate” on the original document to prevent future tampering.

11 COMMISSION EXPIRATION: Some forms require the Notary include the date of their commission expiration.

12 DOCUMENT: This refers to the title of the document being notarized.

New!

50-State Notary How-To Guide ‘The U.S. Notary Law Primer’



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Confidence is at your fingertips with this handy guide. You'll have all the important Notary laws and rules for every state in one book. It's a must-have for every Notary.

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- Maximum fees you may collect
- Official seal requirements
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Dealing With Matricula Cards, Becoming An E-Notary, And Notarizing For Relatives



Notaries across the country rely on the NNA's Notary Hotline to answer challenging questions. The following questions are among the thousands our Information Services team receives each month.

Are *matricula consular* cards an acceptable form of identification in Colorado?

M.B., Denver, CO

A *matricula consular* card is not acceptable. Colorado law specifies that an ID card must be current, issued by a state or federal government entity, and contain a photograph and signature (CRS 12-55-110). Examples of acceptable forms of identification include:

- Colorado driver's license or official nondriver's ID
- Driver's license or official nondriver's ID issued by another state
- U.S. passport
- U.S. military ID

Do I need to start a new journal when I renew my commission, or can I continue using my existing journal?

M.J., Yorba Linda, CA

You do not need to get a new journal when you begin a new commission. You can simply skip a line in your current journal and make a notation of the new commission number, or you could start a new page with the same notation.

My sister asked me to notarize a document, but she doesn't have a valid form of identification. I obviously know who she is; should I perform this notarization?

J.S., Reno, NV

There are two important reasons why you must not perform this notarization. First of all, you should never notarize for a signer who is unable to provide an acceptable form of identification. Secondly, Nevada law does not allow Nevada Notaries to perform a notarization if the "person whose signature is to be acknowledged or sworn to is a relative of the Notary Public by marriage or consanguinity," which includes a sister (NRS 240.065). For both of the reasons above, you should advise your sister to find a different, third-party Notary.

What exactly does e-notarization refer to, and do signers need to be present for these types of notarizations? Can I, as a Kansas Notary, perform e-notarizations?

B.R., Wichita, KS

E-notarization refers to the process by which a Notary notarizes a signature on an electronic document using electronic methods. The signer still must appear before the Notary, as with a traditional notarization, and must still provide an acceptable form of identification. The Kansas Secretary of State office is currently in the pilot stage of issuing eNotary commissions. To find out more about becoming an eNotary, you can contact the Kansas Notary Clerk at (785) 296-4564. Notaries in other states interested in eNotarization should contact their state Notary commissioning agency for more details, as the programs vary from state to state.

You can reach all our experienced Notary Hotline counselors at

1-888-876-0827

5 a.m. to 7 p.m.

Monday to Friday and

5 a.m. to 5 p.m.

Saturday, Pacific Time

Hotline answers are based on laws in the state where the question originated and may not reflect the laws of other states. If in doubt, always refer to your own state statutes.
— The Editors

Follow Your State's Requirements with Notary Certificates

Illustrated instructions on the back

A large space makes it easy to affix any size or shape Notary seal

Important optional data helps protect you and your signers from fraudulent misuse:

- Type of document
- Document date and number of pages
- Other signers
- Space for signer's thumbprint

Select from the following certificates to meet the requirements of your state:

All States: except AR, CA, FL, HI, MA, MO, NV, NY, OH, TX & WA, see state lists; (8½" x 11", unless noted)

- Individual Acknowledgment — #25936
- Corporate Acknowledgment — #15937
- 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 — #25924

Arizona: (8½" x 11")

- Translator's Affidavit with Jurat — #5955
- Jurat with Affiant Statement — #25924
- Individual Acknowledgment — #25936

Arkansas: (8½" x 11")

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

California: (8½" 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: (8½" 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: (8½" x 7", unless noted)

- All-Purpose Acknowledgment — #5921
- Jurat with Affiant Statement (8½" x 11") — #5935

Massachusetts: (8½" x 11")

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

Missouri: (8½" x 11")

- Acknowledgment by Individual — #25936
- Acknowledgment by Corporation — #15937
- 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 — #25924

Nevada: (8½" 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 (8½" x 11") — #25924

New York: (8½" 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 (8½" x 11") — #25924

North Dakota: (8½" x 11")

- Witnessing or Attesting a Signature — #5956

Ohio: (8½" x 11")

- Jurat with Affiant Statement — #25924

Ohio (continued): (8½" x 11")

- Individual Acknowledgment — #25936
- Corporate Acknowledgment — #15937
- Partnership Acknowledgment — #15938
- Attorney in Fact Acknowledgment — #15939
- Credible-Witness Acknowledgment — #15943
- Proof of Execution by Subscribing Witness — #15944
- Signature-by-Mark Acknowledgment — #15945
- Copy Certification by Document Custodian — #15946

Texas: (8½" 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 (8½" x 11") — #25924

Washington: (8½" 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 — #25924

PAD OF 100 CERTIFICATES

Per pad, mix or match.
Complete illustrated instructions included. **\$995** ea.
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3 OR 4 PADS — SAVE 10%
Per pad, mix or match. **\$895** ea.
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Seal Embossers

Required in some states. An effective fraud deterrent when used in addition to your seal stamp. It's especially effective with loose certificates. Our embossers give you clear, crisp embossing every time. Impression size is 1½" in diameter.

A. DESK NOTARY SEAL EMBOSSE

Easiest to use. Beautiful, styled in brass or matte black.

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#5310 Matte-Black

B. HAND-HELD NOTARY SEAL EMBOSSE

Economical and easy to store.
Not available for MO and WA.

NNA Members Non-Members
#5295 Black and Chrome | **\$17.95** | \$21.55
#5300 CHROME

C. PORTABLE/DESK NOTARY SEAL EMBOSSE

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NNA Members Non-Members
#5297 | **\$26.95** | \$32.35

D. GOLD FOIL SEALS

Permanent adhesive seals add a touch of professionalism to notarized documents. Often, such seals are expected on papers received in other countries. Each seal is 2" in diameter. 100 seals per package.

NNA Members Non-Members
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*Except AZ, DE, FL, GA, LA, MD, MN, MS, NH, NM, OK, OR, RI, UT, VT, WI, WY
**Except AK, CT, D.C., IL, IN, KY, MI, MS, NC, NE, NJ, NY OH, SC, SD, TN

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One-year NNA Membership **\$52**
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NNA Supplies Order Form

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Name _____ Organization _____
 Address Business _____
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(required for member prices)

Sorry, but we cannot accept purchase orders to bill on account.

Item #	Quantity	Description	Price	TOTAL

Check Enclosed/Money Order (payable to: National Notary Association)

Visa MasterCard Amex Discover

Card Number _____
 Name on Card _____ Card Expires _____
 Billing Address _____
 City _____ State _____ Zip _____
 Signature _____

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*, VA & WA*)

TOTAL

Item Total	Shipping Rates*		
	Ground	2-Day Air†	Next-Day Air†
\$0 - \$15.00	\$6.95	\$11.95	\$20.95
\$15.01 - \$40.00	\$7.95	\$12.95	\$23.95
\$40.01 - \$65.00	\$9.95	\$13.95	\$26.95
\$65.01 - \$95.00	\$11.95	\$15.95	\$29.95
\$95.01 - \$120.00	\$13.95	\$17.95	\$33.95
\$120.01 - \$150.00	\$15.95	\$19.95	\$38.95
\$150.01 - \$250.00	\$17.95	\$22.95	\$44.95

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.

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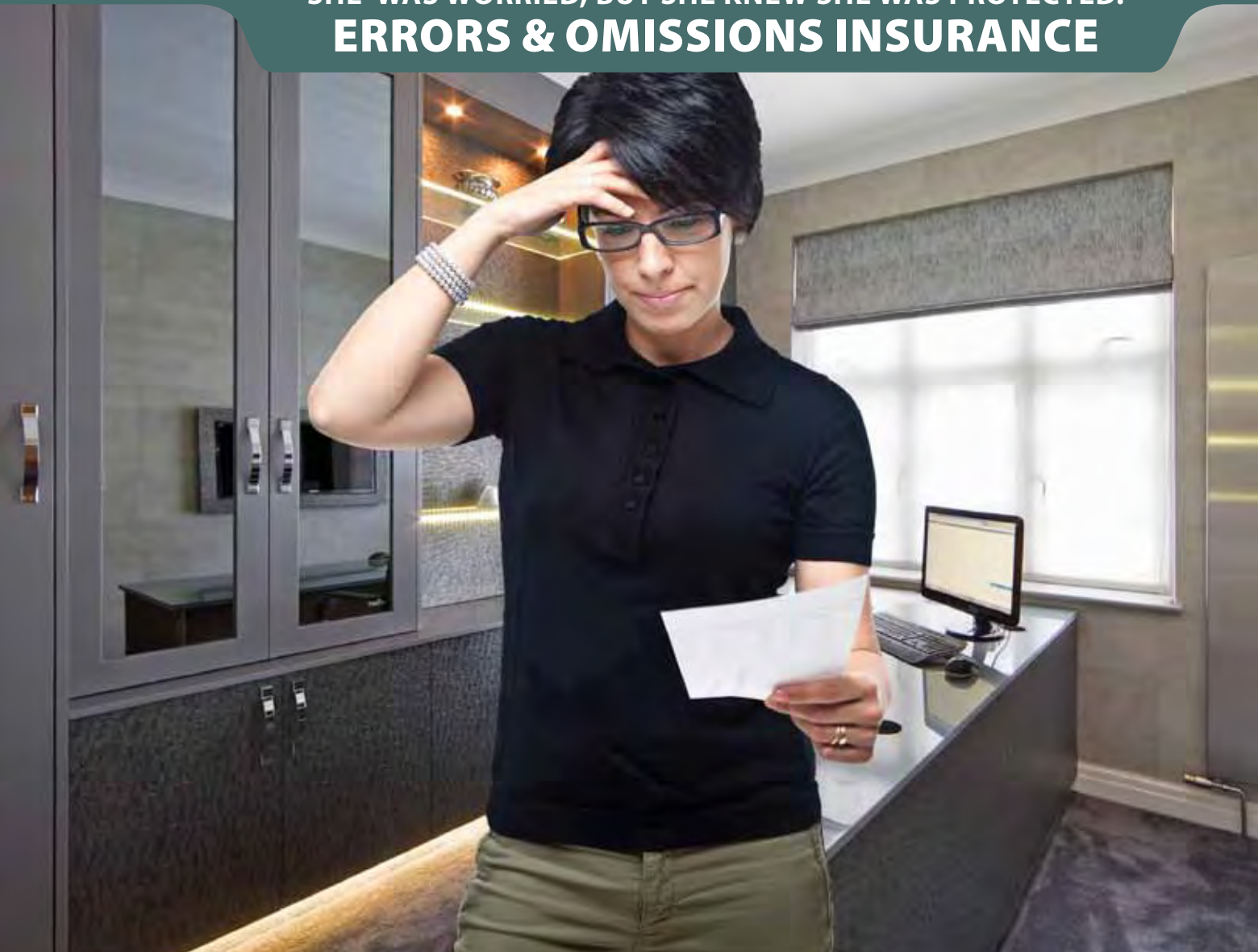
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All was going great. Dianne was beginning to realize the benefits of her hard work. She was establishing a base of customers. And then... she got the letter that changed her entire outlook. Dianne was getting sued.

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Every month, the NNA presents a new webinar based on some of the most commonly asked questions that our Notary Hotline receives. We invite you to join us for our upcoming sessions.*

July 27	Determining Willingness and Awareness
August 24	Powers of Attorney and Attorneys-in-Fact
September 28	Wills, Trusts, and Healthcare Directives
October 26	Sorry, Boss, No Can Do Part 2
November 30	Using Seal Stamps and Embossers
December 12	ID Fraud

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