

December 2017

The National NOTARY®

www.NationalNotary.org

IN THIS ISSUE

- 16 Making Your Time Work For You
- 18 My First Loan Signing
- 20 My Encounter With A Transgender Signer



A LEGACY *of* *Giving*



June 3-6

NNA 2018 LAS VEGAS


THE SKY'S THE LIMIT

Get ready for

The Notary Event of the



Don't Miss Out!



Join hundreds of your fellow Notary professionals from around the country for an unparalleled educational and networking experience you simply won't find anywhere else!

Register for Conference Today

Pricing Increases January 1!

Book now and take advantage of our Early Bird price of \$549 for NNA members.*

*An installment payment plan is available for members only.



Educational Workshops that Will Have You Reaching New Heights

You'll learn about:

- Growing your business and diversifying your skillset
 - Getting a firm grasp on electronic notarizations' best practices and laws
 - Technology tools you need to succeed as a mobile Notary
 - Managing the gray areas of notarizations and recognizing signs of fraud
 - Manage loan signings and reverse mortgage loan closings like a pro
 - Protecting yourself during loan signing appointments
- And much more!



Year!

Reserve Your Room

Green Valley Ranch Resort, Spa & Casino

Enjoy direct access to all Conference activities *and* all the luxury amenities this idyllic resort has to offer. A special NNA room rate is open to all Conference attendees and includes:

- Free shuttle service to and from the airport and Las Vegas strip,
- Free guestroom Wi-Fi internet,
- Complimentary parking, and more!

Register Today!

for more information visit or call:

NationalNotary.org/NNA2018

1-844-4NNA-CONF

   #NNA2018



NATIONAL NOTARY ASSOCIATION

The National NOTARY

Vol. LVII, No. 6, December 2017 Magazine

Published by the National Notary Association

MILT VALERA Chairman

THOMAS A. HEYMANN President and Chief Executive Officer

DEBORAH M. THAW Vice Chair and Executive Vice President

ROB CLARKE
Vice President and
Chief Financial Officer

DAVE STEPHENSON
Vice President and
Chief Information/Technology Officer

JULIE HERTEL
Vice President, Human Resources

WILLIAM A. ANDERSON
Vice President, Government Affairs

THOMAS K. HAYDEN
Vice President, Marketing

STEVEN BASTIAN
Vice President, Product Management

CHRIS STURDIVANT
Vice President, Business Development

KELLI BARABASZ
Vice President, Customer Care

PHILLIP BROWNE
Vice President, Communications

THOMAS A. HEYMANN
Executive Publisher

PHILLIP BROWNE
Editorial Director

MAGGIE SOLDANO
Creative Director

THOMAS HAYDEN
Advertising Director

MICHAEL LEWIS
Managing Editor

DAVID S. THUN
Associate Editor

MOSES KESHISHIAN
Social Media Manager

KAT GARCIA
Public Relations Specialist

CINDY MEDRANO
Social Media Coordinator

KELLY RUSH
Contributing Editor

NELS RAMOS
Senior Graphic Designer

DANIEL LAVENTURE
Lead Designer

JAN BRATSLAVSKY
Graphic Designer

SHERYL TURNER
Copy Editor

VANESSA SANTANA
Mail Coordinator

MILT VALERA
Founding Editor and Publisher

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 the highest ethical standards of conduct and sound notarial practice.

NNA® HOTLINE (888) 876-0827

Hotline@NationalNotary.org
Monday - Friday 5 a.m. – 7 p.m.
Saturday 5 a.m. – 5 p.m.
Bitly.com/NNALHotline
Answers to your questions about notarization

CUSTOMER CARE (800) 876-6827

Services@NationalNotary.org
NationalNotary.org
Service on membership, supplies, insurance, training

TRUSTED NOTARY (877) 876-0827

TrustedNotary@NationalNotary.org
NationalNotary.org/Business
Supplies, training, insurance and compliance programs for businesses

SIGNING PROFESSIONALS

SIGNINGAGENT.COM

(800) 876-6827
For mortgage finance companies seeking a qualified professional to facilitate loan signings

NATIONAL NOTARY FOUNDATION

Bitly.com/NNFoundation
Make a difference in philanthropic causes

SOCIAL MEDIA

NationalNotary.org/SocialMedia

9350 De Soto Avenue
Chatsworth, CA 91311

(800) US NOTARY
(800) 876-6827
NationalNotary.org

(818) 739-4000
(818) 700-1942 fax

Publications@NationalNotary.org
NationalNotary.org/Bulletin
Article submissions, feedback, letters

OUR CORE VALUES

The National Notary Association serves its membership by promoting five essential core values that empower and protect Notaries when they assume their responsibilities of the office and perform their official notarial acts.

Our Core Values of Membership promote:

- **Compliance** with state laws and regulations
- **Liability Protection** for Notaries, signers and employers
- **Risk Management** to reduce fraud and identity crimes
- **Professionalism** with reliability, competence and integrity
- **Opportunities** to increase earning potential

The National Notary (ISSN 0894-7872), December 2017 Vol. LVII, No. 6, is published bimonthly by the National Notary Association, 9350 De Soto Ave., Chatsworth, CA 91311, a non-profit organization, to educate Notaries about the legal, ethical and technical facets of performing notarial acts and to instill in them a sense of self-respect and professional pride in their important role of public servant. • ALL RIGHTS RESERVED. Reproduction in whole or in part without the express written permission of the publisher is prohibited. • SUBSCRIPTION to all NNA members in the United States and its possessions comes out of their \$59 annual dues. International subscriptions are \$76 annually. Six dollars of membership dues are designated for a one-year subscription to the publications. • For address changes, send new and old addresses including ZIP code, suite or apartment number, and mailing label, if possible, to the NNA, PERIODICALS POSTAGE paid at Chatsworth, CA, and at additional mailing offices. • POSTMASTERS: Please send address changes to Customer Service, 9350 De Soto Ave., P.O. Box 2402, Chatsworth, CA 91313-2402.

TABLE OF CONTENTS



COVER STORY

10

A Legacy Of Giving

Cindy Medrano

For 60 years the National Notary Association has been dedicated to serving and supporting Notaries. But as we wrap up our diamond anniversary, we want to celebrate the millions of men and women who provide America with an invaluable public service. Whether they got their commissions at the request of their employers or to start a new business, countless kind, compassionate, charitably minded Notaries go beyond their duties as public officials to serve their communities by giving their time and energy to the less fortunate.

Editor's note: For more about the evolution of America's Notaries, see the February 2017 edition of The National Notary.

11 Notary Philanthropy Survey

12 Dedicated To Serving Their Communities

14 National Notary Foundation: 20 Years Of Giving

DEPARTMENTS

YOUR COMMUNITY	6
ASSOCIATION NEWS	8
YOUR WORLD	9
BEYOND THE BASICS	23
HOTLINE	24
NOTARY ESSENTIALS	26

FEATURES

16

Making Your Time Work For You

Laura Biewer

As strange as it sounds, it's possible — even easy — to be busy and poor. Too many mobile Notaries spend all their time on low-value jobs, and not enough building their businesses. To break that pattern, here are five tips for making your time work for you.

18

My First Loan Signing

Susan Littlefield

California Notary Susan Littlefield launched her Signing Agent career earlier this year. She got her commission, took NSA training and then came her first loan signing. Here is her account of the challenges of that milestone, what she learned and what changes she made to her approach to her new profession.

20

My Encounter With A Transgender Signer

Tracee Jordan

NNA 2017 Notary of the Year Tracee Jordan got a surprise when she showed up for a recent assignment. The client she thought was a man had gone through gender reassignment and was now a woman. Jordan describes her reaction and how she handled the situation.

A Special Day For The Notary Community

November holds a special day for Notaries. On November 7, we celebrated National Notary Public Day with Notaries everywhere on social media! Search the hashtag **#NotaryPublicDay** on your favorite social media network to join the celebration.



New Year, New You!

TIME TO PUT ASIDE THE OLD, bring in the new, and prepare for the year ahead. What kind of resolutions are you making for the New Year? Every year we ask Notaries to share their resolutions on Facebook and here's what they said.

To better serve the community and expand my Notary business.

Hassell-Free Enterprise, East Orange, NJ

Continue to enjoy my work and be healthy. I'm almost 64 years old, I love my work, and the people I work for.

Becky Aaron-Fowler, Worland, WY

Healthy body, healthy mind, healthy business.

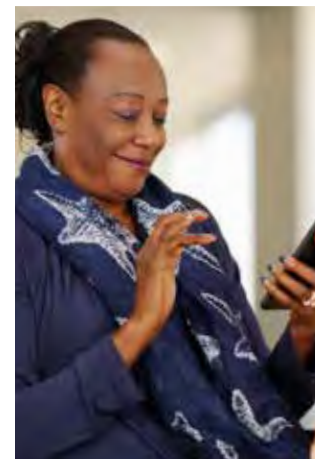
Laura Biewer, Modesto, CA

Start a mobile Notary business and learn how to do real estate closing docs!

Cindy Pena-Romero, Placerville, CA

Do more notarizations.

Tina Rodriguez, Long Beach, CA



The Most Unusual Location For A Notarization

OUR NOTARY COMMUNITY HAS BEEN EVERYWHERE.

Here are some of the most unusual locations where you've completed a signing. For a complete list, visit bitly.com/unusualsigninglocations.

Baseball bleachers in-

between innings and when the signer wasn't at bat.

Julie Brickley, Colorado Springs, CO

I've been everywhere but the most unusual was at a hospital in the delivery room, while the signer was in labor.

Lesly Chavez, Van Nuys, CA

The middle of a cow pasture.

Christy Shaw, Juneau, AK

A swimming pool. My client's daughter was having a swim competition they couldn't miss.

Brenda Dey, San Francisco, CA





Join our online communities and interact with the NNA and Notaries everywhere!



facebook.com/nationalnotary



linkedin.com/company/national-notary-association



twitter.com/nationalnotary



plus.google.com/+nationalnotaryorg



instagram.com/nationalnotary



pinterest.com/nationalnotary



youtube.com/nationalnotary



yelp.com/biz/national-notary-association-chatsworth

Being Rewarded For Flawless Signings

SOME SIGNING COMPANIES LIKE MORTGAGE CONNECT AND FIRST AMERICAN reward Notaries and Signing Agents for flawless signings with higher signing fees. Notaries in our Notary General Discussion Group in LinkedIn share their experiences. For more, visit bitly.com/flawlessigning.

I have “White Glove” status with First American Signature Services. They have very strict guidelines. However, I have contested a couple of times they tried to penalize me, and they corrected it right away. Great company to work with.

Rebecca L. Adams, CNSA, Morgan City, LA

I have “White Glove” and “Preferred Wealth” status (Mortgage Connect). It's nice to see companies that appreciate Signing Agents.

Chris F. Harmon, New Brighton, PA

FASS recently announced a program where they will add an additional \$50 to their “high wealth signing fees” if the documents are flawless.

Cecily Ashmun, Redding, CA

That is a great idea! Other companies make you a five star (the best) and waive all scans and fax backs — not as good but at least a little recognition for all the hard work. I like it when they just say, thank you. That makes it all worthwhile.

Linda Frezza, Tampa, FL





Notary Community Supports Disaster Relief

MANY THANKS TO OUR NOTARY COMMUNITY FOR THE SUPPORT you gave to the nonprofit National Notary Foundation's disaster relief efforts.

Notaries from all over the country answered the call for help and contributed to the Foundation's campaigns to

help the victims of the recent hurricanes and the Mexico earthquake.

The Foundation matched your generosity and last month presented a check to The Salvation Army for \$50,000. This contribution will go a long way toward helping survivors of the disaster rebuild.

Exclusive Discounts For NNA Members

IN CASE YOU MISSED IT, WE LAUNCHED the NNA Member Exclusive Discounts Program this summer. The supplies and savings vary every month, giving members the opportunity to save on what you need throughout the year. In December, members get 15% off all law primers and fee schedules.

In January, members will get 15% off journal efficiency stamps and 'see attached certificate' stamps. In February, members will get 10% off all Notary journals. Take advantage of this new program at **NationalNotary.org/MemberDiscount**

Scholarship Awarded To Church Family

The National Notary Foundation donated \$1,000 to Isiah and Jeremiah Church (pictured below) on behalf of 2017 Notary Of The Year Tracee Jordan. For more about Jordan and the Church family, see the August 2017 issue of *The National Notary*.



Knowing How To Say No

YOU DON'T MAKE THE NOTARIZATION RULES, but sometimes signers think you do. After many years of teaching and speaking with Notaries, we've compiled a book with complete answers to signers' everyday requests for improper notarizations. You can show the relevant page in *Sorry, No Can Do!* to customers when you can't notarize their document.

This book, filled with commonly asked questions, is divided into four sections covering signers, documents, Notary requests and Notary tools. If you're a new Notary and feel unfamiliar with certain procedures, or if you're an office Notary who gets a lot of requests from customers for notarizations that aren't allowed, you'll want to have a copy handy.

Answers in *Sorry, No Can Do!* are based on Notary best practices, not state-specific

laws or statutes, so Notaries across the country can use this tool.

NNA members can access this content for free online by logging into the NNA website.





Mortgage Refinancing Expected To Be Down

NOTARY SIGNING AGENTS SHOULD BE braced for a significant drop in homeowners refinancing their mortgages next year due to rising interest rates, according to a report by Freddie Mac. However, the mortgage giant also predicts modest increases in home sales during 2018.

Freddie Mac's Economic & Housing Research Group predicts a possible record 25 percent decline in refinancing activity next year, with interest rates expected to continue to climb in 2018 from record low

rates experienced in 2016.

The outlook for home sales is more optimistic. 2017 home sales reached the highest levels in a decade, and though limited construction and housing inventory has restricted the number of homes available, Freddie Mac anticipated that total home sales are likely to see a slight increase through the following year.

More research data and predictions by Freddie Mac can be found at: freddiemac.com/research

Beware Of Scammers Targeting Notaries

NOTARIES BE WARNED: IF YOU RECEIVE A CALL from someone regarding your surety bond and demanding personal information or a payment, it may be a scam. A Florida Notary was recently contacted by a scammer who tried to trick them into thinking the caller was a representative of Merchants Bonding Company.

Jim Holter, Vice President Commercial Surety for Merchants Bonding Company, advised that Notaries

receiving such calls should contact their insurance agency or call Merchants directly to check the caller's authenticity.

"Never give them any personal information or credit card information over the phone," Holter said.

The Notary had obtained a Merchants surety bond through the NNA. The caller, who claimed to be a Merchants representative, told the Notary that the rate on the surety bond had changed and demanded a

payment. After contacting Merchants and the NNA, the Notary learned there was no such rate change.

If you receive a suspicious call about a surety bond, E&O policy or other Notary materials you have obtained through the NNA, do not provide any private information to the caller. Instead, contact the NNA's Customer Care team at 1-800-876-6827 or Services@NationalNotary.org to verify first whether the call is genuine.

3 Tips For Notaries During Natural Disasters

WITH HURRICANES HITTING THE U.S. AND PUERTO RICO, and Mexico reeling from a severe earthquake earlier this year, it's a good idea for Notaries to review their disaster preparedness plans. An important part of safeguarding your business is making sure your Notary tools are accessible and protected against damage in the event of a natural disaster. Here are some precautions you can take to help keep your seal and journal safe:

1. Store your Notary tools in an area protected from environmental hazards, such as a fireproof, waterproof safe.
2. If you live in an area that experiences hurricanes or flooding, consider storing your tools in a high location where water is less likely to reach in the event of flooding.
3. Avoid leaving your tools in a location that's vulnerable to damage during severe weather, such as your automobile.





A LEGACY *of Giving*

By Cindy Medrano

For 60 years the National Notary Association has been dedicated to serving and supporting Notaries. But its definition of “service and support” has always meant more than simply providing expertise and essential services such as supplies, training and insurance. It also means creating a community of Notaries that could share ideas, advocate together and inspire each other.

"American Notaries have always been very special," said NNA Chairman Milt Valera, now in his 48th year at the Association. "And they responded over the years to our call to offer society more than the important services they provide as impartial witnesses."

The NNA's community development efforts began with the creation of our member publications to inform, inspire and generate meaningful conversations. Soon after, we launched our annual Conference — the only regular national meeting for Notaries in the U.S. — and combined it with nationally recognized awards programs to honor Notaries, government officials and corporate leaders for more than their notarial practices — for giving back to their communities.

In 1997, the National Notary Foundation became an important philanthropic arm of the NNA, and again the community of American Notaries responded with their support for scholarships, aid to sufferers in the 9-11 terrorist attack, assistance to victims of natural disasters such as Katrina, and the hurricanes in Florida, Texas and Puerto Rico and the earthquake in Mexico City in 2017.

Over the years, the NNA brought together respected and influential experts to help train, guide and inspire our community. "We spent a lot of time and effort to create an environment of service, expertise, community and giving back," Valera said.

Notaries en masse began sharing their charitable activities with the growing national community, which inspired other Notaries to adopt "giving back" as one of their own core values. Today, kind, compassionate, charitably minded Notaries are everywhere, giving their time and energy to the less fortunate.

Whether they provide no-cost notarizations to the needy or elderly, volunteer at homeless shelters or churches, or provide financial support to charities or relief campaigns, Notaries are making a difference. Some have even created their own benevolent campaigns to support individual children or people

facing challenging situations, or to fill a gap where no charitable program exists.

As we wrap up the NNA's 60th Anniversary celebration, we recognize the extraordinary legacy of Notaries who continue to lift-up people and make their communities a better place.

"The NNA would not be what it is today without the strong national community that continues to grow," Valera said.

The Act Of Giving Back

Florida Notary Tami Kowalkowsky is one of the countless Notaries who have built this legacy of giving through her community involvement and advocacy. She noticed that several street lights had become damaged or defective in her town of Land 'O Lakes, causing a public safety concern. Instead of complaining to city officials, she took action.

She created a "Street Light Event" in which she teamed with several neighborhood watch groups to survey the city and ensure all street lights were working. "We do this once a month and I believe it is an important step to keeping our communities safe."

But her benevolence doesn't stop there. She also serves veterans as a "Soldier's Angel." "I assist with honor guards to provide veterans with dignified burials," she said. "This is very close to my heart, as my husband served 20 years in the Air Force."

Kowalkowsky's efforts mirror those of so many in the Notary community whose volunteer and benevolent activity are second nature. They are motivated to perform acts of kindness that emanate from the heart — from a desire to serve the greater good.

Countless Notaries take their role as a public servant so seriously that their efforts evolve to the next level. They uplift people's spirits who lack support and resources. They set time aside to listen to seniors and veterans who feel alone, and just need a friend to talk to. Some also provide a warm plate of food and shelter for someone who's lost their way.

Notary Philanthropy Survey

The NNA conducted a survey about the Notary community's current involvement with philanthropic work. Here are some key results:

Do you participate in volunteer activities in your community?

86% Yes

Do you offer free notarizations for those in need?

59% Yes

How often do you volunteer?

28% Monthly

22% Weekly

18% Yearly

32% Other

Where do you volunteer?

40% Church

24% School

18% Senior Centers

18% Veteran's Groups

What inspires you to help others?

69% To Give Back

15% Religious Beliefs

18% Other

We conducted an online survey to learn more about the type of philanthropic work Notaries participate in, and 86 percent of those surveyed said they do take part in volunteer activities in their communities. And the overwhelming majority of those said they are motivated by a desire to give back to their communities (see the survey results on page 11).

Clearly, for many Notaries, holding a commission is more than just a job. Rather, it's an extension of their natural inclination to give back. So they keep renewing their commissions as a way to help and be there for others. In fact, nearly 6 out of 10 Notaries in our survey said they offer notarizations at no cost for those in need.

A Helping Hand For Seniors

One of the more common ways Notaries give back is by helping seniors, usually through making regular visits to senior centers and churches. In fact, 19 percent of our survey respondents said they help at local senior centers and nursing homes.

A big reason, said California Notary Simon Wong, is because those living at nursing homes or hospices don't get to interact with people much. Simon, who is originally from the United Kingdom, visits seniors often simply to have conversations and provide them company.

He also offers no-cost Notary services at three different senior centers on the first, second, and third Tuesdays of the month. He gives back to his community as a thank you for all the support he has received. "I find it very rewarding," says Wong, who was a government reporter for a local newspaper and a real estate agent before becoming a Notary. "Many people are thankful this service exists."

Bertha Rodriguez, also a California Notary, volunteers once a week at a senior center. "Seniors are often taken advantage of and I feel at this point in their life they shouldn't pay for Notary services, instead they can use that money for food," she said.

Seniors aren't the only beneficiaries of the generosity of the Notary

community. Over the years, the NNA has come across countless stories of Notaries giving their time, money and energy to help orphans and other disadvantaged children; victims of natural disasters; the homeless; the seriously ill; veterans; and so many more (see related article below).

Benefits Of Volunteering

Notaries committed to volunteerism don't do it for the praise or recognition. Yet, many end up being rewarded for their compassion in the long run without realizing it.

Many Notaries find that the more time they invest in helping others, the more people in their communities see them as a trusted neighbor. This builds their credibility as a professional Notary.

Rita Collins, a Florida Notary Signing Agent, said volunteering helps build on established relationships within the community. "This is a chance to network and educate the community that I'm much more than a Notary," she said. "I can also educate people about the things a Notary can do."

Dedicated To Serving Their Communities

The NNA's Notary of the Year honor recognizes Notaries whose actions go beyond their commissioned duties and serve as philanthropists. Here are a few outstanding Notary of the Year recipients:

Frank Marcial 2006 Notary of the Year

For years, Frank Marcial of Stevenson Ranch, California, organized food and clothing drives for the Feed the Children organization, and that experience was crucial when Hurricanes Katrina and Rita hit the Gulf Coast. He mobilized a small army of volunteers to fill up truckloads of relief supplies and personally escorted them to the hardest-hit areas.



Liz Adams 2008 Notary of the Year

Liz Adams of Orlando, Florida, was inspired to make a difference after meeting a young boy at a wedding who was suffering from renal cell carcinoma. That encounter led her to start a nonprofit foundation to help with his medical expenses, and later she expanded the foundation's activities to help other children suffering from cancer.



Notaries committed to volunteerism do so out of a desire to help their communities, and not for the praise or recognition.



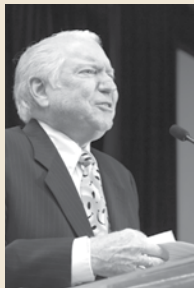
**Sheri Kesterke
2012 Notary of the Year**

For Sheri Kesterke of Berrien Springs, Michigan, helping her community is her life's work. More than 30 years ago, she and her husband created the Christmas Care Program that collects food and gifts for needy families each holiday season.



**David Shean
2014 Notary of the Year**

David Shean of Pasadena, California, has his own definition of "giving." He is a passionate supporter of the City of Hope, one of the leading cancer research facilities in the nation, helping to organize fundraising activities such as charity walks. Beyond that, he regularly donates blood and platelets for patients in need.



**LaQuita Gaskins
2015 Notary of the Year**

LaQuita Gaskins of Radcliff, Kentucky, personifies the ideal of helping others. After retiring from the U.S. Army, Gaskins founded Shiloh City of Peace, a nonprofit organization that helps anyone in need with a safe haven until they can get back on their feet. She has even turned over a number of homes she owns to serve as shelters. "If someone needs help, and I have it to give, I will."



**Elissa Davey
2016 Notary of the Year**

Elisa Davey of Vista, California, is the kind of person who can be moved by tragedy to make a difference. After reading a newspaper article about a baby's body found abandoned in a trash can in San Diego, she founded the nonprofit organization, Garden of Innocence, to provide a dignified resting place for abandoned and unidentified children and infants.





NATIONAL NOTARY FOUNDATION

20 Years of Giving

Founded in 1997, the National Notary Foundation (NNF) has provided opportunities for Notaries and their families to support humanitarian and philanthropic work around the globe. Thanks to the efforts and generosity of Notaries and other supporters across the United States, the Foundation and its supporters have donated hundreds of thousands of dollars to medical research, educational programs and disaster relief efforts. One hundred percent of contributions go directly to supported programs, and all the Foundation's operating costs are donated by the NNA. The Foundation's charitable efforts include:

- Scholarships for students at colleges and universities throughout the country, including UCLA, the Florida State University School of Law, California State University Northridge and others.
- Scholarships at the City College of New York in memory of firefighters and police officers who lost their lives in the 9/11 attacks.
- Ongoing support for breast cancer research at City of Hope through the Linda Bazar Breast Cancer Fund. Named in honor of the NNA's late and beloved Vice President and Chief Financial Officer, who lost her life in the battle against breast cancer, the Fund provides medical researchers with financial support as they search for a cure to the disease which affects 200,000 women every year.
- Regular assistance to the victims of natural disasters in

the U.S., including Hurricane Katrina in 2005 and the destructive 2011 storm season in the Midwestern and southern United States. This year, the Foundation has supported relief efforts for victims of the 2017 hurricanes in Florida, Texas and Puerto Rico as well as victims of the 2017 Mexico City earthquake.

- Free Notary training courses at the NNA's annual Conference to help U.S. veterans start new careers after returning to civilian life.



She is not alone. Thirty percent of Notaries who completed our survey said participating in community service has helped their business through referrals, networking and increased business exposure.

"I volunteer for hospice clients in my town, and the hospice hires me as a Notary for administrative work in their office," says Laura Biewer, owner of At Your Service Mobile Notary in Modesto, California. "I am also on the board of directors for a senior advocacy organization, and that office refers clients to me."

Informing those you volunteer with that you are a Notary benefits your business greatly. Not only are these individuals remembering the work that you do, but it also allows them to refer you to others.

James Garcia, a Notary Signing Agent from Homestead, Florida, sees great value in volunteering his Notary services. He offers pro-bono work for church members, military personnel, police officers, firemen and EMTs.

"They always tell me how much they appreciate me," he said. "Sometimes it's not about the money. I love my job."

Garcia has received many referrals simply by helping others, but that's not why he does it. "I believe you should always give without expecting anything in return," he said.

Helping those in need is not about the accolades or the business and career benefits. Rather, it's about recognizing that simple acts of charity — such as offering a free notarization, visiting a senior in a hospice or teaching children in foster care how to cook — can make a huge difference in people's lives.

That generosity can't be measured. But it is why the NNA has been so proud of the Notary community for the past six decades, and why we will continue to celebrate their selfless efforts. ■



Continue to Stand Out

Renew Your Annual NSA[®] Credentials



Set yourself apart with the qualifications valued and required by top lenders, title companies and signing services, including those following ALTA's new best practices. Renew two ways:

Background Screening with Certification.

Meet the minimum NSA qualifications.

Background Screening with Training and Certification. Meet the top NSA qualifications and receive a priority SigningAgent.com* listing.

Stay sharp. Keep current. Lead the way.

NationalNotary.org/nsa-renew • 1-800-876-6827

*To receive a priority, enhanced listing on SigningAgent.com you must complete the NSA Continuing Education Course and have a NNA NSA Certification.



60 YEARS OF SERVICE | SINCE 1957

MAKING YOUR TIME WORK FOR YOU

By Laura Biewer



HOW MANY OF US HAVE GONE THROUGH PERIODS when our mobile Notary businesses have been slammed with assignments, when we've worked really hard, but haven't had much to show for it at the end of the day? I know I have. As strange as it sounds, it's possible — even easy — to be busy and poor. How is that possible?

If I spend all my time working and completing assignments as the world's most in-demand mobile Notary, how can I also be poor? Any minimum wage worker could ask the same question. I can stay poor by wasting my time accepting low-value jobs that leave me with no time to do the things that will build a strong, diversified business.

I know many mobile Notaries who rack up all kinds of billable hours but struggle to pay all their expenses, let alone grow their businesses. The key is learning how to spend your time to your advantage, and start asking your money to work for you, or you can keep chasing cheap dollars. The choice is yours.

The first thing you need to do is decide how much you're worth. If you want to find high-value clients, you must believe you have value to offer. If you don't believe you can say no to low fees, hassles, and empty promises of "plenty of work down the road," (the biggest lie you'll ever hear), you'll continue to attract those kinds of clients.

Here are suggestions for organizing your time for maximum effect.

Determining Your Schedule

From the outset, you need to determine how much you're willing to work and when. Are you okay working 12 hours a day, four days a week, or is six hours a day, seven days a week better for you? I work seven days a week, but most Notaries don't want to do that. You can imagine that I get a lot of jobs on Sundays.

I've also determined what kinds of jobs I won't take and locations I won't travel to. For example, I work in hospitals but I won't go to prisons.

Investing Time In Your Business

It's important to budget your time on the task that will grow your business.

I spend one to two hours every day doing non-billable work, which is what I call investment time, where I'm investing back into my own business. I don't just check emails. I do targeted research into different revenue streams. I look at people who are doing what I want to do, and doing it successfully. I read blogs, books or watch videos. I scout the internet for ideas. These activities won't bring me money today, but they pay off down line.

Continuing Your Education

I don't have a specific amount of time I spend on this every day, but once I identify a specialty niche or a new line of work I'd like to pursue, I consider whether I'll need new skills or whether I'll need to take classes. If I do, I will set aside the funds I'll need and carve out however much time I need to study, complete courses or do whatever else is required for the new business line.

Once I decided to become a fiduciary, but my research

revealed that I would need to spend \$3,000 to \$4,000 to take about 20 units of financial education. That might seem like a hefty investment, but fiduciaries can make around \$90 an hour, so it will pay dividends.

Marketing

I spend about a half hour a day on discovering new marketing trends. The goal is to build new relationships and increase my business' visibility. Some of the things I do include looking at how other industries and industry leaders are marketing their businesses. I don't look at Notaries. I look at people in the financial industry, or wellness coaches, or people who speak at large conferences. Some of their practices won't apply, but others will.

I also have a website on which I can process orders, and I got the idea to offer e-commerce on my website through

To keep your business on the right path, commit the time to finding and mastering new opportunities.

my marketing research. This differentiates me from other Notaries who don't have websites, or who have static sites where customers can't buy products or services.

Doing The Work

I spend about six hours a day doing work that brings in revenue. This includes traveling to assignments, notarizing, bookkeeping, data entry and other administrative tasks. I include bookkeeping and administrative tasks in the same category as work because they help me maintain my current business activity and income streams.

As I find and develop new lines of business, I include those assignments in this six hours. And I constantly evaluate what I want to do and what is most profitable, then stop doing the things that are less profitable or less appealing to me.

The time budget I've described is not carved in stone, but represents an average. Some days I might spend eight hours or more on assignments and only half an hour on the business-building tasks. Other days I'll spend three or four hours on research marketing and education.

To keep your business on the right path, commit the time to finding and mastering new opportunities. Otherwise, you'll fall into a rut, where you're responding to whatever offer comes along instead of actively choosing what you want to do. You'll wait around for the phone to ring so you can say "yes" to a job. ■



Susan Littlefield

MY FIRST LOAN SIGNING

By Susan Littlefield

WHEN I ATTENDED A NOTARY CLASS in May 2017 my intent was to start a side business. During the class, the instructor talked about the Notary's role as a loan Signing Agent and said that it was interesting and often paid well. Since I had planned on resigning from my full-time job as a paralegal in the fall and moving out of the area, I was intrigued with the prospect of becoming a Signing Agent.

About three weeks after receiving my commission, I registered for a Notary Signing Agent course in my area from the Notary Learning Center. The week prior to taking the class, I was laid off from my full-time job. Even though I had never been unemployed and was not sure of my next move, this

was the push I needed to start my own business.

The day of the class, I was informed that it had been canceled due to an unavoidable incident. I was disappointed and asked if I could do the independent home study course in lieu of signing up for another class, which

was about a month out. The next day I started the home study course with the intent of taking the Notary world by storm.

When I decided to become a NSA, a colleague suggested that I sign up with a popular loan closing company for lenders and title companies. I contacted the company and provided all the relevant information, even though I was not yet confident that I could competently do the work. I communicated my concerns with one of the company's employees, who encouraged me on my journey. Watching work orders come through via text message gave me hope that I was on the right path.

Taking The Plunge

While I was still working on the home study course, I was watching the plethora of signing assignments come through via text message. Since I was beginning to grasp the class material and had handled homeowner documents as a paralegal, I thought a loan signing would be easy. I pushed the accept button on the application.

Moments later, a representative called and said the assignment was mine if I wanted it, but I began to have second thoughts. I told the representative that I was not yet certified and had never handled a signing. He said he always liked to give new agents a chance, and I accepted the assignment.

This loan package was a refinance of 250-plus pages with two borrowers signing. I carefully read all instructions and followed them to a tee.

I printed one copy for signature and the other for the borrowers. I scrupulously prepared the signer's copy so that all signature lines were tagged. I was ready to go!

While at the signing, I faced some challenges. I did not feel confident so I over-explained each document. I also did not understand that certain crucial documents needed to be presented first, that it was not necessary to explain every single document, and that my main job was to verify identities and ensure that all signatures and notarizations were correct. Because of my inexperience and lack of education, this signing took almost three hours to complete!

Before leaving the borrowers' home, I double-checked my work and found that all signatures had been obtained and all notarizations completed. A few hours later, I proudly faxed the required documents pursuant to instruction and dropped the package at a manned FedEx office.

Learning From My Mistakes

The next day my world crumbled when the vendor called and asked where the escrow instructions were. At first, my

ego took over and I was sure I had not missed a thing, then further investigation revealed that I had inadvertently missed printing out this document. I called the signing company and apologized profusely, but they sent another Notary to redo the job.

When I shared my dilemma in Notary forums, I received support as well as appropriate reprimanding for taking a signing without knowing what I was doing. I promised not to do any more assignments until I had completed my education and certification. I contacted the Notary Learning Center and told them that I needed hands-on training, and they registered me for one of their classes for free. I traveled almost two hours to the class, which is the best decision I could have made.

My biggest mistake was jumping into a signing before I knew what I was doing. My 13-year construction defect paralegal career in no way prepared me to close a loan. Even though loans, deeds, and escrow documents are common in construction defect litigation, by the time I saw those documents they were always outdated.

My biggest mistake was jumping into a signing before I knew what I was doing.

Once I completed my hands-on training, I also earned my certification from the National Notary Association. Only then did I get back into the game. I now understand loan documents and how to properly present them to the signers. I can articulate the essential, permissible information, and know that it's not necessary to explain every single document. When I print the package,

I double-check to make sure I have not missed anything. I never leave an assignment without double-checking all pages for signatures and notarizations.

What I learned is that education is the power I need to do my job to the best of my ability. I signed up with Notary2Pro, which includes the Signing Agent class, an advanced course and instruction on reverse mortgages. I am proud to say that I have since earned my Notary2pro certification as a Signing Agent and am now working on the advanced course. Continuing education and staying current on your state's Notary laws is essential in this business.

Since mid-August I have accomplished seven signings for two loan closing companies. My confidence is getting stronger and my skill is improving with each assignment. My goal is to build my business into a full-time venture because I love working with people and helping them during the important times in their lives. ■

Susan Littlefield is a Notary Signing Agent in northern California. She is also a freelance writer, and has published articles in newsletters for paralegals and a journal for attorneys. Her Notary website is Candomobilenotary.com.

MY ENCOUNTER WITH **A TRANSGENDER SIGNER**

By Tracee Jordan



RECENTLY, I WAS SCROLLING DOWN MY TIMELINE ON FACEBOOK and I saw a post in a Notary group regarding a transgender signer, and the comments ran the gamut from supportive to hostile. This post jogged my memory about an experience I had. I received a phone call from an attorney one weekend regarding a client of his

who needed mobile Notary services. After discussing the particulars, I accepted the assignment. I then contacted the signer to introduce myself and confirm the appointment. He sounded like a nice gentlemen, and everything was arranged easily. Nothing seemed out of the ordinary.

The Surprise

I arrived at the client's home later that afternoon. His daughter answered the door and welcomed me in. She escorted me to the room where her father was. That's when I got a major surprise. I assumed the signer was a man, but standing before me was a woman. I initially thought that I had made a mistaken assumption based on the voice on the phone call.

I introduced myself and asked for the paperwork and photo ID. The woman handed me the document and her ID. Here's where it gets tricky. The woman's facial features matched the description on her ID, except the ID said she was a he and included a man's name.

A brief discussion revealed that she had gone through gender reassignment. As I reviewed the signature page on the document, I saw that she was to sign with the name on the ID along with the new name or AKA. I asked her if she had paperwork that carried the AKA. She produced a court document stipulating that Mr. X would be now known as Ms. X. The signer signed the document in both names, and I went on about my day.

My Reaction

This experience was a first in my nine years as a Notary Public. I know that being in that environment alone would make many people uncomfortable. Some Notaries would simply refuse to do the job once they arrived.

As I thought about what transpired, I reflected that, as Notaries, we are public servants, and it is our duty to serve all the public. We are not the judge and/or jury about the situations we encounter in our day-to-day activities. I actually welcome and appreciate the unique opportunity being a Notary gives me to serve the public. This experience allowed me to open my thinking.

How many other transgender signers will I meet? What other variations of the human experience will I encounter? And how I can make all my clients comfortable?

What we do may seem routine, but it is so important for people's lives and livelihoods.

In my previous job as a 911 communications operator, I witnessed many dysfunctional and strange situations. I have carried many of the skills I learned as a 911 operator into my Notary business. I am here to serve all people, not judge any individual on whatever they choose to be. I have personal morals and beliefs on the LGBTQ topic, and I keep them to myself. My personal motto is, if it doesn't affect my pay, it doesn't affect my day.

I can also recall a few years ago, a firefighter here in Texas died while on the job, and there was much controversy regarding his widow receiving the life insurance benefits. This firefighter was married to a transgendered person. I do believe that many people mix their personal feelings and beliefs with their professional duties and force their feelings on an individual.

In business, that is incorrect. If a transgendered person has documentation to prove their identity, then that person has the right to receive the services that anyone else would receive.

Notaries Public, Public Servants

In the Notary world, our responsibility is to verify the signer's identity and

make sure they are willing to sign and aware of what they are signing. We should not question the content in the document or anyone's circumstances or choices in life.

In this case, I had a document listing a male name AKA female name with a Texas driver's license of a male who had the appearance of a female. This presented many issues to resolve, but I took the time to perform checks and balances.

Eventually, each and every one of us will encounter a transgendered signer. Whether you are in a major city like me, or a small town, it will happen sooner or later. Prepare yourself now physically, mentally and emotionally for this. Don't be offended and don't offend. Create a game plan for how to verify if this signer has the legal capacity to sign the document as a male or as a female.

If you still find yourself stumped, use your resources. Call your Secretary of State. Call the NNA. If you are still unsure, have your signer contact the document recipient for guidance on how to proceed. But don't assume that you cannot complete the notarization. Happy stamping, everyone.

About the author: Tracee Jordan of Houston, Texas, is the NNA's 2017 Notary of the Year and owner of 24-Hour Notary Houston.

It is our
duty to serve all
the public.

Statement of Ownership

United States Postal Service Statement of Ownership, Management and Circulation 1. Publication Title **The National Notary** 2. Publication Number **0894 – 7872** 3. Filing Date **10/6/17** 4. Issue Frequency **Bimonthly** 5. Number of Issues Published Annually **6** 6. Annual Subscription Price **\$6.00** 7. Complete Mailing Address of Known Office of Publication (Not printer) **9350 De Soto Ave., Chatsworth, CA 91311** Telephone **(818) 739-4048** Contact Person **Vanessa Santana** 8. Complete Mailing Address of Headquarters or General Business Offices of the Publisher **9350 De Soto Ave., Chatsworth, CA 91311** 9. Full Names and Complete Mailing Addresses of Publisher, Editor and Managing Editor (Do not leave blank) Publisher **Thomas A. Heymann, 9350 De Soto Ave., Chatsworth, CA 91311** Editor-At-Large **Phillip Browne, 9350 De Soto Ave., Chatsworth, CA 91311** Managing Editor **Michael Lewis, 9350 De Soto Ave., Chatsworth, CA 91311** 10. Owner, Full Name **National Notary Association** Complete Mailing Address **9350 De Soto Ave., Chatsworth, CA 91311** 11. Known Bondholders, Mortgagees and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages or Other Securities. **None** Full Name **None**. 12. Tax Status. (For completion by nonprofit organization authorized to mail at nonprofit rates) (Check one) The purpose, function and nonprofit status of this organization and the exempt status for federal income tax purposes: **Has Not Changed During Preceding 12 Months** 13. Publication Title **The National Notary** 14. Issue Date for Circulation Data Below **August 2017** 15. Extent and Nature of Circulation Total Number of Copies (Net press run) (Avg. No. Copies Each Issue During Preceding 12 Months) **88,051** (No. Copies of Single Issue Published Nearest to Filing Date) **87,419** Paid Circulation (By Mail and Outside the Mail) (1) Mailed Outside-County Paid Subscriptions Stated on Form 3541. (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies) (Avg. No. Copies Each Issue During Preceding 12 Months) **86,726** (No. Copies of Single Issue Published Nearest to Filing Date) **86,261** (2) Mailed In-County Paid Subscriptions Stated on PS Form 3541. (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies) (Avg. No. Copies Each Issue During Preceding 12 Months) **0** (No. Copies of Single Issue Published Nearest to Filing Date) **0** (3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales and Other Paid Distribution Outside USPS® (Avg. No. Copies Each Issue During Preceding 12 Months) **0** (No. Copies of Single Issue Published Nearest to Filing Date) **0** (4) Paid Distribution by Other Classes of Mail Through the USPS (e.g. First-Class Mail®) (Avg. No. Copies Each Issue During Preceding 12 Months) **0** (No. Copies of Single Issue Published Nearest to Filing Date) **0** Total Paid Distribution (Sum of 15b, (1), (2), (3) and (4)) (Avg. No. Copies Each Issue During Preceding 12 Months) **86,726** (No. Copies of Single Issue Published Nearest to Filing Date) **86,261** Free or Nominal Rate Distribution (By Mail and Outside the Mail) (1) Free or Nominal Outside-County Copies included on PS Form 3541 (Avg. No. Copies Each Issue During Preceding 12 Months) **341** (No. Copies of Single Issue Published Nearest to Filing Date) **341** (2) Free or Nominal Rate In-County Copies Included on PS Form 3541 (Avg. No. Copies Each Issue During Preceding 12 Months) **0** (No. Copies of Single Issue Published Nearest to Filing Date) **0** (3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g. First-Class Mail) (Avg. No. Copies Each Issue During Preceding 12 Months) **0** (No. Copies of Single Issue Published Nearest to Filing Date) **0** (4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means) (Avg. No. Copies Each Issue During Preceding 12 Months) **0** (No. Copies of Single Issue Published Nearest to Filing Date) **0** Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4)) (Avg. No. Copies Each Issue During Preceding 12 Months) **341** (No. Copies of Single Issue Published Nearest to Filing Date) **341** Total Distribution (Sum of 15c and 15e) (Avg. No. Copies Each Issue During Preceding 12 Months) **87,067** (No. Copies of Single Issue Published Nearest to Filing Date) **86,602** Copies not Distributed (See Instructions to Publishers #4 [page #3]) (Avg. No. Copies Each Issue During Preceding 12 Months) **983** (No. Copies of Single Issue Published Nearest to Filing Date) **817** Total (Sum of 15f and g) (Avg. No. Copies Each Issue During Preceding 12 Months) **88,051** (No. Copies of Single Issue Published Nearest to Filing Date) **87,419** Percent Paid (15c divided by 15f times 100) (Avg. No. Copies Each Issue During Preceding 12 Months) **99.6%** (No. Copies of Single Issue Published Nearest to Filing Date) **99.6%** 16. Publication of Statement of Ownership If the publication is a general publication, publication of this statement is required. Will be printed in the **December 2017** issue of this publication. 17. Signature and Title of Editor, Publisher, Business Manager or Owner Date **10/6/2017** I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).




FedEx®



Sign up. Ship. Save.

National Notary Association members save big on select FedEx® services NNA members, you can receive discounts of up to 26%* on a variety of FedEx services. It's free to enroll, and there are no minimum shipping requirements.

Your NNA Member Discounts**

Up to 26% off	FedEx Express® U.S.
Up to 20% off	FedEx Express international
Up to 12% off	FedEx Ground®
Up to 20% off	FedEx Office®†

Try FedEx Mobile

Need a convenient way to check the status of your shipments, get rates, or find the nearest FedEx location? With FedEx Mobile, it's all just a click away.

To enroll go to enrolladvantage.fedex.com/6715 and enter your membership ID and passcode VZGN18.

Discounts include an additional 5% when shipping labels are created online with FedEx Ship Manager® at fedex.com or with another approved electronic shipping solution.
 * FedEx shipping discounts are off standard list rates and cannot be combined with other offers or discounts. Discounts are exclusive of any FedEx surcharges, premiums, minimums, accessorials charges, or special handling fees. Eligible services and discounts subject to change.
 ** For eligible FedEx services and rates, contact your association. See the FedEx Service Guide for terms and conditions of service offerings and money-back guarantee programs.
 † Black & white copy discounts apply to 8-1/2" x 11", 8-1/2" x 14", and 11" x 17" prints and copies on 20-lb. white bond paper. Color copy discounts are applied to 8-1/2" x 11", 8-1/2" x 14", and 11" x 17" prints and copies on 28-lb. laser paper. Discount does not apply to outsourced products or services, office supplies, shipping services, inkjet cartridges, videoconferencing services, equipment rental, conference-room rental, high-speed wireless access, Sony® PictureStation™ purchases, gift certificates, custom calendars, holiday promotion greeting cards, or postage. This discount cannot be used in combination with volume pricing, custom-bid orders, sale items, coupons, or other discount offers. Discounts and availability are subject to change. Not valid for services provided at FedEx Office locations in hotels, convention centers, and other non-retail locations. Products, services, and hours vary by location.
 © 2013 FedEx. All rights reserved.

When And How To Complete A 'Hybrid' Notary Certificate



An important part of notarization is completing a notarial certificate to show evidence of the act. The certificate states basic facts about the notarization and generally takes the form of an acknowledgment or a jurat. However, there are times when you may encounter unconventional certificates, such as the so-called “hybrid” certificate.

What Is A Hybrid Certificate?

A “hybrid” certificate combines two notarial acts — typically an acknowledgment plus a jurat or oath into one combined certificate.

- One example of a hybrid certificate is when the signer, who is an officer of a corporation, must acknowledge his signature on a contract and swear or affirm that he is an officer of the corporation. The wording on the notarial certificate might include the phrases:

“... before me appeared (name of signer), who being by me duly sworn (or affirmed) did say that he is the president of XYZ Corporation ...

and that said (name of signer) acknowledged said instrument to be the free act and deed of said corporation.”

- Another example is a hybrid certificate which shows that a signer is agreeing to an “unconditional release upon payment,” and has been “acknowledged, subscribed and sworn before” the Notary Public.

State Laws Regarding Hybrid Certificates

Always consult your state guidelines before using a specialized or hybrid certificate because some states may not allow them.

California, for example, prohibits the use of hybrid certificates in certain cases. If the documents will be filed in California, the Notary may complete a jurat or acknowledgment certificate prescribed by state, but not a form that combines both.

New York laws are also very specific when it comes to certificate wording related to real property documents. The New York Real Property Law

prescribes an all-purpose acknowledgment certificate for signers who are acknowledging a signature as an individual or in any “representative capacity.” No other acknowledgment certificate is authorized for New York Notaries and you would not be able to complete a hybrid certificate in such cases.

Tips For Dealing With Hybrid Certificates

If you are confronted with a hybrid certificate, follow these guidelines:

Tip #1: Recognize the certificate as a hybrid and determine your course of action

In order to spot a hybrid, you’ll need to know the typical acknowledgment and jurat forms in your state so that you can quickly identify the differences when they appear.

Tip #2: Perform all actions stated in the hybrid certificate

Many Notaries may blindly “stamp and sign” whatever wording appears on the document, certifying actions they might or might not have taken. So, if the hybrid requires you to

take the signer’s acknowledgment and administer an oath to the signer, do both. If the wording says, “Signed and acknowledged before me,” you must actually witness the signature and have the signer acknowledge signing the document.

Tip #3: Record the hybrid in your journal

States that require Notaries to keep a journal often require this as an entry, which is challenging when your certificate is a hybrid. Is it an acknowledgment or a jurat? If the wording says, “Subscribed and sworn to and acknowledged before me ...” you can safely describe the act as a jurat because the more specific requirements of a jurat are clear. If you are unsure, make a journal note to indicate that and briefly describe it.

Tip #4: Charge the correct fee for the notarization

Just because the notarial certificate combines two notarial acts doesn’t mean you can double charge your customer. Default to charging for one notarial act unless your state laws clearly and explicitly allow you to charge for both.



Thumbprints, Passport, Electronic Signature, First Notarization...

NOTARIES NATIONWIDE

RELY on the NNA's Notary Hotline to answer their most challenging questions. The following are among the thousands our Information Services Team receives each month.

Q I recently moved from California to South Carolina. Should we ask for a signer's thumbprint in our journal when performing a notarization service?

M.R., South Carolina

A *The Notary Public Reference Manual* offers sample journal entries, which contain the following information: Date and time of notarization, type of notarial act, type of document, date of document, fee charged, address of signer, signature of signer, manner in which signer was identified and any special comments. Obtaining a thumbprint is not required or prohibited. However, if your signer refuses to provide a thumbprint, you may not use that as cause to decline the notarization.

Q Am I allowed to notarize a copy of a passport?

J.S., New York

A When someone asks you to "notarize a copy of a passport" they are usually

asking you to certify a copy of that passport. New York Notaries are not authorized to certify copies of any documents. The signer's citizenship status has no impact on this. If, however, you are being asked to notarize an individual's signature on a statement asserting that the attached copy of the individual's passport is a true copy, you may do so.

Q My boss sent me an email with a letter attached that includes his electronic signature. Can I print a hard copy of that letter and (wet) notarize the hard copy?

J.F., Delaware

A Technically under Delaware law an electronic signature is as legal as a signature made with pen and ink provided it demonstrates your boss's intent to be bound by what's in the letter (see Delaware Code 12A-102[9] and 12A-107). Before you notarize that signature on the paper printout, we recommend consulting with your employer's attorney about any broader legal implications that could present a challenge to the document. And, of course, your boss must personally appear in your presence to acknowledge having signed the

letter with his electronic signature.

Q I am performing my first notarization today. I've been asked to notarize my boss's signature on a document. Do I just sign, stamp and date on the document, or do I need to fill out an acknowledgment as well? Or do I notarize each page, stamp and sign?

D. A., California

A Congratulations on your first notarization. No, California Notary law prohibits you from simply stamping and signing a document. You must only sign your name and affix your seal





to the Notary wording on the document or a certificate form that you staple to the document. If there is no Notary wording on the document, your boss would have to tell you which type of Notary act to perform — a jurat or acknowledgment. Then you would complete and staple the appropriate certificate to the document.

Q Am I permitted to notarize my husband's car purchase?

D.W., Pennsylvania

A No. Effective October 26, 2017, Notaries may not notarize the signature of their spouse on any document in

which the Notary or spouse has a direct or pecuniary interest (see 57 Pa.C.S.A. 304).

Q I have two signers on one document, and they both have to sign it and take an oath. Can I put both names in the jurat certificate or do I have to attach another certificate form?

B.T., Nevada

A If both signers appear before you at the same time, you may include both names in the one jurat certificate.

Q Can eNotarizations be performed in Alabama? If so, what software would I need to get started? Are

there any courses or certifications needed to conduct eNotarizations?

S.J., Alabama

A Yes, Alabama has enacted the Uniform Electronic Transactions Act (UETA) which establishes the legality of electronic signatures and notarization. The UETA, however, does not allow electronic signatures and notarization of an electronic last will, codicil to a will, or testamentary trust. There are electronic notarization solution providers in the market that offer the tools you need to perform eNotarizations.

In Alabama, there are no courses or certifications required to perform eNotarizations.

Q I only notarize contracts for the owner of our company and one salesman. Am I supposed to record the notarizations in my Notary journal? I don't charge anything.

D.B., Illinois

A No, Illinois does not require Notaries Public to keep a log book or journal. The *Illinois Notary Public Handbook* published by the Secretary of State, however, states a Notary may keep a journal for his or her own recordkeeping.

Q What is the preferred method to attach a loose certificate to a document that will deter its fraudulent removal and reattachment to another document?

P.S., Pennsylvania

A The preferred method is stapling the certificate to the document. You may also add a description of the document you are notarizing. Example, "This certificate is attached to (title of document), dated _____, number of pages ____." This statement may be placed below your signature and seal.





Determining A Signer's Awareness

One of the Notary's primary responsibilities is to determine a signer's willingness to sign. In other words, a qualified signer should enter into a signing of his own free will or initiative, without being intimidated, coerced or forced into a transaction.

This is a vital responsibility, but making such a determination can be tricky, as a signer will not always admit to being coerced.

Look For Warning Signs

There are some red flags that may tip you off during a signing.

Observe The Signer's

Behavior: Does he or she appear to be upset, withdrawn, timid, or even fearful? Is the signer acting particularly hesitant or distracted? Are you able to pinpoint the reason for the signer's discomfort?

Observe The Surroundings: Keep an eye on others in the room, especially if they have a vested interest in the documents being signed. Does someone nearby — a family member, business partner, or caregiver — seem to be making the signer uncomfortable?

Isolate The Signer: If you feel the signer is being coerced by others in the signing room, ask to be left alone with the signer. Observe if the signer's behavior changes, or if they continue to express hesitancy.

Ask Direct Questions: If in doubt, directly pose the question: "Are you signing this document of your own free will?" This not only gives the signer a chance to confess the truth, it also shows that you have done your due diligence, and limits your liability, should it come to light later that the signer was, in fact, being coerced.

Don't Rush To Judgment: Signs such as worry, fear, or timidity may not necessarily be the result of coercion. Take into consideration the gravity of the transaction and the possible emotional impact before rushing to judgment.

What If The Signer Appears Unwilling?

If, after screening, you believe the signer is being coerced or forced into signing, your state law may require you to refuse to perform the notarization,

while in other states, you may be allowed to refuse.

The Notary laws of Massachusetts, Mississippi and New Mexico specifically prohibit Notaries from performing notarizations in which they have a "compelling doubt" that the signer is acting of his or her own free will.

In North and South Carolina, a Notary who signs a notarial certificate certifies that the person whose signature was notarized did not appear in the judgment of the Notary to be acting involuntarily, under duress, or undue influence. Thus, if the signer appears to lack willingness to sign, North and South Carolina Notaries may not truthfully sign a certificate of a notarial act.

States that have adopted the Revised Uniform Law on Notarial Acts (RULONA) (Iowa, North Dakota, Oregon, West Virginia, Montana — as of October 1, 2015, and

Pennsylvania — as of October 26, 2017, grant Notaries the ability to refuse to perform a notarization if they are not satisfied that the signer is willing to sign of his own accord. Georgia law contains a similar provision, even though it has not enacted the RULONA.

Once you have refused the notarization based on a lack of signer willingness, you should follow these best practices:

Document Your Refusal: In your notarial journal, write a detailed explanation of your reason for refusing the notarization as well as the steps you took to make your determination. If you do not keep a journal, you should still document these factors, in case you are later approached for an explanation.

Refer To Agency: If the signer questions your determination, you may refer them to your contracting agency (if applicable).

Learn more about best practices and procedures in the NNA's Notary Essentials course:
[NationalNotary.org/notary-essentials](https://www.nationalnotary.org/notary-essentials)

Thank You

for Your Support!



Houston



Mexico City



Puerto Rico



Florida

Notaries across the nation donated thousands of dollars to help the victims of the recent hurricanes and the earthquake in Mexico City. The National Notary Foundation matched those contributions, and added even more funds to lift the total to \$50,000! Your generosity and partnership with the NNF will help The Salvation Army rebuild lives and give comfort to victims in need.



NATIONAL NOTARY FOUNDATION

NationalNotary.org



Time to Renew?

Don't wait until it's too late to renew your commission.

The NNA will provide you with everything you need to meet your state's requirements and protect yourself from liability.

Application • Bond • E&O Insurance • Training • Supplies

NationalNotary.org/Renew | 1-888-896-6827



**NATIONAL
NOTARY
ASSOCIATION**

60 YEARS OF SERVICE | SINCE 1957