

March 2018

The National NOTARY®

NationalNotary.org

IN THIS ISSUE

- 15 Introducing Your 2018 Notary Of The Year Honorees
- 18 The Webcam Notarization Landscape
- 20 A Navy Vet's Bumpy Road To Success



Expect The Unexpected

Mastering The Real-Life Challenges
To A Proper Notarization



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 May 1!

Book now and take advantage of our Standard Registration price of \$649 for NNA members.



Reach New Heights Through Our Educational Workshops

- Quit Spinning Your Wheels Finding Jobs and Let Technology Do the Work for You
- What Every Notary Needs to Know About the Remote Notarization Trends
- Placing Safety First: Protecting Yourself at a Loan Signing Appointment
- Wowing Title Companies: Understand How to Get the Job as a NSA
- Advanced NSA Principles and Strategies
- Tech Tools Needed to Succeed as a Mobile Notary

Check online for our complete workshop schedule.



Year!



Book 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 until May 18 or until rooms fill up, so book now!

Register Today!

For more information visit or call:
NationalNotary.org/NNA2018
1-844-4NNA-CONF

   #NNA2018



NATIONAL NOTARY ASSOCIATION

The National NOTARY

Vol. LVIII, No. 2, March 2018 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
Content Strategist

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), March 2018 Vol. LVIII, No. 2, 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

Expect The Unexpected Mastering The Real-Life Challenges To A Proper Notarization

David Thun

The essentials of notarization have not changed substantially over the past several hundred years no matter how much we change the way we do business. For the 21st century Notary, those essentials have been outlined in the “5 Steps To A Proper Notarization” — the single most popular article on the NNA’s online *Notary Bulletin*. The article outlines a simple, easy-to-follow procedure for completing most notarizations. Yet the modern world often produces myriad variations and nuances that can trip up even the most experienced Notary. To help navigate these challenges, *The National Notary* has compiled a list of many of the most common issues and obstacles that can cause confusions and mistakes at each step of a proper notarization.

13 Notary Resources: Where To Find Answers

DEPARTMENTS

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

FEATURES

15

Introducing Your 2018 Notary Of The Year Honorees

NNA Staff

Each year the NNA honors an extraordinary group of Notaries who go above and beyond their duties as public officials. Apart from demonstrating an abiding dedication to their duties as Notaries, they all distinguish themselves through their profound commitment to serving their communities.

18

The Webcam Notarization Landscape

NNA Staff

As more states consider measures authorizing webcam notarizations, the practice continues to raise questions among Notaries and signers alike. To help answer the frequent questions arising from our community, *The National Notary* produced a color-coded map showing where webcam notarizations can be performed and which states are considering it.

20

A Navy Vet's Bumpy Road To Success

Luke Eastman

After six years in the U.S. Navy, San Diego resident Luke Eastman knew that going to work in an office and taking orders from others was not for him. He already had dabbled as a part-time Signing Agent, so he decided to try his hand full-time as a mobile Notary. But his start was hardly smooth. In this article, Eastman shares his ups and downs, and hard lessons.



Transgender Signers

ONE NOTARY'S ENCOUNTER WITH A TRANSGENDER SIGNER sparked some serious discussion in our Notary community. 2017 Notary of the Year, Tracee Jordan discussed the challenges she faced identifying a signer during a notarization. Many Notaries offered advice on handling such experiences.

As Notaries, we are obligated to prove identity, not what our clients identify with. Whether a client identifies as male or female is irrelevant in my opinion. That's why I feel obtaining a thumb/fingerprint should be mandatory on all notarial acts. When it comes to societal issues such as politics, religion and gender identification, there will always be a gray area. However, when it comes to proving identity, my duty is simply to prove the person in front of me is who they claim to be regardless of gender, race, etc.

Alex A. Marin, Los Angeles, CA

My experience was a bit different. The person that needed documents notarized had no ID. He was preparing for his transgender surgery and used a female name and wanted the documents to reflect the name he used. I just had him bring two reliable witnesses who could verify who he was and treated the situation like any other client with no ID.

Lori Mehrer, Cottonwood, CA

In-Person Networking Vs. Online Networking

WE ASKED NOTARIES NATIONWIDE WHICH THEY HAVE FOUND MOST EFFECTIVE for promoting their Notary business: face-to-face interaction, or online networking.

My best marketing result came when I dumped Wix! The first four years my Notary business was online through DIY builder Homestead. I didn't see much traffic, so I decided to rebuild using Wix to produce a "modern site." A year later my results were far worse because I had refused to buy their SEO add-ons, which would have bumped my monthly price tag to \$50!

I now have an ethical Geek who hosts my domain for a

song, manages my site for \$20/month, and built my cool Wordpress website for \$300. I am thrilled with my results and now receive five to eight times the calls as before. Part of the setup fee is SEO, and now people actually see my professional bio when they search for Notaries in my county. He even taught me Facebook tricks, too. My best advice, dump the DIY sitebuilders, get a Geek, and don't pay stupid prices for any of it.

April Hughes, Sutter Creek, CA

Face-to-face plus being next to four banks and a hospital that don't have Notaries available. I get a lot of referrals.

Daniel S Lovejoy, Kealakekua, HI

Face-to-face networking and joining the Chamber of Commerce. There is nothing better than word of mouth from a satisfied customer.

Janis Bottorff, Ridgecrest CA

Face-to-face and searchable website.

Reness Tomley, Pleasanton, CA

Both. Today after a closing, I received a phone call for general Notary work. A mom needed an athletic form stamped. It turned out that nine other parents needed the same. Yay! Line them up and make them happy. I asked where she found me: "Google."

Tami Patterson Kowalkowsky, Land o' Lakes, FL

Get It Off Your Chest



NOTARIES LET OFF A LITTLE STEAM BY sharing their most stressful notarizations on our Facebook page.

My most stressful situation was an assignment where I had to travel about an hour away. A senior citizen was being held under duress by her daughter-in-law. If it were not for having an additional witness with me, I'm not sure how the situation would have ended. The ID of the signer was taken away by her son. The daughter-in-law, however, was in possession of the woman's military ID, which never expired and stated that it was indefinite on the back. I'm glad I could help this family.

Sonita M Leak, Greenville, SC

Last year, I notarized for a man in ICU who was dying of lung cancer. He was a sweetheart, and while I hugged his wife as she cried afterward, the signing was easy. The worst was actually a Marine and his wife who were signing the papers to buy their first house. The wife was nasty, rude, contentious and hostile at every step, and the Marine seemed perfectly willing to follow her orders.

Paul McCool, Yucca Valley, CA

I was asked to notarize a quit claim deed for a man in the hospital. When I got there, it was apparent that the man was not signing of his own free will, and members of his family were pressuring him to sign something he did not want to do. I refused to sign. The family member proceeded to harass me with violent phone calls and texts with horrible pictures. I filed a police report and a report with the Notary Office in my state.

Christy Shaw, Juneau, Alaska

Last fall, I did a refinance signing for a Chinese couple. They read just about every single document and then discussed it in Chinese. I was there for over three hours, and my head was spinning by the time I finally got out of there!

Steffen Moller, Chesterfield, VA

I did a VA refinance signing after the signer's dog bit me.

Donna J Runnels, Burnham, Maine

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

NNA 2018 Event Page on Facebook



Join our community of Notaries who are attending NNA 2018 in Las Vegas! Visit bitly.com/NNA2018Event and click Going. From there you can select which days you're attending and start a new discussion. Our social media staff is in the group answering all questions and concerns.

We'll see you there!



Salute To Veterans At NNA 2018



THE NATIONAL NOTARY FOUNDATION IS PROVIDING COMPLIMENTARY NOTARY TRAINING to honorably discharged U.S. veterans on Sunday, June 3 at the NNA 2018 Conference in Las Vegas. *The Complete How-To Guide for Notaries* is a hands-on workshop that covers the ins-and-outs of how Notaries protect consumers from document fraud.

Veterans will learn about the five steps of notarization and our instructor will guide them step-by-step as they put their new skills to work with six real-life Notary situations.

Veterans who want to learn more about becoming a Notary are also invited to stay for our poolside Welcome Reception Sunday evening. More information is available at NationalNotary.org/nna2018/veterans.

Member Benefit: Updated Reference Manual

If you missed any of the New Law Alert emails for your state, or you just want to refresh your memory, we continuously update our Reference Manual with new laws you need to know about. Don't forget. NNA Members can access the comprehensive Reference Manual content for free by logging into their account on the NNA website.

Learn How To Help Immigrants The Right Way

WE'VE LAUNCHED A NEW ONLINE COURSE that will teach you how to help the immigrant community without overstepping and getting yourself into legal trouble. *How To Prepare Immigration Forms* covers the non-legal services you can provide, including preparing packages for the United States Customs & Immigration Service.

Be sure to check your state's laws before taking the course and offering this type of service. Some states have specific advertising requirements, and a bond is required if you're in California, Georgia, Nevada, New York or Utah.



NNA Wins Prestigious Online Search Award

THE MAJOR EFFORTS THE NATIONAL NOTARY ASSOCIATION TAKES TO SHARE NOTARY KNOWLEDGE, SUPPORT, INFORMATION, LAW UPDATES AND INDUSTRY NEWS was recognized by *Worldwide Business Research* this February when it honored the NNA with its **2018 Best in Class Search Engine Optimization** award.

The prestigious award was presented during the global organization's eTail West Conference in Palm Springs, California. Previous award recipients include Burger King and The Home Depot.

The NNA was recognized for its information, service and support efforts as more Notaries are benefitting from the NNA's answers when they ask Notary-related questions on Google, Yahoo!, Bing and other platforms.

Searches for our popular content grew by more than 70 percent in



Phillip Browne, Vice President of Communications, and Thomas Hayden, Vice President of Marketing, accept the eTail award on behalf of the NNA.

2017 when people sought answers to questions like: "How to Become a Notary," "The 5-Steps to a Proper Notarization," and "How To Become a Notary Signing Agent." Notaries also increasingly found answers to highly detailed procedural questions in the *Notary Bulletin*, the NNA's Knowledge Center, the Notary Law Database and the Tips and Tutorials sections of our website.

5 Tips To Always Be Prepared

MOBILE NOTARIES CAN GET REQUESTS FOR THEIR SERVICES AT ANY TIME, and some days are busier than others. So it helps to be prepared. Veteran Florida mobile Notary Amanda Reeves offers her guidance to make sure you're ready for anything.

- 1. Dress for success.** Always dressing in proper attire means you'll be ready for those last-minute, rush calls.
- 2. Fill 'er up.** Don't wait until tomorrow to top off your gas tank. Tomorrow could get slammed, and the 10 minutes it takes to get gas could be used to double check that you're ready for the next assignment.
- 3. Always have supplies in your car.** Keeping FedEx and UPS envelopes, folders, pens, tape, business cards and a small stapler all come in handy. If you have a mobile scanner, keep extra paper and ink.
- 4. Prepare for weather.** Whether you're dealing with rain, sleet, or snow it really helps to have weather appropriate gear available while on the road. Dealing with papers on a rainy day with no umbrella or raincoat is awful.



- 5. Keep jumper cables and a battery starter handy.** Your car is your business, and the last thing you want is to have a dead car battery and no way to get your car started.

Mortgage Company Expands Remote Closings



UNITED WHOLESALE MORTGAGE (UWM) RECENTLY ANNOUNCED that it has expanded its online closing program from four to 16 states.

The company has partnered with Boston-based firm Notarize to provide the online notarization and electronic closing technology. The system allows borrowers to close their mortgage using a computer, tablet or mobile phone to connect with the Notary.

To complete the virtual closing, borrowers verify their identity with the Notary via webcam. The Notary then guides them through the signing and completes the required notarizations.

"We expect this will be the way all closings are done in the near future," said Mat Ishbia, President and CEO of UWM.

NASS Adopts Webcam Notarization Standards

THE NATIONAL ASSOCIATION OF SECRETARIES OF STATE (NASS) HAS ADOPTED NATIONWIDE STANDARDS for performing notarizations online — a major development for supporters of webcam notarizations.

Currently only two states — Montana and Virginia — authorize Notaries to perform webcam notarizations using online audio-visual technology to communicate with a signer remotely in lieu of personal appearance. Two other states — Texas and Nevada — have passed laws permitting webcam notarizations that take effect on July 1.

The NASS standards provide policymakers across the U.S. with a framework to develop their own laws, regulations and guidelines for the use of online communication technology for notarizations.



Expect The Unexpected

Mastering The Real-Life Challenges
To A Proper Notarization

By David Thun



THE ESSENTIALS OF NOTARIZATION HAVE NOT CHANGED SUBSTANTIALLY

over the past several hundred years no matter how much we change the way we do business. For the 21st century Notary, those essentials have been outlined in the “5 Steps To A Proper Notarization” — the single most popular article on the NNA’s

online *Notary Bulletin*. This article outlines a simple, easy-to-follow procedure for completing most notarizations.

Yet the modern world often presents Notaries with myriad variations and nuances that can trip up even the most experienced Notary.

To help navigate, *The National Notary* has compiled a list of many of the most common issues and obstacles that can cause confusion and mistakes at each step of a proper notarization.

Step 1: Require Personal Appearance

Every state requires the signer to personally appear before you during the notarization. That’s crucial because it helps protect your signer, your employer, anyone relying on the notarization and you against potential fraud and liability. It also allows you to complete other steps in a proper notarization.

Requests for webcam electronic notarization. With the advent of webcam electronic notarization, also known as remote or online

notarization, many signers are asking for this option. With webcam electronic notarization, the personal appearance requirement is satisfied when the signer and Notary meet using audio-visual technology over the internet. While a growing number of businesses and signers are enthusiastic about the convenience of online electronic notarizations, many Notaries are unsure if they can lawfully perform them.

In most cases, the answer is no. Currently only Virginia and Montana authorize Notaries to perform these notarizations. In Virginia, Notaries must obtain a special commission to perform remote electronic notarizations. In Montana, online notarizations may be performed under restricted circumstances. As of July 1, 2018, Notaries in Texas and Nevada also will be able to perform webcam electronic notarizations.

No other state currently authorizes webcam electronic notarizations, although 13 other states are considering

webcam measures, and one state is studying it. (*See article on page 18.*) However, unless your state specifically authorizes you to perform webcam notarizations, you must still require signers to appear in your physical presence at the time the notarization takes place.

Step 2: Check The Document

This step is necessary for a number of reasons, such as checking for appropriate certificate wording, making sure there are no blank spaces and verifying that the name on the ID supports the name on the document.

Scanning or reading the document. Because this step has sometimes been referred to as “scanning the document,” some Notaries take it to mean actually scanning the document into their computer to have a digital copy. Other Notaries see this step as requiring them to read the entire document.

Neither is true. Your task is to look over the document only enough to obtain the information you need to complete the notarization. Once you’ve confirmed

what you need, you shouldn’t spend time reading over the document in detail because this may be considered a breach of signers’ privacy.

Failing to recognize the certificate wording. According to the NNA’s Hotline counselors, this is a fairly common issue. And there are some simple suggestions:

- Look below the signer’s signature line. This is where certificate wording is usually located.
- Look for the words, “State of” and “County of.” Referred to as the “venue,” it is one of the elements of most notarial certificates.
- Look for words such as, “acknowledged before me” or “subscribed and sworn before me.” These words also will help you determine what type of notarization is required.

Step 3: Verify The Signer’s Identity

Properly verifying your signer’s identity is the essential duty of every Notary, and there are three general methods: government-issued IDs, personal knowledge and credible identifying witnesses. California is the only state

Given the hundreds of different types of IDs, deciding what is or isn’t acceptable can be challenging.



that does not permit Notaries to use personal knowledge.

Confusion about what is acceptable ID. Relying on government-issued ID is by far the most common way Notaries identify their signers. But given the hundreds of different types of IDs, deciding what is or isn't acceptable can be challenging.

Some states, such as California and Florida, have specific lists of IDs that their Notaries may accept. Other states, such as Colorado and Illinois, have specific baseline requirements for IDs. They can include being issued by a state or federal government agency and containing a photograph and signature of the individual. Any ID that has the essential elements is acceptable. So make sure to have a copy of your state's guidelines handy.

For states that do not provide any specific laws or rules, *The Notary Public Code of Professional Responsibility* recommends that an acceptable ID should contain at least a photograph, be issued by a government agency and be unexpired at the time it is presented.

Step 4: Complete Your Journal Entry

Most states either require or recommend Notaries maintain a record or journal of all notarizations. A good journal entry contains details of the notarization that are helpful in case it is later called into question.

Forgetting to complete the journal entry before the certificate. This often happens. And in fact, no state stipulates that the journal entry should be made first.

However, it's a good idea to complete your journal entry before concluding the notarization so you can make sure to collect all the necessary elements of the record, including your signer's signature. This is particularly true for Notaries in states that require a journal.

Hotline often gets calls from Notaries who have forgotten some required element of the entry, such as a signature or document title, and the signer has already departed.

Step 5: Complete The Certificate

The last step of a notarization is to complete, sign and affix your seal on the notarial certificate. And you are responsible for making sure it is completed correctly.

No certificate wording. Many documents do not include certificate wording. In this case, you must, ask your signer what type of notarization is required and then attach a separate

Double-check your work to make sure all the details are correct. For example, the venue should reflect where you performed the notarization, not where the document was prepared or will be filed, and the date of notarization is the date the signer appeared before you, not any other date that appears on the document.

Finally, take care to sign and affix your seal properly. Always sign your name exactly in the form that is required by your state's laws. Usually, it is the signature that you filed with the commissioning official. Your seal should be close to your signature but should not overlap any

Even a minor mistake in completing the certificate can cause a document to be rejected by the receiving agency.

certificate form. Many signers do not know what type of notarization they need, so you may describe the different types. But you may not make the decision for them unless you are a licensed attorney. If your signer is still uncertain, they should contact the issuing or receiving agency for instructions.

Making a mistake. Even a minor mistake in completing the certificate can cause a document to be rejected by the receiving agency. Some of the most common mistakes include: listing the wrong venue; writing your name in the space for the signer's name; entering the wrong date; not signing your name properly; or improperly affixing your stamp.

When completing the certificate, don't rush. Take the time to read it to make sure you know what you need to do.

wording. The goal is to make everything legible. If you are in a state that does not require you to use a seal, you may need to print your name and commission information in other spaces below your signature. Make sure the name you print is the name as it appears on your Notary commission.

Remember, certificate wording may vary from state to state, but it is your state's laws that govern the wording you use and how you complete it.

If you run into a tricky notarization, don't be afraid to ask for help. It's far better to seek guidance rather than risk a mistake that may cause problems for your signer or yourself. And there are plenty of resources available to provide the answer you need. (See article on page 13.) ■

NOTARY RESOURCES

Where To Find Answers When You Need Them

There are a lot of resources available to help with the everyday challenges and issues that arise when notarizing documents. Many are at your fingertips and available at no cost.

Your Notary Commissioning Office

The Notary commissioning agency in many states — usually the Secretary of State's office — provides guidelines, at no charge, to its state-commissioned Notaries. These resources usually can be found on the commissioning agency's website and can include:

- A state Notary handbook
- Links to forms
- Posts about new laws and rules
- FAQs

Local Notary Training Courses

Many states provide free or low-cost Notary education resources. These courses often are designed for new or renewing Notaries, and generally cover state laws and Notary basics. Local community colleges in some states also offer low-cost courses or seminars.

National Notary Association Resources

The NNA provides resources designed for both new and experienced Notaries, many of which are available free of charge.

- **Notary Bulletin:** This online publication is open to the public and contains hundreds of articles on the common issues Notaries encounter. Just click the link to the “Best Practices” section.
- **The National Notary:** The member magazine produces in-depth discussions of Notary-related topics, how-to articles, current Notary trends and more.
- **NNA Tutorials and Webinars:** Online tutorials cover a wide range of subjects.
- **NNA Reference Library:** This online resource contains links to *The Notary Public Code of Professional Responsibility*, the *Model Notary Act*, state law summaries and more.
- **Notary Laws page:** This online resource allows you look up the latest rules and legislation enacted in any state.
- **Notary Handbooks:** A variety of Notary handbooks are available for purchase in our online store, including *The Complete How-To Guide For Notaries*, state-specific Notary law primers and the *2018 NNA Keeping Document-checker Guide*.
- **NNA Hotline:** For questions requiring immediate answers, you can call the NNA Hotline and speak directly to a Notary expert. This service is free to NNA members, or Notaries who get their commission through the NNA. ■



The ultimate software for mobile notaries



One-click invoicing with your own logo.



Track your notarial acts and save \$1000's on your taxes.



Instantly know who has paid and who has not.



Integrated calendaring with email and text message reminders.



Track your mileage and other business expenses.



Works on all your devices.



Generate the report you need for your taxes in less than 10 seconds.



Trusted by notaries on over 300,000 signings.

Learn more at

www.NotaryGadget.com



INTRODUCING YOUR
**2018 NOTARY
OF THE YEAR**
HONOREES

By NNA Staff

EACH YEAR THE NATIONAL NOTARY ASSOCIATION HONORS an extraordinary group of Notaries who go above and beyond their duties as public officials. They demonstrate a profound commitment to serving their communities. Join us at the **NNA 2018 Conference in Las Vegas, Nevada**, this June to honor these dedicated people and find out who will be named Notary of the Year.



Beatriz Mendoza

State: California

Occupation: Mobile Notary and NNA Certified Notary Signing Agent

Years as a Notary: 14

Beatriz Mendoza became a Notary in 2003 while working at a law office. She loved having the ability to perform a valuable, in-demand public service and soon decided to try to make a business out of it. What she didn't know then was that her passion for providing Notary services would become her career, and would empower her to give back to the community that she cherishes.

"The Secretary of State commissions Notaries as people of trust, and I take that very seriously," Mendoza said. "I developed a reputation of being ethical, trustworthy, professional and reliable,

A Passion For Trust

and that's why I get so much business in my community. That's how I got started and became well known, and its why I don't have to do any marketing today."

She carved out a niche early in her career. She offered Notary services to a network of law firms, elected officials, Chamber of Commerce members, businesses and various community members. Eventually clients sought her out through word of mouth.

As her business grew, so did her benevolence. She began performing notarizations at no charge for the elderly, homeless and underprivileged. Today, she does countless notarizations at no charge for families who need Deferred Action for Childhood Arrivals (DACA) documents authenticated. The notarizations revolve around immigrants transferring temporary custody of their children to other family members in case they get deported. "I play a very important role because it has to do with child custody," she said. "These are peoples' lives, and I am honored to help them."

While her primary work is rooted in being a mobile Notary and Signing Agent, her professional and service history evolved beyond that. She serves as an appointed planning commissioner for the city of Santa Ana, California, which is focused on revising the city's master plan. She worked for Sen. Joe Dunn (D-Santa Ana), the U.S. Census Bureau, the Delhi Center and, most recently, was a field representative for U.S. Congresswoman Loretta Sanchez.



Jeannette Ramcharan

State: Maryland

Occupation: Insurance and Estate Advisor, American Classic Agency

Years as a Notary: 4

Jeannette Ramcharan built her career on her passion for health, well-being and financial planning. As a financial services professional and the founder of an in-home medical equipment and supplies company, Ramcharan prides herself on her continuing resolve to help the elderly, disabled and others afflicted with crippling medical conditions.

Her mission became even more personal when, at age 38, she was diagnosed with breast cancer and became uninsurable. "Every day I help people with retirement, estate planning, trusts and medical equipment needs," Jeanette said. "When I was diagnosed with breast cancer my situation gave me the fuel to do even more."

One of the many things Jeanette did was become a Maryland Notary Public. Many of her elderly and disabled clients had trouble getting to a Notary when they needed documents notarized, so she decided to do it herself. "In our community it is hard to find a Notary, so I became one so my clients could avoid the hassle," she said.

She got heavily involved with food collection and toy drive programs to help the needy, and began hosting regular "Will-a-Thon" events at health fairs to provide no-cost notarizations for seniors, vets and the disabled.

One of her greatest accomplishments came when Ramcharan and her sister co-founded The Heaven Sent Foundation, a charitable fundraising and philanthropic services organization that provides assistance to children, individuals and families who have hardship or emergency needs.

Working Hard To Make People Happy

The Foundation accepts donations to provide food, clothing, blankets, school supplies and other necessities to needy individuals and families nationwide. It also sponsors health fair outreach programs to provide health screenings, breast cancer awareness, chemotherapy support, health mentoring and healthcare education training opportunities to our youth.

"My whole motivation is to make people happy by helping them prepare for life events," she said.



Phyllis E. Traylor

State: Texas

Occupation: Owner, My San Antonio Mobile Notary

Years as a Notary: 15



Crystal Whiteside-Lemon

State: Florida

Occupation: Owner, C&L Mobile Notary Service

Years as a Notary: 10

Phyllis Traylor is a U.S. Army Veteran who became a Notary while working as a real estate agent in Oklahoma. She became a Notary by necessity, but was later inspired to kickstart her own business.

Traylor later moved to Texas, got a commission there and launched her mobile Notary business, My San Antonio Mobile Notary. Her veteran-owned firm has flourished into a thriving business and has been awarded numerous certifications from the South Central Texas Regional

Making A Difference To Her Community

(HUB), Emerging Small Business Enterprise Certification, Woman-Owned Business Enterprise Certification, to name a few.

Much of her work revolves around serving the senior and military population in her area. Her compassion and work ethic made her the go-to person for many seniors in nursing facilities, hospitals and other venues.

Traylor earned a master's degree in adult and higher education and teaches as an adjunct professor at a local college. She also contributes articles to the American Association of Notaries. She is also a Notary Public instructor and a Certified Notary2Pro Signing Agent Instructor.

When she is not busy with Notary work, Traylor volunteers her time as a board member to the Bexar County Opportunities Industrialization Center, Inc., whose mission is to eliminate illiteracy and unemployment in the county. This nonprofit organization helps the homeless, veterans, and those with criminal histories find employment and skills training.

She has also served on the board of the Low Vision Resource Center, a nonprofit organization and parent organization to Owl Radio. Phyllis also volunteers as a reader for Owl Radio. This program provides transistor radios to the blind. Broadcast through an NPR station, volunteers read local news, books and other content for vision-impaired listeners.

Certification Agency (SCTRCA) such as: Texas Historically Underutilized Business

Navy veteran Crystal Whiteside-Lemon became a Notary to get the job done right. She worked for a firm that focused on construction closings and noticed that NSAs were making many mistakes on closing documents while providing poor customer service. So she became the in-house Notary who performed all closings. This influenced her decision to make a business out of her commission.

Owner of C&L Mobile Notary Service, LLC. since 2008, she has established herself as a knowledgeable resource for new Notaries, who track her down for mentorships. "I take great pride in demonstrating trustworthiness with devotion to detail with each notarial act performed," she said.

Through her business, she offers many services to the community, including officiating at wedding ceremonies as an ordained minister for all couples in love. Her business is also approved to perform notarizations for Florida Correctional Facilities.

Whiteside-Lemon's philanthropic soul came to life when she was a 7th grader singing for a youth choir. Once she realized she couldn't carry a tune, she started raising her hand for other volunteer opportunities. That didn't stop when she grew up. For the last five years, she has been a volunteer tax preparer and site coordinator through United Way of Northeast Florida's RealSense financial stability initiative.

She spends each tax season helping families find refunds

Don't Put Money Ahead Of Doing Things Right

of true inspiration. She raised more than 19 children — including her own, adopted children and foster children. When there was a child in need, her mother did not hesitate to help and provide a loving home.

Even in retirement, Whiteside-Lemon will continue to grow her mobile Notary business and keep raising her hand for volunteer projects. ■

and understand their tax returns.

Her mother was the source

WEBCAM NOTARIZATION LANDSCAPE

A S MORE STATES CONSIDER MEASURES AUTHORIZING WEBCAM NOTARIZATIONS IN 2018, this map shows the landscape of the practice.

Virginia in 2011 became the first state to enact a law allowing commissioned electronic Notaries to perform remote notarizations for signers who are anywhere in the world.

In 2015, Montana became the second state to allow the practice but with a number of restrictions. Montana is the only state that allows a paper document to be notarized when the signer and Notary appear online.

In 2017, Nevada enacted a law authorizing remote notarization. It goes into effect on July 1, 2018.

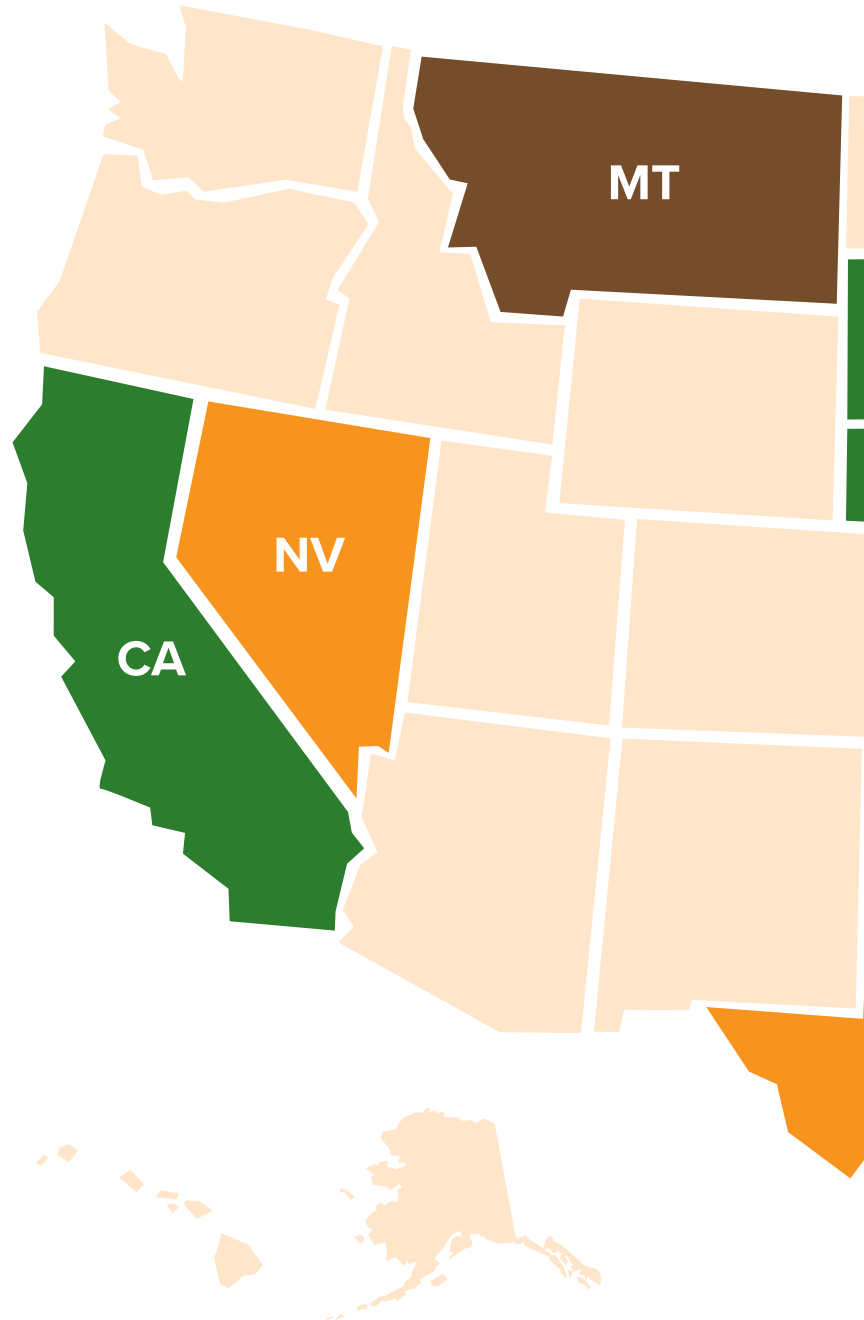
In 2017, Texas enacted a law authorizing remote notarization. It goes into effect on July 1, 2018.

These states have pending bills that would permit webcam notarizations.

These jurisdictions are considering bills to allow remote notarizations only for signers outside of the U.S.

Maryland is considering a bill to set up a task force to study webcam notarization.

These states do not have any webcam bills or laws at this time.



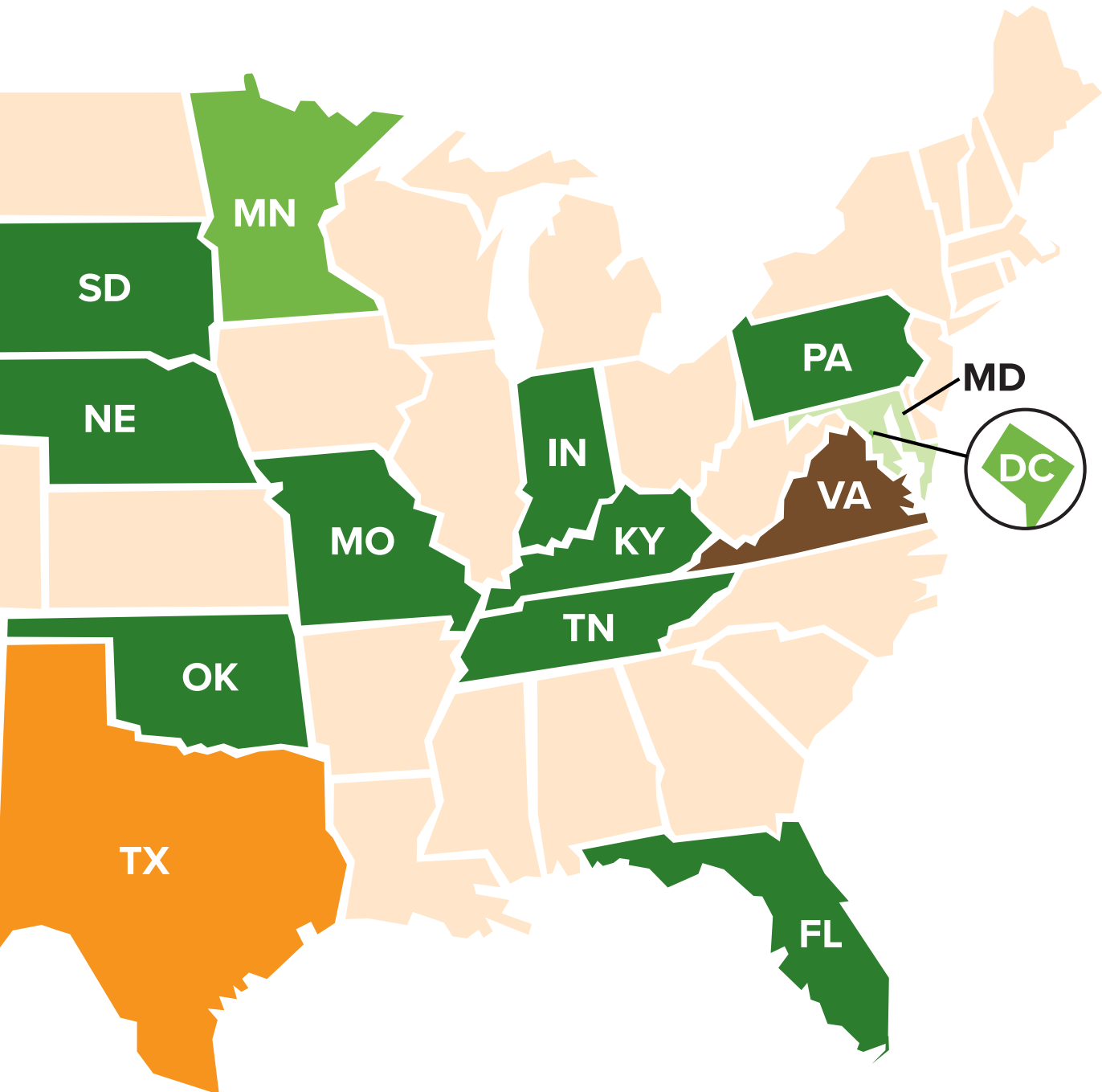
Source: NNA Research

What Is Webcam Notarization?

Webcam notarization permits the signer to personally appear before the Notary via audio-visual technology over the internet instead of being physically present in the same room. Webcam notarization is also called remote notarization or online notarization. As the practice expands, it raises many questions among Notaries and the public alike.

Most states still require the signer and Notary to be in each other's physical presence.

For details about each proposed bill, visit the NNA's Notary Policy Tracking page at bitly.com/notarypolicytracking. ■



A NAVY VET'S BUMPY ROAD TO SUCCESS

By Luke Eastman



WHEN I TELL PEOPLE I'M A NOTARY, I usually get the same reaction: "What is that?" Three years ago, I asked the same question while having dinner with a friend. She told me about her job as a mobile Notary and offered to teach me how to do loan closings for her signing service. I was enlisted in the Navy at

the time and looking to make some extra money, so I decided to go for it.

Little did I realize at the time, but this decision would lead me to a new career.

A Rocky Start

After getting my commission and Notary Signing Agent certification through the NNA, I started shadowing my friend on loan signings. After a few weeks, I felt ready to take my first loan-signing assignment.

However, what was supposed to be an easy first signing became anything but. The signing was ordered by the son of an elderly woman who was showing signs of dementia, and the son started a verbal altercation with me over which documents his mother should see. That made me suspicious, so I terminated the signing.

So far, my career as a mobile Notary was off to a rocky start. I figured it couldn't get any worse, so after regaining my composure, I shook it off and drove to the next assignment. Pretty soon I had completed enough signings to earn enough to recoup the cost of training, supplies and a laser printer. And I gained much-needed confidence at the signing table.

Going Full Time

Like many others, I never intended to do this full time. For me, it was a nice side hustle to replenish my travel fund and provide a skill I could always fall back on if needed. That changed when I was honorably discharged from the Navy in May 2016 and found myself wondering what to do with my life.

After six years of putting on a uniform and following orders, the thought of sitting in a corporate office where someone told me what to do all day just wasn't an option.

I realized that what I thought was just a side hustle, in fact, had a lot more potential. Being a mobile Notary would offer me the freedom and independence I was looking for. I could work when I want and be my own boss. What more could a newly minted veteran ask for?

But it's one thing to make a little extra by taking assignments from my friend's signing service. It's another to depend on this work for a full-time living. Admittedly, it's been a humbling and enlightening adventure, and I've learned a couple lessons from my first year in business as a mobile Notary.

Perfection Is The Enemy Of Progress

After starting my business in February 2017, I spent six months obsessing on myriad details: building my website, and researching phone plans, online scheduling systems and accounting software. I spent hours angsty over the

text spacing on my website, what exact shade of orange to use in my logo and how the online scheduling software would work. I even made detailed flowcharts to illustrate my business processes.

I was certain I had cracked the code on not only what customers wanted, but how they would find me and the tools I needed to run my business. I had it all figured out, except one thing, clients. I had no clients, and I spent so much time worrying about text spacing and shades of orange, that I hadn't even done a signing in almost seven months.

I neglected the most important parts of my business because I was worried about looking perfect right out the gate. I didn't even know that mobile Notaries could do more than loan signings.

Planning ahead can be extremely useful, but analysis paralysis and putting perfection ahead of progress doesn't work. Striking a balance between planning and acting is difficult, particularly when you don't have a mentor. There is someone else out there who has already invented the wheel and can probably save you a lot of time, effort and money with a simple phone call.

Finding A Mentor

Eventually, I realized that I needed help. I was going to have to talk to others and share my mistakes, victories, struggles and strengths. I would also have to be willing to share my strategies and ideas without worrying about someone co-opting them.

This change started when I attended the NNA 2017 Conference in Dallas last June. I got to see other Notaries collaborating with each other and asking important questions I'd never thought of. One of the people I met was Laura Biewer from At Your Service Mobile Notary, who presented a workshop on how to expand your business. I was so impressed with her presentation that I decided to try her coaching service.

She helped me prioritize and execute my goals, develop marketing strategies and improve my basic procedures to speed up signings. Those coaching sessions gave me the confidence I needed to take on new types of Notary work, market myself to escrow officers and attorneys, and cut down the time spent at the signing table.

I've also started reaching out to other Notaries in the San Diego area via LinkedIn to find a good mentor. The first Notary I contacted ended up being a bad fit for me, but I stuck with the plan and kept looking. I contacted Chelsea Addison from Eleventh Hour Signings, Inc. Our first phone call lasted almost two hours, despite being complete strangers. Chelsea has been a great resource for finding out which escrow offices and signing services are good to

Being a mobile Notary would offer me the freedom and independence I was looking for.



Navy veteran Luke Eastman

work with, how to price my services for our market, and other information unique to San Diego. We talk regularly to discuss how things are going. It can be a little lonely building a sole-operator business, so having others who've been there and understand what you're going through is crucial to our success.

Looking Forward To 2018

Although I made some mistakes, I learned some valuable lessons as well. I've implemented a few course corrections, found myself a mentor, won some steady clients, and now I'm looking forward to discovering what lessons and opportunities 2018 has in store for me.

My goal is to start moving away from loan signings while increasing my general Notary work and living trusts. Although loan signings can be a profitable category for Notaries, they can also be unpredictable, tying one's income to the vagaries of interest rates.

One way I'm working to diversify and promote my business is by leveraging my VA benefits. Completing the Service Disabled Veteran Owned Small Business certification and applying for Vocational Rehabilitation

benefits are two ways veteran entrepreneurs can use the VA to their benefit. These programs will give me access to some government contracts and will provide funding to purchase new equipment and training. With these benefits I hope to branch out to other services such as Live Scan, Immigration Forms Specialist and potentially becoming a process server.

If you're new to the industry like me, I highly recommend investing in yourself and your business by attending the 2018 NNA Conference in Las Vegas. This will be my second year attending the Conference and I'm excited to implement all the great ideas I know I'll have after I get back.

Thanks for reading, feel free to connect with me online and I hope to see you this June in Las Vegas. ■

Luke Eastman can be found at lukeeastmannotary.com.

Save big!

Get discounted pricing on more than 100,000 products, committed paper pricing and a 3% rebate on orders over \$250!

NNA® Members can now take advantage of group buying power with Staples Business Advantage®.

NNA Member Savings Include:

- 25% off select copy and print services
- Industry low paper pricing at \$27.99
- Pens, staples and those office product brands you prefer
- Cleaning supplies, coffee and snacks
- Competitive pricing on all ink & toner backed by price checks
- Desks, chairs and office décor for a comfortable workplace

Register today at StaplesAdvantage.com/NNA and save!

STAPLES
Business Advantage®



A Guide To Notarizing For Prison Inmates



Going to prison is something most people try to avoid — but sometimes a Notary’s duties will require a visit to a signer at “The Big House.” Prison inmates and their families sometimes need a Notary’s services in order to process critical paperwork. Notarizing at a correctional facility poses many additional challenges, but they can be resolved with careful preparation. Here are some important things you need to know before notarizing for a signer held at a prison or jail.

Ask If The Signer Has Acceptable ID

One very important thing to be aware of is that inmates at correctional facilities typically have to surrender all their normal forms of identification—such as driver’s licenses — when they are incarcerated. This can be a problem if you show up for the notarization and the signer can’t produce satisfactory evidence of identity — and prison officials don’t always permit alternatives such as using credible identifying witnesses.

If you’re asked to notarize for a signer at a correctional

facility, be sure to ask prior to the notarization if the signer will be allowed to provide an acceptable form of identification.

Some states issue specific identification to inmates and allow you to accept these IDs. California, for example, allows Notaries to accept an inmate identification card issued by the state Department of Correction and Rehabilitation for inmates in custody at a prison, or inmate identification issued by a sheriff’s department for an inmate in custody at a local detention facility.

If the signer won’t have access to a driver’s license or other acceptable identification, check in advance if the facility will allow the use of credible identifying witnesses or another acceptable method of identification. For example, Florida allows a sworn, written statement from a sworn law enforcement officer that the inmate’s IDs were confiscated upon confinement and that the inmate named in the document is the individual whose signature is to be notarized.

Be Ready For Security Measures

A prison or jail may restrict the items you can bring with you before meeting with the signer. Bags or purses may not be permitted when you meet with the signer, or the facility may inspect and approve your seal and journal before the notarization. Again, it’s a good idea to contact the facility prior to the notarization and ask about restrictions on items you can bring with you, dress code and behavior rules for visitors, and any other special rules and restrictions you will need to follow during the notarization.

Interaction With The Signer May Be Restricted

When notarizing at a jail or correctional facility, be aware that your access to and interaction with the signer may be limited. For example, you may have a sheet of Plexiglas or other barrier between you. You might not be allowed to hand a pen or journal to the signer directly, but may be required to give them to a guard who will then hand them to the inmate.

You’ll want to protect the privacy of unrelated journal entries when you hand off the journal to the inmate to sign, so be sure to attach a cover or privacy guard to cover previous entries before handing the journal to the guard.

Also be aware that your entire interaction with the inmate will be watched closely by one or more guards and your every word and move will be recorded on video.

Follow Your State’s Notary Laws

It can be challenging to get a document notarized for an inmate signer. A customer might ask you to notarize a signature without the presence of an absent, incarcerated signer, or request that you waive normal identification requirements because the inmate lacks access to a proper ID. Always remember that as a Notary, you have a responsibility to follow your state’s Notary laws. Never skip essential steps for notarization such as personal appearance or following your state laws regarding signer identification.



Multiple Signers, Venue Confusion, Notarizing Translations, Incomplete Documents

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 was presented with a temporary guardianship document that needs three signatures notarized. All three names are printed in the Notary certificate. One of the signers lives in another area. How would I handle this?

S.M., Minnesota

A You should cross out the name of the signer who is not present and initial the correction and notarize the signatures of the individuals who are present. In addition, you should make a notation in your Notary journal regarding the correction and note the name of the individual who was absent.

Q I live in Indiana and work in Kentucky where I have my commission. Lately, many of the documents I notarize for work have a pre-printed

line reading "Resident of _____ County". I am not a resident of Kentucky, and I do not know how to address that blank. Please advise.
S.H., Kentucky

A A Notary always must complete the certificate wording with accurate information. In this case, you would enter the county where you reside, even if it is in another state. Since you live in Indiana, we recommend modifying the pre-printed line to read "Resident of _____ County, Indiana" to make it clear that although you have

a valid Kentucky Notary commission, you reside out of state.

Q I was presented a document with acknowledgment wording included. Because a section of the document was not completed, I did not feel comfortable performing the notarization. What should I have done?

V.P., Arizona

A What you did was correct. An Arizona statute prohibits performing a jurat on a document that is incomplete (ARS 41-328[A]), but the statute does not specifically apply

to acknowledgments. That said, the Secretary of State recommends that a Notary never notarize a signature on any document containing obvious blank spaces. Any blanks in a document must be filled in by the signer prior to notarization. If the blanks are inapplicable and intended to be left unfilled, the signer should line through each space or write "Not Applicable" or "N/A." If a signer is unsure how to fill in the blanks, they should contact the document's issuer, its recipient or an attorney.





Q My co-worker wants me to notarize an English translation of a Japanese birth certificate. Can I do it?
K.P., California

A Under California law you are not permitted to certify the accuracy of a translation because it isn't considered an authorized notarial act. However, you could notarize a declaration signed by the translator of the Japanese birth certificate stating that the translation is accurate.

Q Can I notarize a will and power of attorney and also sign as the witness?
F.L., Texas

A You may notarize a will or power of attorney if a Notary certificate is provided or you are directed by the signer. Next, while acting as both a witness and the Notary is not specifically prohibited in Texas, it is always best to be one or the other and not both. Some documents require the witness to be named in the document itself. If a Notary were named in the document as a witness, it could potentially be a conflict of interest for the Notary to then notarize the signatures on the document.

Q I see lien waivers from subcontractors from Illinois and Wisconsin that work for the Illinois construction company my husband runs. If he signs the waiver, can I notarize it?
S.F., Illinois

A Neither Illinois nor Wisconsin prohibits Notaries from notarizing the signatures of a spouse or relative. However, if the document were to be questioned for any cause, the notarial act may be scrutinized more closely if the Notary is a relative.

Q I was wondering if I could use an Excel spread-

sheet for my log (journal)?
J.G., Pennsylvania

A Pennsylvania law does indicate that you may keep your journal in an electronic format, but there are certain requirements: "If the journal is maintained in an electronic format, it must be in a tamper-evident electronic format complying with the regulations of the department" (57 Pa.C.S.A. 319[b]). So, unless the Excel spreadsheet is tamper-evident and complies with regulations adopted by the Department of State, the answer is no.

Q My boss determines whether we charge clients fees for notarizing their documents. What do I enter in my journal as the fees I charged, \$0 or what my boss collected?
L.D., California

A If you receive fees for your notarizations – even if you pass them to your employer because you have a fee agreement in place – you must enter the fee in your journal and you may make a note that the fee was remitted to your employer.





Using ‘Personal Knowledge’ To Identify Signers

When verifying a signer’s identity, Notaries can rely on their “personal knowledge” of the individual. In other words, the Notary actually knows the signer through personal or professional dealings.

This identification method dates from a time before governments issued ID cards, when people were much more likely to spend their lives in one community. The local Notary generally knew most people in town, so it was hard to impersonate a long-time friend or neighbor.

But today we live in a highly mobile society. Often we do not know our neighbors, and many people make more friends on Facebook than face to face.

Every state but California allows Notaries to rely on personal knowledge to verify a signer’s identity. (California eliminated it because of bad actors. A number of fraud cases involved Notaries who took part in bogus real property transactions by claiming to know the crooks who signed the documents.)

Personal knowledge, like any Notary practice, can be used or abused. When abused, personal knowledge can lead to fraud. When properly used, it can be a safe way to identify signers who do not have ID.

So then, how does a responsible Notary properly use personal knowledge? How well should you know a signer to rely on it as proof of their identity?

States That Provide Guidance

A number of states — including Arizona, North Carolina and Pennsylvania — have definitions of “personal knowledge” to guide Notaries.

Pennsylvania, for example, says a Notary or other notarial officer has personal knowledge “if the individual is personally known to the notarial officer through dealings sufficient to provide reasonable certainty that the individual has the identity claimed.” In other words:

- You have dealings with the signer.
- Those dealings confirm

or support the signer’s identity.

- Those dealings make you reasonably sure the person is who they say they are.

This goes beyond a single encounter. A Notary-paralegal at a law firm, for example, would not be able to rely on personal knowledge for a new client he or she just met. That same paralegal would be able to use personal knowledge for a long-time client who has interacted with attorneys and other co-workers on many occasions.

Other state guidelines require you to know signers long enough to be certain of their identities. Just how long is up to you.

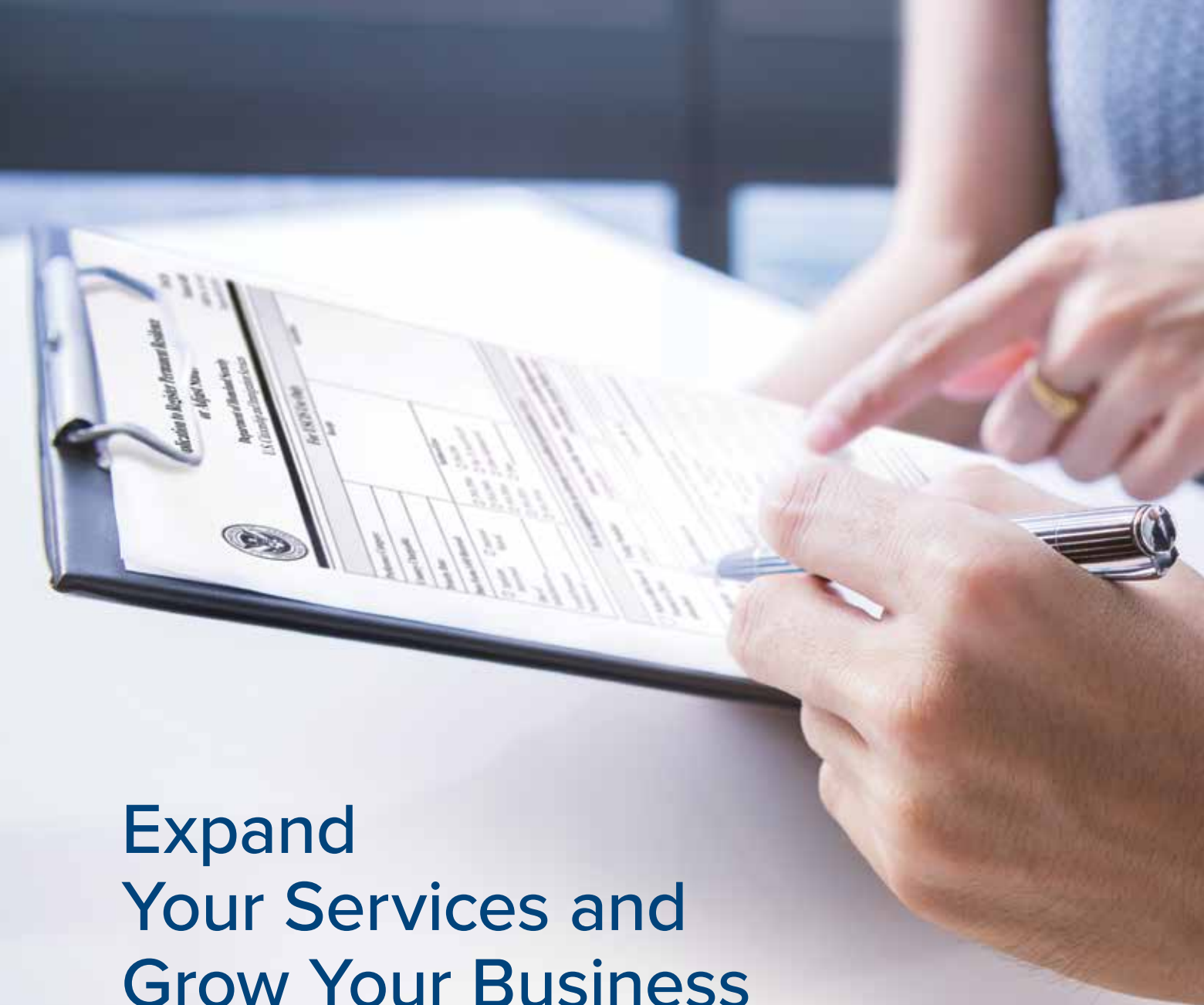
States That Do Not Offer Guidance

If your state does not offer specific direction about personal knowledge, ask some basic questions:

- How many times have I spoken with the signer?
- How long have I known the signer?
- Have many times have I seen others I know interact with the signer?
- How often have others I know identified the signer as the same person I know him or her to be?
- Do I have any reasonable doubts about the signer’s identity?
- Can I with reasonable certainty say that I know the signer?
- Am I willing to risk the consequences if I am wrong?

If you are comfortable with the answers to these questions, then go ahead and vouch for your signer’s identity. If you’re not comfortable with the answers, ask for other proof of identity.

Learn more about best practices and procedures in the NNA’s Notary Essentials course:
NationalNotary.org/notary-essentials



Expand Your Services and Grow Your Business

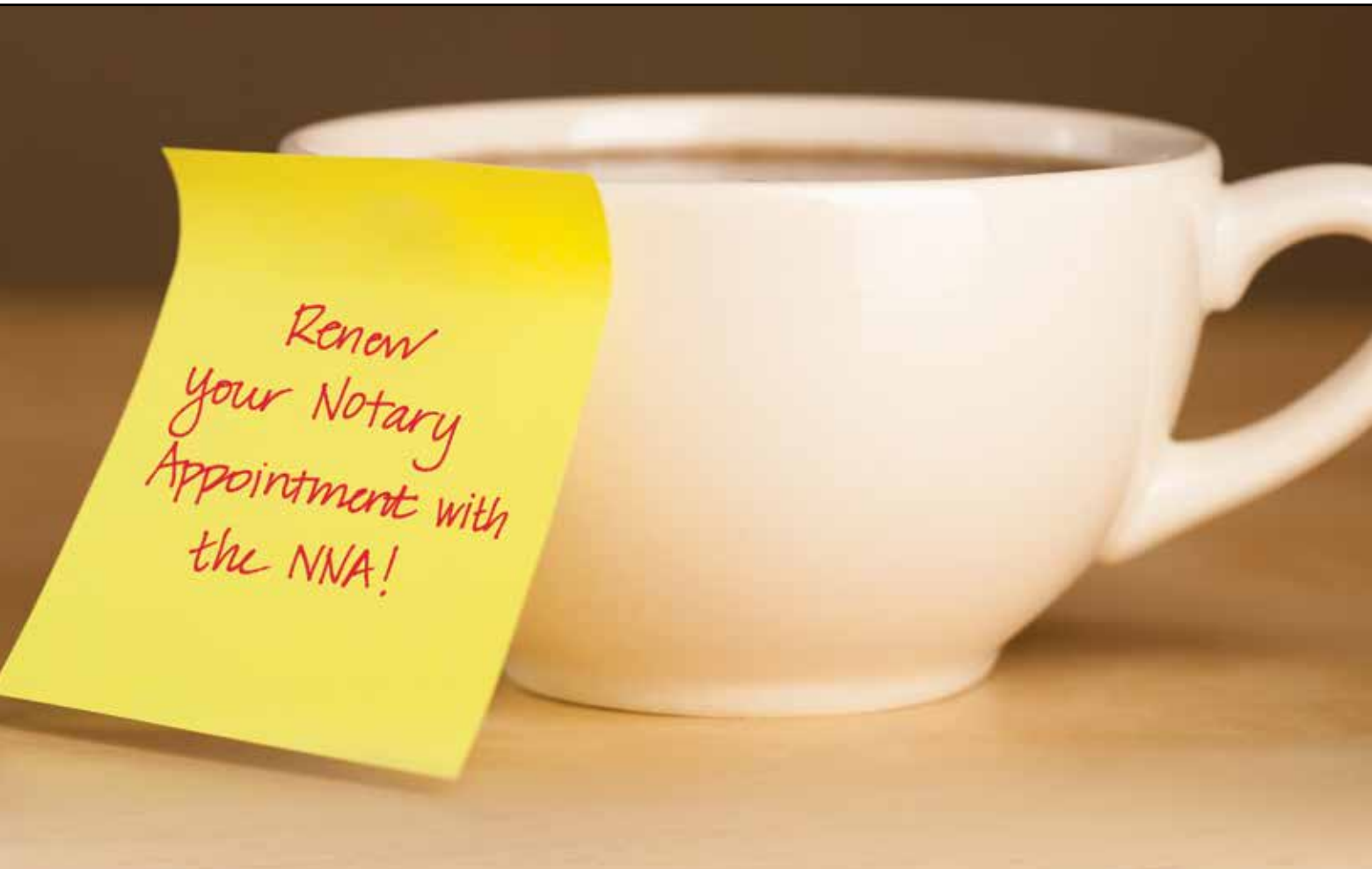
Learn to prepare immigration forms and assemble a submission package that meets USCIS requirements.

How to Prepare Immigration Forms
eLearning course and live seminar available.

NationalNotary.org/Immigration
1-844-855-6761



NATIONAL
NOTARY
ASSOCIATION



*Renew
your Notary
Appointment with
the NNA!*

We'll provide you with everything you need to meet state requirements and protect yourself:

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

Start the Process Today.

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



**NATIONAL
NOTARY
ASSOCIATION**