



ID Fraud — A Notary Trap

A special webinar presentation by the
NATIONAL NOTARY ASSOCIATION



Topics We Will Address Today

- **Notary plays a vital role to ensure signers are who they claim to**
- **Professional standards of practice to follow so you don't get duped**



Failing to Spot Dangers

Notary may be held liable for penalties.

ID fraud can lead to mortgage fraud.

Failing to spot ID fraud can lead to very serious consequences.



Notary Protections

- Follow State laws
- Follow standards of professional practice
- Errors & Omissions insurance



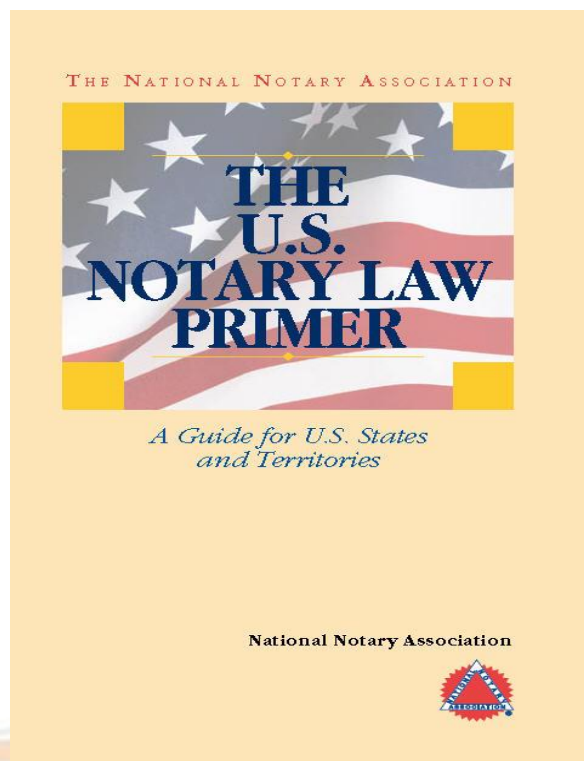
Standards of Professional Practice

- Identification Documents
- Your state Notary handbook
- Your state Notary Public Regulatory Authority
- A guide such as the NNA's state specific Notary Law Primer or U.S. Notary Law Primer



Standards of Professional Practice

- A guide such as the NNA's state specific Notary Law Primer or U.S. Notary Law Primer





Identification Documents

- Most reliable are government-issued;
and
- Contain photograph as well as a
physical description and signature

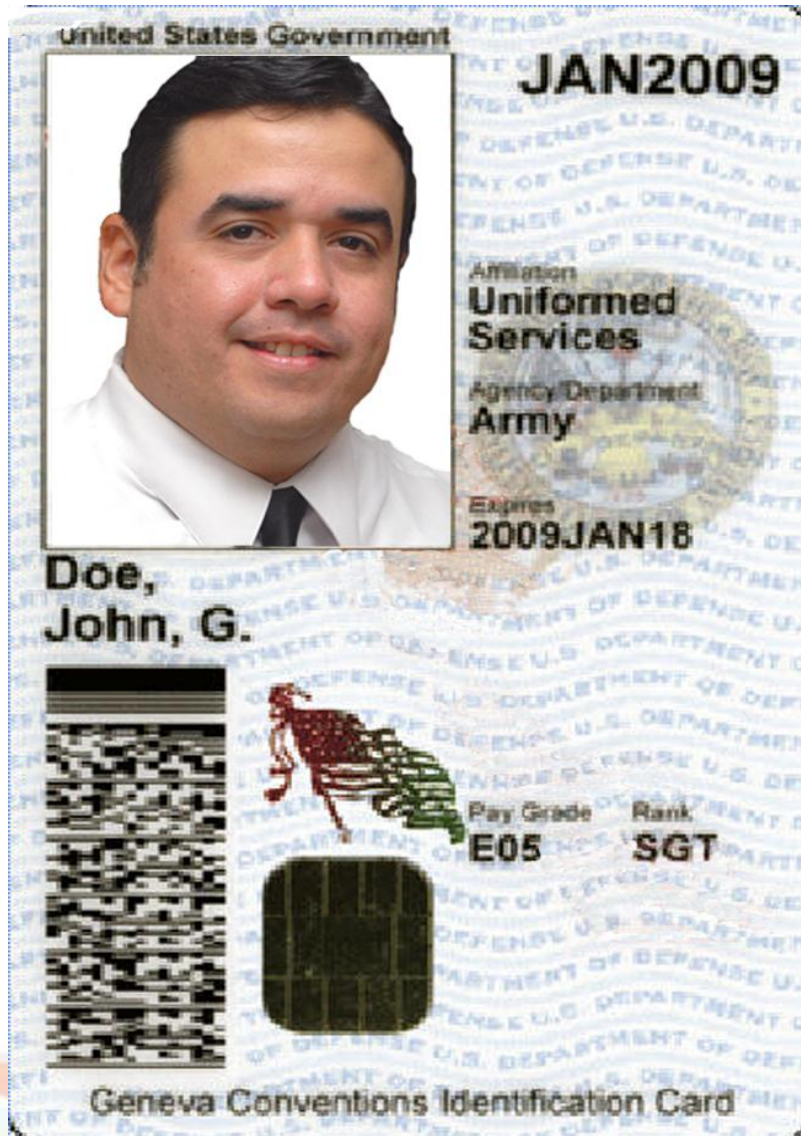


Identification Documents

- Examine closely to detect alteration
- Look for misspelled words in standard language
- The card bears typed or handwritten insertions
- Become familiar with security features



Security Features



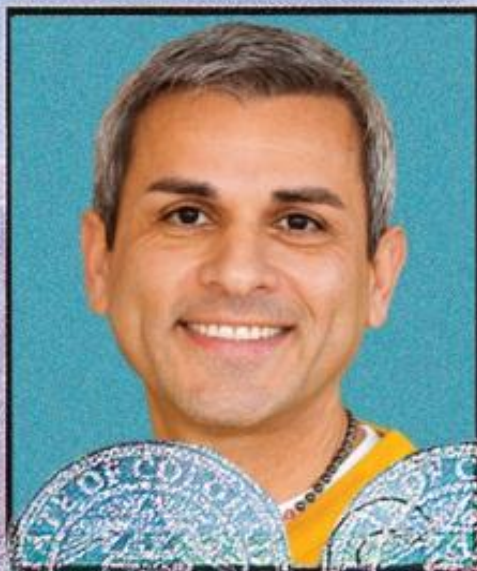


Security Features





Security Features



Colorado Driver License

00-314-0001 Expires: 02-23-2014
Class: R Issued: 11-20-1985
End: DOB: 02-23-1964
Rest: Previous Type: A
Ht: 6'2" Wt: 190 Eyes: BRN M
Meter: Y

Javier Escobar

JAVIER ESCOBAR
1234 FULLER STREET
BOULDER, CO 80214





Security Features

NEW DRIVER LICENSE

CALIFORNIA USA **DRIVER LICENSE**

DL **11234568**

EXP **08/31/2015**

LN **CARDHOLDER**

FN **IMA**

2570 24TH STREET
SACRAMENTO, CA 95818

DOB **08/31/1977**

RSTR **NONE**

CLASS C
END NONE

08311977

08311977

SEX F HAIR BRN EYES BRN
HGT 5'-05" WGT 125 lb
ISS 09/30/2010

DD 09/30/201060221/21FD/15

Ima Cardholder

TACTILE, LASER ENGRAVED SIGNATURE
The cardholder's signature is engraved with raised lettering that can be felt by touch.

CALIFORNIA BROWN BEAR
Outline is visible when a flashlight is pressed against back of card.

COLOR UV IMAGES
Image is visible only under ultraviolet light.



Security Features



REVERSE SIDE OF ALL CARDS

1027312345660401



CLASS: A-Any vehicle or combination of vehicles except motorcycles
ENDORSEMENTS: None
RESTRICTIONS: None



This license is issued as a license to drive a motor vehicle; it does not establish eligibility for employment, voter registration, or public benefits.

083188

Joe Cardholder

Rev 04/16/2010

NEW 2D BARCODE

Holds same information found on the front of card.

LASER PERFORATION

Outline of the California brown bear can be seen from the front of the card when a flashlight is pressed against back of card.

MAGNETIC STRIPE

Holds same information found on the front of card.



ID CHECKING GUIDE

I.D. CHECKING GUIDE

NEW UV Section Added!
pages 71-76

2012 United States & Canada Edition

TIME SENSITIVE
Do not use after February 28, 2013

NATIONAL NOTARY ASSOCIATION
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Chatsworth, CA 91313-2402
1-800-US NOTARY (1-800-876-6827)
www.nationalnotary.org

MISSISSIPPI

Description: Digitized card with magnetic stripe and 2D bar code on back. License must show Mississippi address. CDL has red heading, "CDL" in red map, white "COMMERCIAL LICENSE" in red bar.

Minor's license: Vertical format; white "UNDER 21 until (date)" in red bar below photo and, if applicable, black "UNDER 18 until (date)" in yellow bar below red bar. Year of birth in blue above ghost image. May have yellow "INTERMEDIATE LICENSE" in heading.

Validation: Repetitive holographic pattern of

state seal and "DPS"; ghost image; commissioner's signature above photo; state seal and "DPS" visible under UV light.

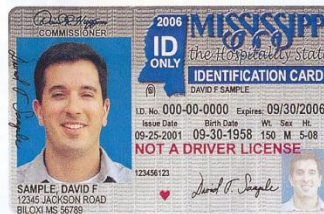
Number: Social Security number (no longer used effective early 2006) or assigned number. Assigned number may be 000, 001, 800, 801, 802, or 900 followed by 6 digits.

Term: License valid 4 or, beginning August 1, 2011, 8 years, expiring on birthday. Learner's permit valid 2 years. 1 year for intermediate license. Drivers 16½ can obtain 4-year license after holding learner's permit 1 year and intermediate license 6 months.

**CURRENT ID CARD:
VALID IN 2012**



Minor's in vertical format.

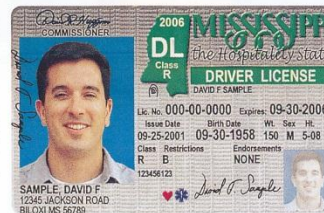


**CURRENT LICENSE:
VALID IN 2012***



Minor's in vertical format.

*Red "NON-US CITIZEN DRIVER LICENSE" appears in place of "DRIVER LICENSE" when applicable.



MISSOURI

Description: Laminated tamper-resistant coating; 2D bar code on back. For CDL, green-yellow state name with green "COMMERCIAL DRIVER LICENSE" below; As of January 30, 2005, may show "TEMPORARY CDL." or, as of December 19, 2005, "NON-RESIDENT CDL." License must show Missouri address.

Minor's license: Photo at left, red "Under 21 Until (date)" at top, and purple state name and "INTERMEDIATE LICENSE" at upper left.

Validation: Ghost image with data overlapping it; state seal repeating across bottom of license; outline of state with "SHOW ME" running through it in UV ink.

State plans to issue a new license in 2012. Minor's will be vertical.

Number: Social Security number (no longer used after December 2005) or assigned number of 1 letter and 6 to 9 digits for CDL and non-CDL licenses.

Term: New and renewal licenses: 6 years for drivers 21-69; same for CDL. New and renewal licenses: 3 years for under 21 or over 70; same for CDL. Class F license expires on birthday. 1 year for new and renewal non-CDL permits; 6 months for new and renewal CDL permits; 2 years for intermediate license holders 18-21. Term may be less than noted above based on expiration date of applicant's lawful status document(s).

**CURRENT ID CARD:
VALID IN 2012**



Minor's card has photo on left.



**CURRENT LICENSE:
VALID IN 2012**





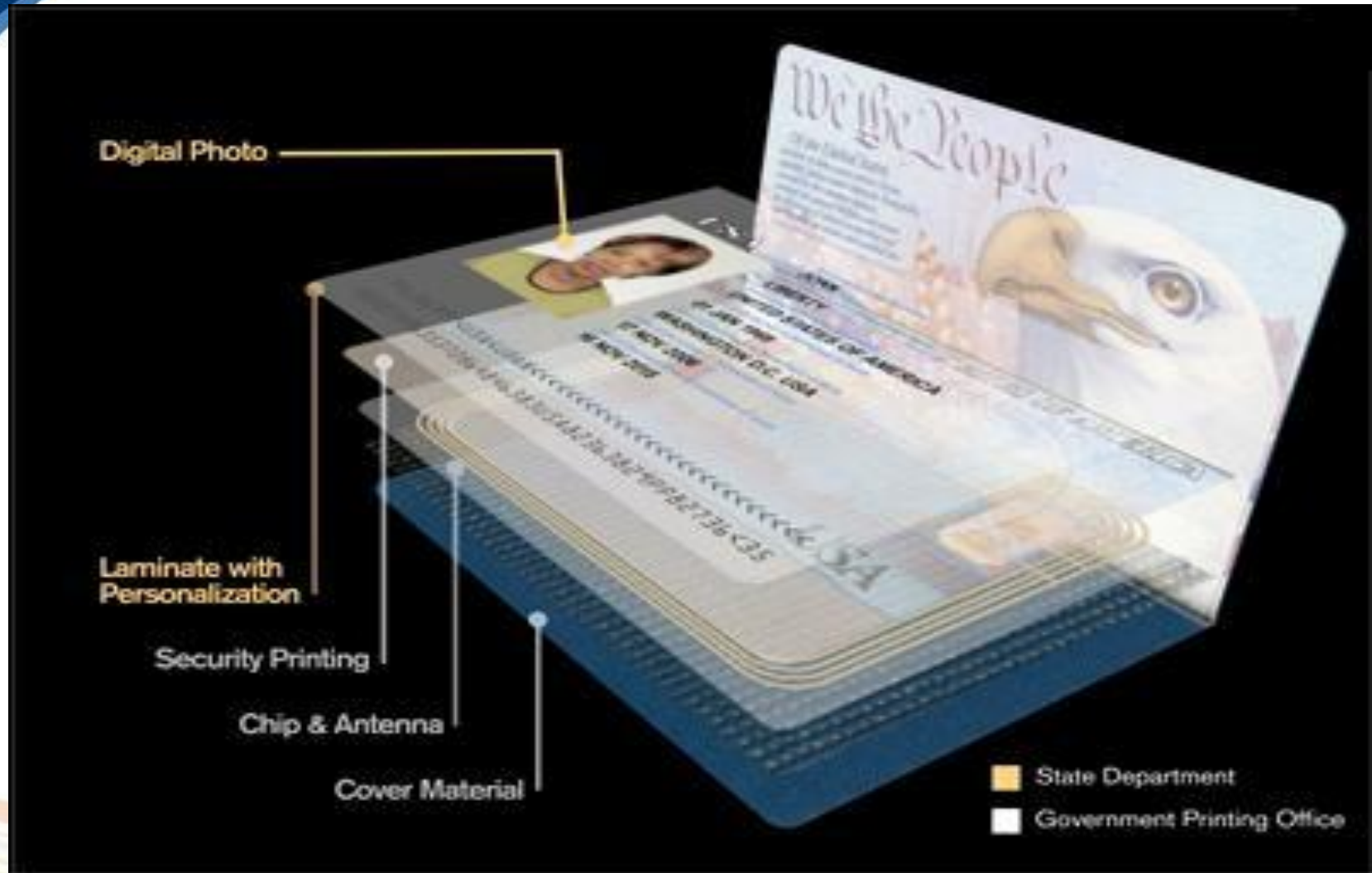
U.S. PASSPORT

The New U.S. Passport





U.S. Passport





Errors and Omissions Insurance

- Protects the Notary by absorbing costs of lawsuits from unintentional errors.
- Pays out damages to an injured party
- Most also absorb attorney's fees and defense costs



E&O Insurance In Action

Signer impersonated deceased man



Notary was charged with negligence



E&O paid \$10,000 on Notary's behalf



Summary

- Follow State laws
- Follow standards of professional practice
- Errors & Omissions insurance



QUESTIONS?



Being an NNA Member has its benefits:

- 24 Hour Online Help at NationalNotary.org
- Educational resources
- Regular Updates with NNA Publications
- Toll Free Hotline Support
- Member Privileges and Partner Discounts
- Up to 20% Discount on Notary Supplies





Q & A

For further information, contact:

hotline@nationalnotary.org

888-876-0827

Hotline Counselors are available to assist you

Monday – Friday 5am – 7pm and

Saturdays 5am – 5pm (PST)

Webinar Archives at:

<http://www.nationalnotary.org/webinar-archives/index.html>



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