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The National NOTARY®

September 2011

North Carolina
Secretary Of State
Elaine Marshall:

The Importance
Of eNotarization
Standards
P. 22



THE MAGAZINE FOR AMERICA'S NOTARIES

Partnering
With The
Federal
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**FIGHTING IMMIGRATION
AND CONSUMER FRAUD**

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PROFESSIONAL
ETHICS

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“I’m sure I am not the only Notary interested in multiple NNA Sections. I’m looking forward to the resources they provide and the ability to network with other Notaries — to unite across our country is a fantastic thing!”

— **Chrissey Ladd, Assistant Vice President
Audubon Savings Bank, New Jersey
NNA 2011 Notary of the Year**

NEW SECTIONS

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THE NATIONAL NOTARY & NOTARY BULLETIN



LAW & REGULATION UPDATES



NationalNotary.org/Membership

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HOW TO CONTACT US

Mailing Address:

9350 De Soto Ave., P.O. Box 2402, Chatsworth, CA 91313-2402
 Telephone: (818) 739-4000, Fax: (818) 700-1942
www.NationalNotary.org

(800) US NOTARY (800-876-6827)

Customer Service: Services@NationalNotary.org • (800) 876-6827
 Letters to the Editor: publications@NationalNotary.org • (818) 739-4000
 Notary Hotline Questions: Hotline@NationalNotary.org • (888) 876-0827
 Employer Services: EmployerServicesSupport@NationalNotary.org
 (877) 876-0827

ON THE WEB

Learn The Differences Between U.S. Notaries And 'Notarios'

NationalNotary.org/notario



Thank You, NNA

Thank you for the kindness you extended to me via the opportunity to serve as the keynote speaker at your annual conference. It was an honor to be with you — representatives of the single largest group of public officials in the nation.

Even as I was attending your conference, laws were being changed in my state as they relate to Notaries Public. While there was a positive change in the law, there was also a negative one — the elimination of the requirement that Notaries in our state keep a register of their notarial acts.

When I opposed that portion of the legislation I was told, “Almost no one keeps them anyway.”

My response was simple, “Almost no one obeys the speed limits either, so are you eliminating them?”

Of course, they aren't eliminating the speed limits because that would not be in the best interests of our drivers. Just as they should not eliminate the requirement of keeping registers because that is not in the best interests of our state's Notaries or those they serve.

As Notaries, you should always protect yourself by keeping a register. It is in your best interest! Be a little selfish and err on the side of safety. You are the only person who will look out for you. Protect yourself by following this procedure, which is one of the top ten best practices of the National Notary Association.

Even if you are not required under your state's Notary laws to keep a register, please realize that it is in your best personal and professional interests to do so.

Again, thank you for the kindness extended to me at your conference. Thank you for your public service and best of luck to you as you continue to serve.

If I may ever be of assistance to you in any way, please do not hesitate to let me know. It would be my honor!

Beth Chapman, Alabama Secretary of State



Beth Chapman
Alabama Secretary
of State

Notary History

When I was studying medieval philosophy at Oxford 30 years ago, my parents sent me a document requiring notarization. It seems that in England, Notaries

are few and far between. With some difficulty I found one (I think he was the only one in the whole city of Oxford). To my amazement, the notarization involved an actual wax seal, ribbon, and an elaborate stamp.

Since I had access to very old books at the Bodleian Library, I looked at a couple of Renaissance treatises “*de arte notaria*” (“On the Notary Art”) to see what the basic principles were centuries ago. What I remember is that the Notary was supposed to witness the act of signing and actually remember the signer. Basically, it was very similar to points made in NNA articles today.

Jeffrey Wollock, New York, New York

Notario Confusion

Unfortunately, many people in the Hispanic community do not understand the difference between a U.S. Notary and a person calling themselves a “*Notario*” to offer fake legal advice to immigrants. I provide services to Spanish-speaking people and I have tried to explain that as Notaries, our role is totally different than a “*Notario Publico*” in other countries, but they do not seem to understand the difference. Sometimes it bothers me because Notaries can get in trouble because of other people's lack of understanding. People sometimes get mad because I will not do the job they expect a “*Notario*” to do, and it causes me frustration. (*Editor's Note: See related article on page 12.*)

Cristina Alvarez, Van Nuys, California

WE WANT TO HEAR FROM YOU!

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

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Your Experience And Judgment Make The Difference

Nature versus nurture. New York Yankees or Boston Red Sox. “To-may-to” or “to-mah-to.” Coffee with cream or coffee black. We can all be characterized by the choices we make.

We identify ourselves by the music we listen to, the books we read, the television we watch, the clothes we wear — even the way we pronounce certain words.

And, that doesn’t even factor in political distinctions.

This raises a very pertinent and provocative question: As Notaries, which do we believe to be of greater value — experience or judgment?

When we received our first commission or license, few of us may remember that our first thought was simple: What do I do now?

But it was the second impulse that revealed much about us: Do I read a book or jump right in? Sink, or swim?

Which would make me a better Notary?

Some would argue that experience and judgment cannot be separated from one another. From experiences — provided one learns from them — come better and more reliable judgment. As our childhood aphorisms remind us, “We learn from our mistakes.” Or, “practice makes perfect.”

On the other hand, most of us would acknowledge that relying on experience can be a slow and painful way to learn.

As the acerbic Oscar Wilde wrote, “Experience is the name everyone gives their mistakes.” Not exactly what the conscientious Notary would like to hear.

With the responsibility of the notarial act on our shoulders, blithely letting each

document signing be a learning experience would be a nerve-racking, if not downright traumatic, event.

Good judgment on the other hand is thought to emanate from our personal instinct — that is, from our very DNA. Some people just have a better sense about situations or things than others. Perhaps then, because judgment originates in common sense it has the greater value.

As Notaries we are often urged to rely on “reasonable care” or, the degree of care expected of an ordinarily prudent person of average intelligence, when performing notarizations.

Perhaps now we are engaged in a reprise of “the-chicken-or-the-egg” and an endless dilemma. When we rely on judgment — with successful outcomes — our experience grows. The more experiences we have the better judgment we demonstrate.

When we first become Notaries we relied on judgment until education, information and the advice of others was modified by our experiences.

Though we would like to debate the virtues of one attribute over another, in our daily activities, experience informs our judgment to the extent that, in the end, they become indistinguishable.

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

Recession Creates Shift In Nationwide Immigrant Population

The recession has had a profound impact on immigration patterns across the country, with many urban areas experiencing declines in their foreign-born population while other cities — particularly in non-traditional immigrant destinations — posted hefty increases, according to a recent study from the Brookings Institution.

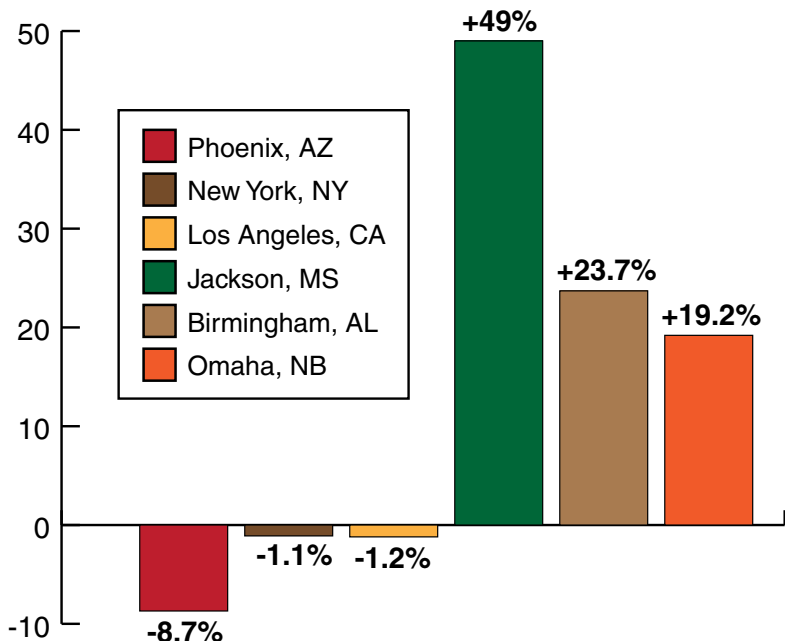
Notaries in these non-traditional communities are likely to see more immigrants — many of whom may not speak English or understand what a U.S. Notary does — requesting notarizations.

According to the Brookings study, 35 of the top 100 metropolitan areas in the U.S. saw significant changes in their foreign-born populations during the recession.

New York and Los Angeles posted slight declines in their foreign populations from 2007 to 2009. Other border state communities, such as Phoenix, Arizona, and the San Bernardino-Riverside area in Southern California also lost immigrant residents.

Jackson, Mississippi, saw a 49-percent increase in its immigrant population, and Birmingham, Alabama, registered nearly a 24-percent gain during the same period. Charleston, South Carolina; Louisville, Kentucky and Omaha, Nebraska, also experienced double-digit increases.

Percentage Shift of Foreign-Born Populations: 2007 to 2009



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MILT VALERA, President

DEBORAH M. THAW, Executive Director

OUR MISSION

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

OUR CORE VALUES OF MEMBERSHIP

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

Our Core Values of Membership:

COMPLIANCE

LIABILITY PROTECTION

RISK MANAGEMENT

PROFESSIONALISM

OPPORTUNITIES

'Want Fries With That Notarization?'

When diners at *The Office Grill* in North Dallas, Texas, peruse the menu, they'll see rock shrimp po-boys, white truffle mac & cheese — and notarizations.

The new, upscale eatery wants to stand out and is offering a wide range of business services to customers, including faxing, copying, mail services and, of course, notarization.

The restaurant's kitschy décor could be mistaken for a "Mad Men" set, complete with vintage typewriters, dark wood paneling, and servers dressed in secretarial costumes.

The restaurant is using these extra services to draw in busy, multi-tasking professionals, letting them combine midday errands with power lunches. It also shows that many people are finding innovative ways to combine notarial services with other business activities as a way to attract customers.

How have you ever gone "outside of the box" to reel in new business? Share your stories on the NNA Facebook page: www.facebook.com/nationalnotary.



More States Now Offering Paperless Notary Commissioning

A growing number of states are moving away from traditional paper application forms and now permit Notaries to apply for and renew their commissions online.

Most states now provide PDF files of Notary application forms over the Internet that can be printed out, completed and submitted by mail. However, a few Notary agencies have gone a step further and made the application and renewal process completely paperless.

Iowa and Delaware allow new and renewing Notaries to complete and submit commission applications online through state government Web sites. Minnesota recently announced it will offer online Notary commission renewals starting Aug. 1, and Minnesota Secretary of State Mark Ritchie is encouraging Notaries to use the new system.

Other states, such as Maine and Utah, have expanded paperless services to include online education and testing for Notaries. Both states allow Notaries to take the mandatory test to qualify for a commission via computer and even provide online study materials for applicants. For more information on renewing Notary commissions, see article on page 33.

Commerce Department Leading Push For Secure Online IDs

Wouldn't it be great if you could obtain a single electronic identity credential that you could use for all of your online transactions without having to remember numerous usernames, passwords and security codes?

That day could come soon, as the U.S. Commerce Department is leading the charge to create a set of standards to issue these secure credentials to consumers.

As part of the initiative, Commerce Secretary Gary Locke said his office has begun coordinating efforts between government agencies, businesses and other organizations to create identity solutions that will "foster an environment in which sensitive online transactions can be carried out with greater levels of trust."

Fact Box

An estimated \$10 trillion in eCommerce is conducted worldwide each year.

Source: U.S. Department of Commerce

Milt Valera Joins Calvin Coolidge Foundation Board Of Trustees

In recognition of NNA efforts to support the 30th President's legacy of impartiality, honesty, and integrity, the Calvin Coolidge Memorial Foundation in Plymouth Notch, Vermont has selected NNA President Milt Valera to join its Board of Trustees.

The NNA has supported the mission of the Coolidge Foundation for many years and last year, the NNA published a well-received collection of essays about the former President, "Why Coolidge Matters: How Civility in Politics Can Bring a Nation Together." Coolidge's ethics and integrity have been honored for decades, and many prestigious national figures — including former First Lady Nancy Reagan and former U.S. President Jimmy Carter — have worked with the Foundation.

"It will be a special privilege to represent the 4.8 million Notaries Public in the United States as

a Trustee of the CCMF," Valera said. "I look forward to actively working with all Trustees

to advance the Foundation's mission and make Americans aware and appreciative of the legacy and invaluable contributions of President Coolidge."

The National Notary Foundation has also established a memorial fund through which Notaries can contribute to preserving Coolidge's legacy. For information about the Calvin Coolidge Memorial Foundation, please visit calvin-coolidge.org. For information about the National Notary Foundation, please visit nationalnotary.org/about/national_notary_foundation/index.html.



NNA Works With Notary Officials At Conference

At the National Association of Secretaries of State (NASS) 2011 Conference in Daniels, West Virginia in July, NNA representatives shared information with top Notary officials from across the nation on key legislative, technology and notarization developments.

In a presentation titled "Legislative Roundup and Trends," NNA Vice President of Best Practices and eNotarization William A. Anderson addressed important highlights from more than 200 bills affecting notarization that have been introduced throughout the United States in 2011. The presentation also illustrated how the NNA supports positive changes to state Notary laws.

During the Conference, NASS officially reaffirmed its commitment to a signer's physical appearance before a Notary during a notarization — a key principle strongly endorsed by the NNA.

Comprised of Secretaries of State from all 50 U.S. states, the District of Columbia, and various territories, NASS helps these officials — who regulate Notaries in most states — to develop public policy.

NNA Campaign Bolsters Public's 'Notary Knowledge'

The NNA launched a major new public awareness campaign designed to educate the public about the role of the Notary and how Notaries protect consumers and businesses.

The "Notary Knowledge" the campaign covers several Notary-related topics that are unfamiliar to the public, including how the foreclosure crisis could have been avoided by following proper notarial procedures, how *Notarios Publicos* prey on unsuspecting witnesses, and how Notaries help prevent fraud.

"Notaries provide an extremely important function in society, and the public is well served to understand how Notaries protect them," said NNA Chief Executive Officer Marc Reiser.

The campaign — which was announced to the press and reinforced through daily social media posts — features videos from Alabama Secretary of State Beth Chapman, Maryland Attorney General Douglas F. Gansler, legal scholar Patricia B. Fry, and a variety of other resources. To view the campaign Web site, please visit www.nationalnotary.org/notary_knowledge.

Let's face it. Competing means you have to be better prepared than the next person. And distinguishing yourself from other Notaries isn't easy in this highly competitive economy. It isn't about the tweaks or the little things. You need the clearest and most direct route to success.

**SOMETIMES... THE RIGHT CHOICE IS OBVIOUS.
NNA TRUSTED NOTARY™**



Being designated as an NNA Trusted Notary™ means you've chosen a path to enhance your career and to better serve your customers. By completing the designation courses, you will separate yourself as a Notary committed to advanced education, the highest levels of professional standards and superior customer service. It's exactly what you need to deliver notarization services with confidence and expertise.

Join more than 15,000 elite Notaries who've earned their place in the industry by becoming an NNA Trusted Notary™.

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FIGHTING IMMIGRATION AND CONSUMER FRAUD

Partnering
With The
Federal
Government



The past year has seen unprecedented efforts at the state and federal level to protect vulnerable consumers from abuses by unscrupulous persons leveraging the role of the Notary Public office.

On the state level, attorneys general have become proactive in the foreclosure arena in order to protect consumers behind on their mortgages from high-pressure loan servicers who abandon proper Notary procedures and protections to process a huge volume of foreclosures.

On the national level, the federal government launched an ambitious consumer-protection initiative cracking down on the unauthorized practice of law in one of its most widespread forms — scams involving individuals advertising themselves as *Notarios Publicos* that exploit immigrants' lack of understanding about the duties of

Notaries in the United States.

In Hispanic countries, *Notarios* are highly trained legal professionals akin to attorneys who provide legal advice and draft legal documents.

In the United States, however, Notaries are min-

isterial officials with narrow witnessing duties and much less discretion. Many unethical individuals exploit the confusion over these roles to cheat immigrants out of large fees for advice that is worthless and very often dooms any hope of immigrating.

Launched in June, the federal government's historic campaign is being spearheaded by the U.S. Citizenship and Immigration Services (USCIS), the U.S. Department of Justice (DOJ), and the Federal Trade Commission (FTC). It also involves numerous other federal agencies and 17 state attorneys general, professional associations, community organizations, and the National Notary Association, who is partnering with the USCIS on the education front.

Understanding The Boundaries

Problems with the unauthorized practice of law are not new. Government agencies and professional organizations such as the NNA have

been combating it for many years.

"Notaries perform important functions in assisting individuals, organizations, and transactions," USCIS Director Alejandro Mayorkas said in a recent interview with THE NATIONAL NOTARY. "But Notaries need to understand what their functions are and not exceed those boundaries. Overstepping them can work to the detriment of the person you are seeking to assist and yourself."

During Mayorkas' tenure as the U.S. Attorney for the Central District of California from 1998 to 2001, his office prosecuted a number of cases of *Notario* fraud. When he was appointed to lead the USCIS in 2009 he decided it was time to doing something about it.

A quick look at the numbers shows why this issue has become so pervasive. In 1970, less than one out of every 20 U.S. residents — 9.7 million — was born in another country. By 2009, one out of every eight — 38.5 million — was an immigrant.

What's more, this not just an issue in the Hispanic community. Officials in Washington, Tennessee, Texas and other states report that immigration scams are cropping up in Chinese, Vietnamese and other Asian communities.

"The Wrong Help Can Hurt"

Federal officials are working hard to communicate a simple message to immigrants that is applicable to just about any consumer: "The wrong help can hurt."

"It's particularly hard to overturn a mistake made by someone else," said Stephen W.



Yale-Loehr, Adjunct Professor of Law, Cornell Law School as well as one of the leading immigration law experts in the country and an advisor to the NNA's Immigration Section.

Once an immigrant's case has been botched — whether it was the result of a scam or bad advice from a well-meaning but ill-prepared third party — the consequences often are dire, including deportation and lengthy bans from returning to the U.S.

Mayorkas and others noted that many well-intentioned Notaries unwittingly engage in the unauthorized practice of immigration law simply by trying to help an immigrant with the simplest of tasks, such as translating questions and transcribing answers on immigration forms. While USCIS officials said that non-attorneys can help in that way, they stressed that translations and transcriptions must be literal.

Notaries need to understand the limits of their authority under state law as well. Some states permit Notaries to perform basic secretarial or translating tasks for immigrants. California, for example, allows individuals to do so after registering as "immigration consultants." Arizona permits certified "legal document preparers" to offer basic assistance.

The USCIS, FTC and NNA have all launched extensive education efforts to provide the public with information on how to avoid unauthorized practitioners. The federal agencies are engaging with the public and making resources on the web available. The NNA is working with the nation's Secretaries of State, state Attorneys General and other organizations to distribute its authoritative "What Is A Notary Public?" brochure, which offers consumers, immigrants and others information on what Notaries can and cannot do.

The NNA is no stranger to educational efforts aimed at protecting consumers. We have

worked closely with the FBI to educate its mortgage fraud investigators, we steered Notary Signing Agents away from bogus "foreclosure rescue" scams, and we offered Notaries our highly regarded set of recommended practices to address the recent "robo-signing" crisis.

Every Notary Is Affected


The federal initiative to protect immigrant consumers reminds us that every Notary Public in the United States will encounter document

signers with a less than perfect command of the English language or an imperfect understanding of the U.S. legal system. Every Notary also will be presented for notarization that are written in a language the Notary cannot read asked for help in understanding or preparing a legal document. And every Notary will be asked to perform notarial acts that are unauthorized in the United States.

Such situations offer no less an opportunity for a well-intentioned Notary to

harm an unwary individual's personal affairs than it does an ill-intentioned, self-appointed *Notario*.

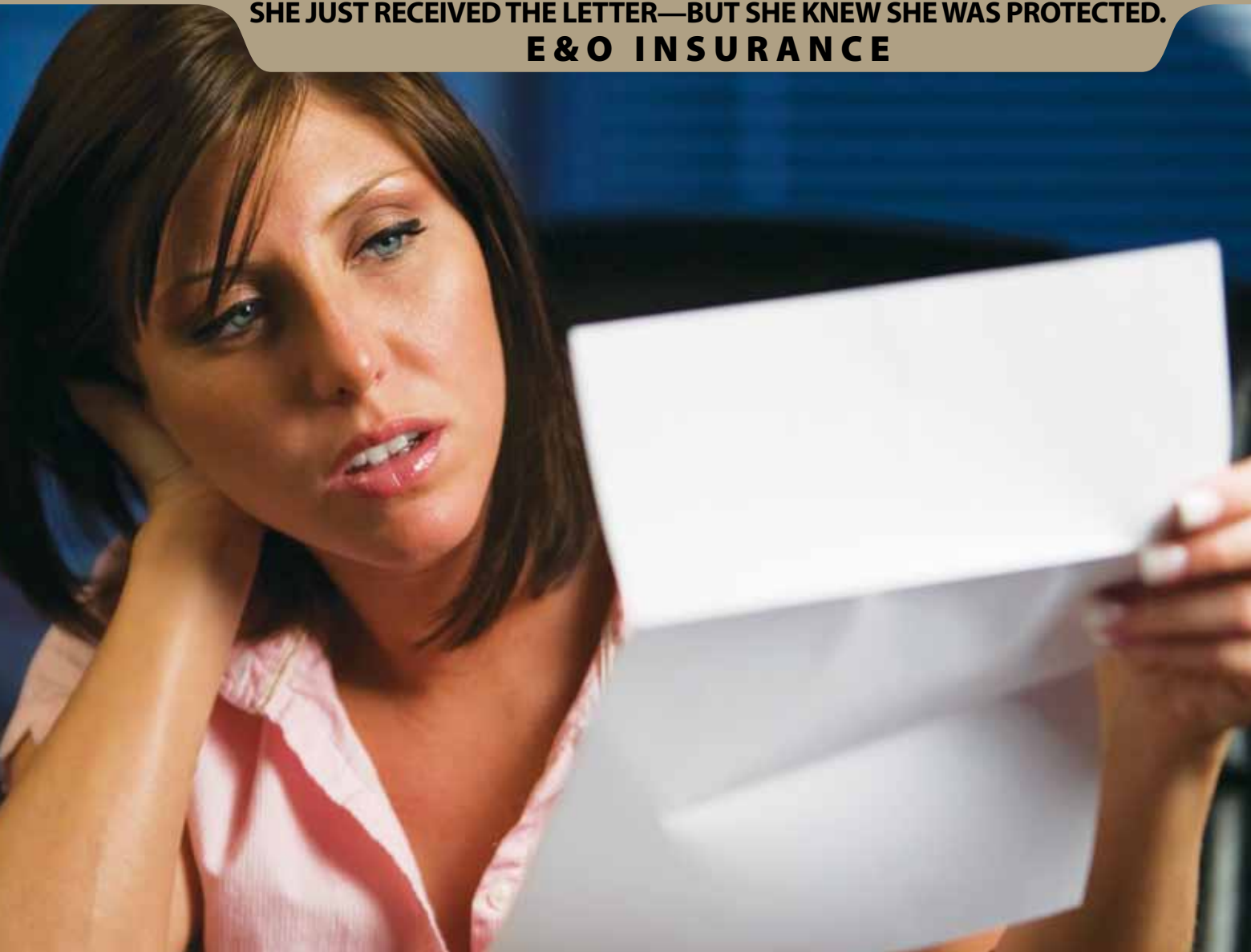
All Notaries must know the limits of their powers to assist any person — not just those presenting immigration forms and speaking with a foreign accent. For example, an overly eager Notary can cause problems for an English-speaking, native-born American seeking to adopt a child from another country. There are numerous other instances outside of immigration and adoption that have the same potential for difficulty as well.

When it comes to the subject of what Notaries may and may not do as part of their official duties, there are millions of native born Americans who are as uninformed on the subject as the lone immigrant facing it for the first time. This is why we must all work together to educate immigrants and consumers about what we can and cannot do. 

The USCIS, FTC
and NNA have all
launched extensive
education efforts to
provide the public
with information
on how to avoid
unauthorized
practitioners

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

**SHE JUST RECEIVED THE LETTER—BUT SHE KNEW SHE WAS PROTECTED.
E & O INSURANCE**



**PURCHASE
E&O
INSURANCE
TODAY!**

How would you handle such a lawsuit? If you have Errors & Omissions Insurance, you don't have to worry. With E&O Insurance from the NNA, you will be provided a lawyer experienced in Notary claims, and your judgment, court costs, and other defense costs are covered (up to the limit of your policy), if you make a mistake or if a false claim is filed against you.

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Real Situations **Real Choices**

Ethics and proper notarial practices aren't just an exercise in philosophy for Notaries — they are the foundation of notarization and provide public assurance in the integrity and authenticity of a transaction. But while this high concept is true, Notaries are faced with real-life ethical dilemmas every day that challenge them to remain impartial and comply with state laws.

Illustrated on the next pages are four real-life situations that tested the ethics and character of the Notaries that were involved. Read through each one, consider carefully how you would handle the situation, and when you're ready, read on to see what actually happened with the transaction, the interested parties, and the Notary.

The Boss Has A Problem

Your boss, an attorney and Notary, tells you he needs your help urgently with a problem. A couple of months ago, the boss had sent a paralegal out to have some legal documents signed and notarized ... but the notarization never happened. Your boss is afraid that if the papers aren't notarized, he won't be able to file the documents on time and could get into trouble as a result. He asks you to take his Notary stamp and affix his seal to the documents to solve the problem.

What do you do?



A Helping Hand

A signer brings some quitclaim deeds to you and asks if you can notarize the signatures on them. When you see that one of the signatures is a woman's name, he asks if you will do him a favor. "That's my mother," he says. "She's very old and doesn't speak English well. It would be difficult for me to bring her here and have her speak to you. Can you go ahead and notarize the documents here? It would save me a lot of work and really help me out."

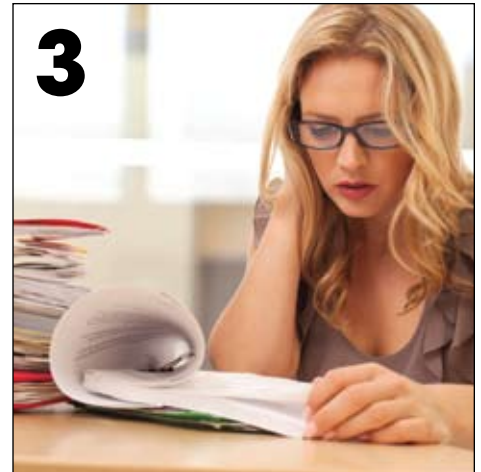
What do you do?



A Free Lunch

An attorney who works next door to your office comes to you accompanied by a man he introduces as a process server. The attorney explains that the process server needs to serve a large number of affidavits and, subsequently, has the process server sign a document in your presence. After the process server leaves, the lawyer presents you with a stack of additional affidavits. "The process server signed all these," he says. "Now that you've seen and identified him, I want you to notarize these other documents he signed. Please hurry, we need to get these out right away. And don't worry; we won't pay you for the notarizations so there shouldn't be any problems. Instead, I'll treat you to free lunches for the rest of the week."

What do you do?



A Family Matter

You've been called to meet with an elderly signer to notarize her signature on some important family documents. When you arrive there's another person there — a younger man who introduces himself as the signer's stepson. As the elderly woman prepares to sign the documents, the stepson asks you to leave the room and says he will summon back in a few minutes to perform the notarization. You still don't know what kind of document the woman is going to sign and have notarized.

What do you do?



Answers on page 19

Where Do You Turn When You Have a Challenging Notarization?

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Unlimited use available for all NNA Members, now with expanded hours.

Monday – Friday, 5:00 a.m. – 7:00 p.m. PT

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Hours subject to change without notification.

**NNA Hotline/
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1-888-876-0827**

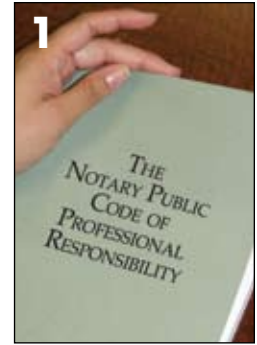


ANSWERS:

The Boss Has A Problem

Many Notaries cringe at the thought of saying 'no' if the boss asks for a favor, even if it violates state Notary laws. But the right answer is to always say no in such cases, and explain the law to your boss.

In the 2004 New York case, *In the Matter of Wiss* (3 A.D. 3d 182), the boss got into serious trouble for asking a staff member to use the boss' Notary seal under false pretenses. After it was learned that the documents were falsely notarized as an effort to cover up an error, the boss was charged with insurance fraud, employing an individual to illegally solicit clients, and Notary Public fraud. He eventually pleaded guilty to a reduced charge of insurance fraud and was suspended from practicing law for six months.



A Helping Hand

Would you help the son resolve the difficulties with his elderly mother by notarizing the documents, or harden your heart and send him packing because the signer wasn't physically present? Hopefully, you would have sent him packing.

In the actual Illinois case, *Estate of Bontkowski* (1-01-2927, Ill. App. 3d 2003), it turned out too much kindness was no help to anyone. The Notary went ahead and notarized the signatures on the quitclaim deeds at the son's request, and never met or identified the mother. The documents — which handed the property over to the son, by the way — were challenged in court, and not only were the signatures improperly notarized, but a handwriting expert testified the mother's signature was forged as well. The court threw out the quitclaim deeds as a result.



A Free Lunch


Would you go ahead and notarize the stacks of affidavits after seeing the signer one time, or would you refuse to notarize under such unusual circumstances? If you said you would refuse, you made the right decision.

The Colorado attorney who asked Notaries to pull this stunt as a favor for a friend got into hot water with the state's legal system in the 2003 case *People v. Peters* (82 P.3d 389). His system of signing bulk affidavits was revealed when a defendant involved in one of his lawsuits appeared in court and said she'd never been served with the legal papers in question. In the end, the attorney was publicly censured and ordered to pay court costs.



A Family Matter

Did something seem strange to you about the stepson's behavior? If you had encountered this kind of request, would you have refused to leave, halted the notarization and demanded to speak with the elderly signer alone? Those actions would have been the right call.

Unfortunately, that's not what happened in real-life. According to the 2002 Alabama court case *Hayes v. Apperson* (826 So.2d 798), the Notary was told to leave during the actual signing of the document and didn't find out until after the notarization that the document being signed was the elderly woman's will — which had been prepared by the stepson and left the woman's estate to him. After the elderly woman died, her brother and other representatives of the estate challenged the will, and the court ruled the stepson's actions showed he was exerting undue influence over his stepmother. 



YOUR TURN: Your boss calls you in and asks if you would mind notarizing a real estate document for him. You notice the signature bears the name of your boss' wife, not the boss himself. "I know my wife isn't here right now, but you know me," the boss says. "Can you do me a favor and notarize it anyway? It would be a big help to me." **What do you do?** Submit your answer on the NNA Facebook page: www.facebook.com/nationalnotary. We'll post what really happened on October 1st.



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1 Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.



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*Janet Long is currently featured in a LegalZoom television commercial.

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Q&A:

Talking

Electronic No

North Carolina

ELAINE



Named to the National Notary Association's list of "The 50 Most Influential People in Notarization in the Last 50 Years," North Carolina Secretary of State Elaine Marshall has been a long-time champion of standards and regulations to protect consumers, investors and charitable givers against fraud. She has also been a visionary in helping to modernize businesses and government procedures through technology. In 2007, Secretary of State Marshall served as president of the National Electronic Commerce Coordinating Council, and she has been on the national forefront of establishing eNotarization standards.

THE NATIONAL NOTARY recently sat down with Secretary of State Marshall at the National Association of Secretaries of State (NASS) Summer Conference to discuss NASS's resolution to reaffirm support of the National Electronic Notarization Standards. The Standards, initially adopted in 2006 to promote secure and feasible implementation of electronic notarization, were reaffirmed in their original form on July 13, 2011.

What are some of the most important issues surrounding eNotarization, as you see it?

The concept of eNotarization is still in its infancy. Therefore, having

tarization With Secretary Of State **MARSHALL**



valid standards that folks can look to for guidance is crucial. Several states now have more than five years of experience with eNotarization under them, which provides a very good test to see how it works, and to see what standards need to be in place. But there are some states that will be going into electronic notarization for the first time, so setting and maintaining standards is very, very important. You have to realize that folks may want to cut corners by going electronic, which is a scary thought, given what we've seen in the foreclosure crisis.

How do you see the standards for eNotarization evolving?

One of our basic precepts was to create the standards in a technologically-neutral way, so that somebody doesn't corner the market. It's important that any vendors who may wish to enter into the market have an ability to look at the standards, and they should know that Notary administrators have access to the same standards. That way, they can build those aspects into whatever they are going to offer, and ensure that the product meets all of the necessary notarial requirements.

We've seen what can happen when standards are not met, as was the case in the recent foreclosure crisis, and robo-signing in particular. What was your reaction to this crisis?

The misconduct that occurred takes my breath away. In North Carolina, it would be fraud. It would be criminal. I don't intend to speak for the states where the misconduct occurred — but to have deviated that much from the basics of the Notary role just takes my breath away. And if you're one of the mortgage holders out there who

have had bogus documents filed in your case to take your property away from you, that's a pretty bitter pill that nobody should have to swallow.


What lessons can we take from the foreclosure crisis?

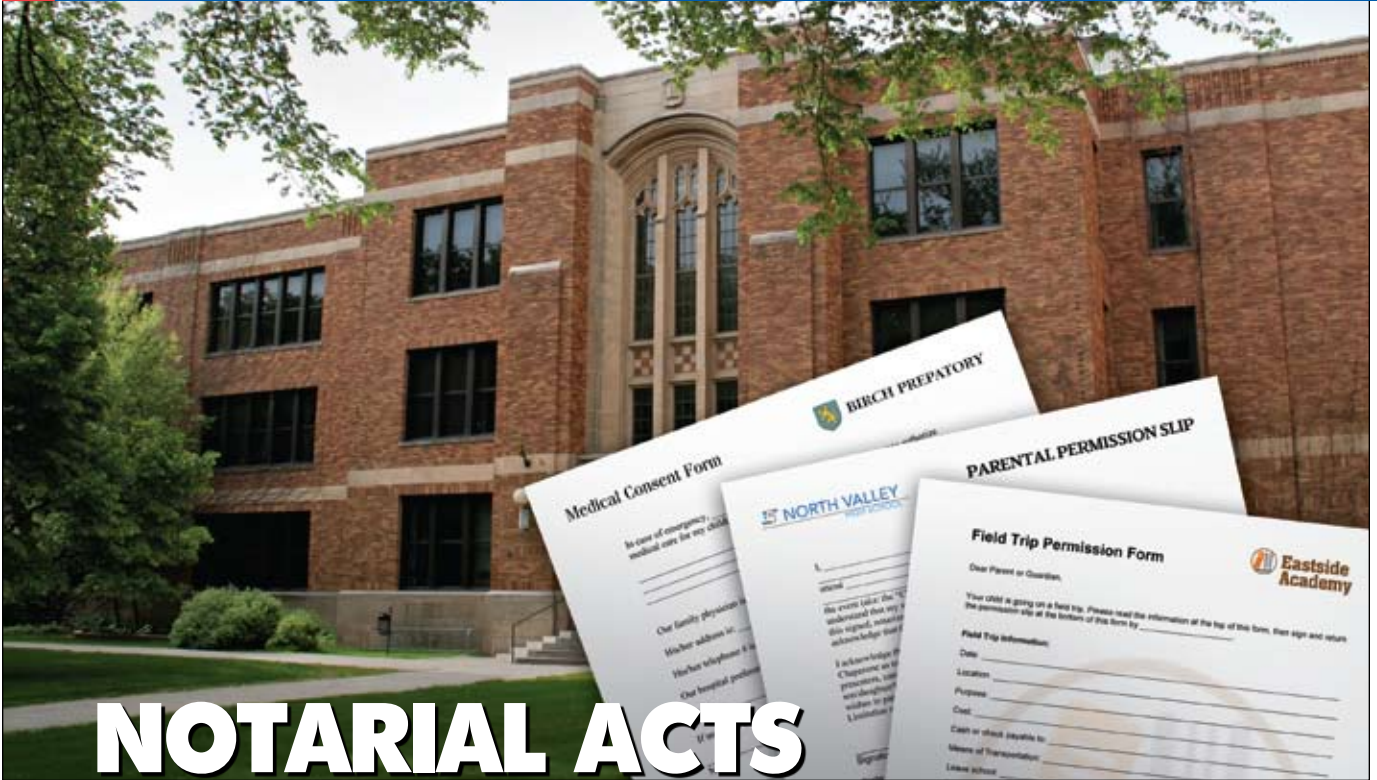
Again, we have to have standards. And the folks who were fabricating fraudulent mortgage documents should go into the judicial process and answer to our court systems.

How did the foreclosure impact North Carolina?

North Carolina was very much a financial services state, and it still is. But the things that happened in 2008 and 2009 with regard to the financial health of this country have had an impact. The housing market has flattened out, and many folks are now in foreclosure. The prevalence of business and the servicing of those businesses have changed in a lot of ways.

You've stressed the creation of standards, as well as judicial enforcement. Can you speak specifically as to what actions are being taken in North Carolina to help prevent fraud?

The strength of our Notary laws, and our eNotary laws in particular, have kept fraudsters at bay. We all know that we can't prevent every nefarious act that they may want to undertake, but we certainly can try hard to impress upon commissioned Notaries what we expect, and also what will happen to them if they do not meet those expectations. 



NOTARIAL ACTS INVOLVING MINORS

NOTARIES PLAY A KEY ROLE IN MANY IMPORTANT CHILDREN'S DOCUMENTS

Notaries serve a critical function in many stages of a child's life, including permission slips for travel and consents for medical treatment, to adoption documents, to court filings related to custody and child support. The aim of most notarial acts involving minors is to protect the well-being of the child, while also establishing or limiting the liability of caregivers, chaperones and organizations. Due to the idiosyncratic nature of these transactions, Notaries are well advised to know the scenarios they may be faced with beforehand, and be ready for them.

MEDICAL RELEASE FORMS, PERMISSION SLIPS, AND TRAVEL CONSENTS

Medical Release Forms — Commonly referred to as “Medical Permission,” “Permission to Treat” and “Power of Attorney for Consent to Medical Care” — these documents assign temporary guardianship to certain individuals when the parents are absent, and grant the guardians permission to act on the parents’

behalf. Wording on the forms may vary, but generally includes names of family doctors, nearby hospitals, insurance details, and any special medical needs the child may have, such as allergies or ailments.

Parental Consent For Events And Activities — In the highly litigious era in which we live, it's increasingly common for organizations to require notarized consent forms from parents allowing their unaccompanied minors to participate in certain activities which pose the possibility of injury, such as motocross, horseback riding, or even chaperoned field trips. These organizations will often supply the permission slips, but the Notary is responsible for making sure the notarial wording is appropriate to his or her jurisdiction and determining when use of a loose certificate is appropriate.

Unaccompanied Traveling — When traveling without either parent — with a youth group, ministry,

or grandparent, for example — minors generally travel with a notarized form of consent signed by both parents granting certain authority to the caregiver or chaperone.

Border Crossing With One Parent — Due to the rise in parental child abductions, countries such as Mexico and the Bahamas now have laws mandating that minors traveling from the U.S. with one parent carry a notarized consent form from the non-traveling parent. Even if the country being visited doesn't require it, a traveling parent is well advised to carry a notarized consent letter from the absent parent, along with their child's ID and passport.

Obtaining Passports For Minors — Minors under 16 applying for a U.S. passport with one parent present must provide consent from both parents by having the non-applying parent complete and have his or her signature notarized on the Form DS-3053. If written consent is unavailable, the applying parent must include a "Statement of Special Circumstance."

DOCUMENTS RELATED TO ADOPTION PROCEEDINGS

The adoption process can be emotional for all parties involved. International adoptions, which involve immigration procedures, can be particularly daunting in terms of the volume and proper protocol of the paperwork — and impeccable notarization is crucial.


Parental relinquishment and adoption consent forms must both be notarized. Other adoption-related notarial acts often include: home study reports, tax return paperwork, police clearance records, medical clearance forms, employment verification letters, adoption petitions, orphan visas, and much more. Notaries working in the adoption field should be well acquainted with the specific notarial laws, requirements and expectations in both their state and the child's origin country (in the case of international adoption), as well as the required forms.

DOCUMENTS RELATED TO FAMILY COURT AND RESIDENCY ISSUES

Child Support, Custody, and Emancipation — Child support and custody battles can create particularly sticky family landscapes, and the impartial Notary plays a key role in witnessing and authenticating certain agreements. Forms related to family court proceedings that often require notarization include:

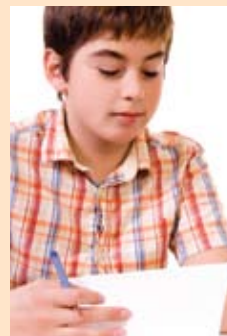
- Acknowledgment of Paternity: Allows a father to confirm the paternity of a child.
- Affidavit of Direct Child Support Payment: Establishes payment amounts and structures.

- Affidavit For Child Custody, Character Affidavits, and Court-Ordered Parenting Time: Help establish custody guidelines.
- Emancipation (Also called a "Removal of Disabilities of a Minor" in Texas): Grants legal autonomy to a minor by a parent or guardian.
- Family Meeting: Grants relations or friends the ability to deliberate on the best interest of minors legally incapacitated by virtue of age or mental condition.
- Proof of Residency: Establishes the appropriate school district for the child.

In most cases documents affecting children are signed by adult parents, so standard procedures for acknowledgments and jurats should be followed. However, these forms, their handling requirements, and the types of notarial acts requested may vary from state to state. Be sure to do your homework and research any special rules or requirements that may arise, and have a full understanding of the types of notarial acts you can — and cannot — perform, based on your state's laws. 

Notarizing For A Minor

In some cases you will be required to notarize the signature of a minor — many of whom do not have satisfactory evidence of identity. It may also be difficult to establish their willingness and awareness to sign. The following tips will help your notarizations for minors go smoothly.



1. If the minor has no acceptable ID, use a credible identifying witness that is not the minor's parent or guardian.
2. To determine willingness, engage the minor in a conversation and ask the minor to explain the purpose of the document.
3. The minor (or adult companions) should satisfactorily prove that he or she has the authority to sign. Have the minor print his or her age next to the signature, to alert persons relying upon the document.

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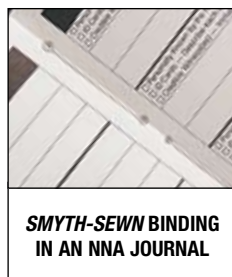
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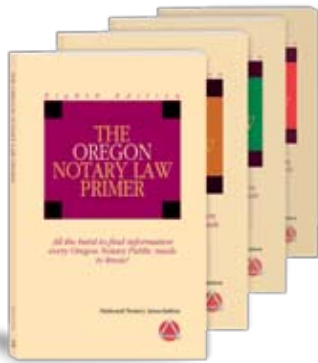


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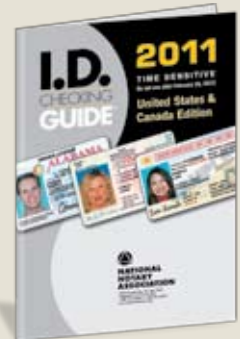


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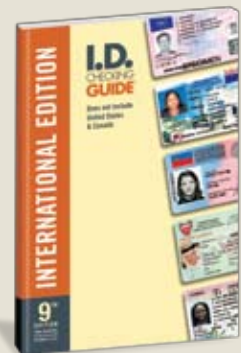
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- Credible Witness Acknowledgment — #5943
- Signature-by-Mark Acknowledgment — #5945
- Proof of Execution by Subscribing Witness — #5944*
- Copy Certification by Document Custodian — #5946
- Copy Certification by Notary — #5922**
- Jurat with Affiant Statement — #15924

Arizona: (8½" x 11")

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

Arkansas: (8½" x 11")

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

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- Jurat with Affiant Statement — #5910

Florida: (8½" x 7")

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

Hawaii: (8½" x 7", unless noted)

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

Massachusetts: (8½" x 11")

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

Missouri: (8½" x 11")

- Acknowledgment by Individual — #15936
- Acknowledgment by Corporation — #15937
- Acknowledgment by Partner — #5938
- Acknowledgment by Attorney in Fact — #5939
- Acknowledgment by Individual Who Cannot Write Name — #5940
- Acknowledgment Through Affidavit of Executing Witness — #5941
- Certification of Facsimile — #5942
- Jurat with Affiant Statement — #15924

Nevada: (8½" x 7", unless noted)

- Individual Acknowledgment — #5915
- Attorney in Fact Acknowledgment — #5927
- Representative Acknowledgment — #5917
- Credible Witness Acknowledgment — #5918
- Proof of Execution by Subscribing Witness — #5919
- Copy Certification by Document Custodian — #5946
- Copy Certification by Notary — #5920
- Jurat with Affiant Statement (8½" x 11") — #15924

New York: (8½" x 7", unless noted)

- All-Purpose Acknowledgment — #5925
- Proof of Execution by Subscribing Witness — #5926
- Copy Certification by Document Custodian — #5946
- Jurat with Affiant Statement (8½" x 11") — #15924

North Dakota: (8½" x 11")

- Witnessing or Attesting a Signature — #5956

Ohio: (8½" x 11")

- Jurat with Affiant Statement — #15924
- Individual Acknowledgment — #15936
- Corporate Acknowledgment — #15937
- Partnership Acknowledgment — #15938
- Attorney in Fact Acknowledgment — #15939
- Credible-Witness Acknowledgment — #15943
- Proof of Execution by Subscribing Witness — #15944
- Signature-by-Mark Acknowledgment — #15945
- Copy Certification by Document Custodian — #15946

Texas: (8½" x 7", unless noted)

- Ordinary (Individual) Acknowledgment — #5243
- Credible Witness Acknowledgment — #5943
- Signature-by-Mark Acknowledgment — #5945
- Proof of Execution by Subscribing Witness — #5944
- Copy Certification by Document Custodian — #5946
- Copy Certification by Notary — #5922
- Jurat with Affiant Statement (8½" x 11") — #15924

Washington: (8½" x 11")

- Individual Short-Form Acknowledgment — #5906
- Representative Short-Form Acknowledgment — #5905
- Disabled Person's Acknowledgment — #5904
- Copy Certification by Document Custodian — #5923
- Copy Certification by Notary — #5922
- Jurat with Affiant Statement — #15924

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Typical certificate uses:

Acknowledgment, All-Purpose: The only acknowledgment wording for California. Used in place of all other acknowledgment certificates.

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

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

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

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

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

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

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

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

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

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

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

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

Copy Certification of Power of Attorney: For use in states that prohibit Notaries from certifying copies. Individual who is designated Attorney in Fact certifies copy. *California only.*

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

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

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

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

Proof of Execution by Subscribing Witness: For a person who has witnessed the signing of a document by an individual who cannot appear before the Notary.

Signature Witnessing: For Notaries attesting that an individual appeared before them, was identified through satisfactory evidence, and signed the document in the Notary's presence. *Massachusetts only.*

Source Code
A44770

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

Handling Certified Copies, Faxed Copies, And Incomplete Documents



Notaries across the country rely on the NNA's Notary Hotline to answer difficult questions. The following were among the thousands we answered last month.

A customer asked me to certify a copy of his birth certificate for a job he's applying for overseas. Am I able to do that?

N.M., The Bronx, New York

State officials advise that New York Notaries are not authorized to issue certified copies. In some cases, a possible alternative might be to perform a copy certification by document custodian, wherein the person in possession of the document writes a declaration stating that the copy is a true and accurate reproduction of the original document. However, Notaries may not perform this type of act on vital records such as birth certificates, death certificates or marriage licenses.

Can I notarize a faxed copy?

J.M., Portland, Oregon

Yes, as long as the signer signs the document by hand with pen and ink.

I am about to become a Notary, and I'll be working from my office in San Francisco. Is it okay if I take my oath in Oakland, which is closer to my home?

D.C., San Francisco, California

As a California Notary, you are required to take an oath of office and file it with the county clerk in the same county as your principal place of business (Government Code 8213). If you are going to be working

as a Notary in San Francisco, you'll need to take your oath at the San Francisco County Clerk's office.

The document that the signer brought in contained extra spaces that shouldn't be there. Can I still notarize it?

C.M., Grosse Point, Michigan

As a rule, Notaries should never notarize documents that contain blank spaces, as incomplete documents have a great potential for fraudulent use. The Notary should ask the signer to fill in the blank spaces, or have the signer take the document back to its issuing agency for completion. If, however, the spaces are inapplicable and intended to be left blank, the Notary should have the signer line through the space, or write "NA" in the blank space.

If I attach my own loose certificate, should I emboss it?

M.M., Dayton, Ohio

Embossing is optional, if an inked stamp seal is used, but the NNA recommends it as a good way to prevent fraudulent removal and reattachment of the certificate. Any Ohio Notary seal — inked or embossed — must contain the Ohio coat of arms within a 1-inch diameter circle surrounded by the words "Notary Public" or "Notarial Seal" or words to that effect, the name of the Notary, and "State of Ohio."

You can reach all our experienced Notary Hotline counselors at

1-888-876-0827

5 a.m. to 7 p.m.

Monday to Friday and

5 a.m. to 5 p.m.

Saturday, Pacific Time

The document I've been asked to notarize includes several names, but I'm just notarizing for the one person whose name is on the notarial certificate. Should I cross out the names of the other people listed on the document?
H.B., Orlando, Florida

No. As long as the signer's name is the only one listed on the notarial certificate, you are simply notarizing for that particular individual. You should not change any of the wording on the document itself.

I'm a bit confused; I live in one county, but I usually notarize in another. Which place should I write in the "venue" portion of my notarial certificate?
C.P., Denver, Colorado

The "venue" space on the notarial certificate refers to the county or city where the notarization actually takes place, not where you live or where you work. This portion of the document can cause confusion for both Notaries and signers. Sometimes signers will have already filled out that portion of the document. If they have filled in the incorrect venue, simply line through it and write in the correct one.

Once I've completed all the steps of applying for my commission, when should I expect my stamp to be shipped by the NNA?
A.G., Texas

To release your stamp, you need to fax the NNA a copy of your Notary commission, and your stamp will ship within two to three days of receipt of your fax.

As a Pennsylvania Notary, what do I need to do in order to be able to notarize car titles and car documents?
L.D., Washington, Pennsylvania

Pennsylvania Notaries may serve as "card agents" in processing paperwork related to the title and transfer of motor vehicles. To become a card agent, you must enter into a contract with the Department

of Transportation, submit to a criminal background check through the State Police, maintain a state-issued surety bond, and pay a small fee. For more information, please contact the Pennsylvania Department of Transportation at (717) 787-6048.

I am a Notary who often travels to meet with signers. Am I allowed to charge the client a travel fee in addition to the fee for the notarization?
B.L., Columbus, Ohio

Charges for travel by a Notary are not specified by Ohio law. Such fees are proper only if the Notary and the signer agree beforehand on the amount to be charged. The signer must understand that a travel fee is not stipulated by law and is separate from the notarial fees.

I recently got married and changed my name. Do I need to change my name on my commission?
J.E., Wilmington, Delaware

If the Delaware Notary's name has changed during the commission term, the Notary may either (a) perform notarizations by signing both old and new names or (b) provide to the Secretary of State a written request for a name change certificate, submitting a copy of the document showing the change, (e.g., marriage certificate, divorce decree, etc.) and a \$10.00 fee.

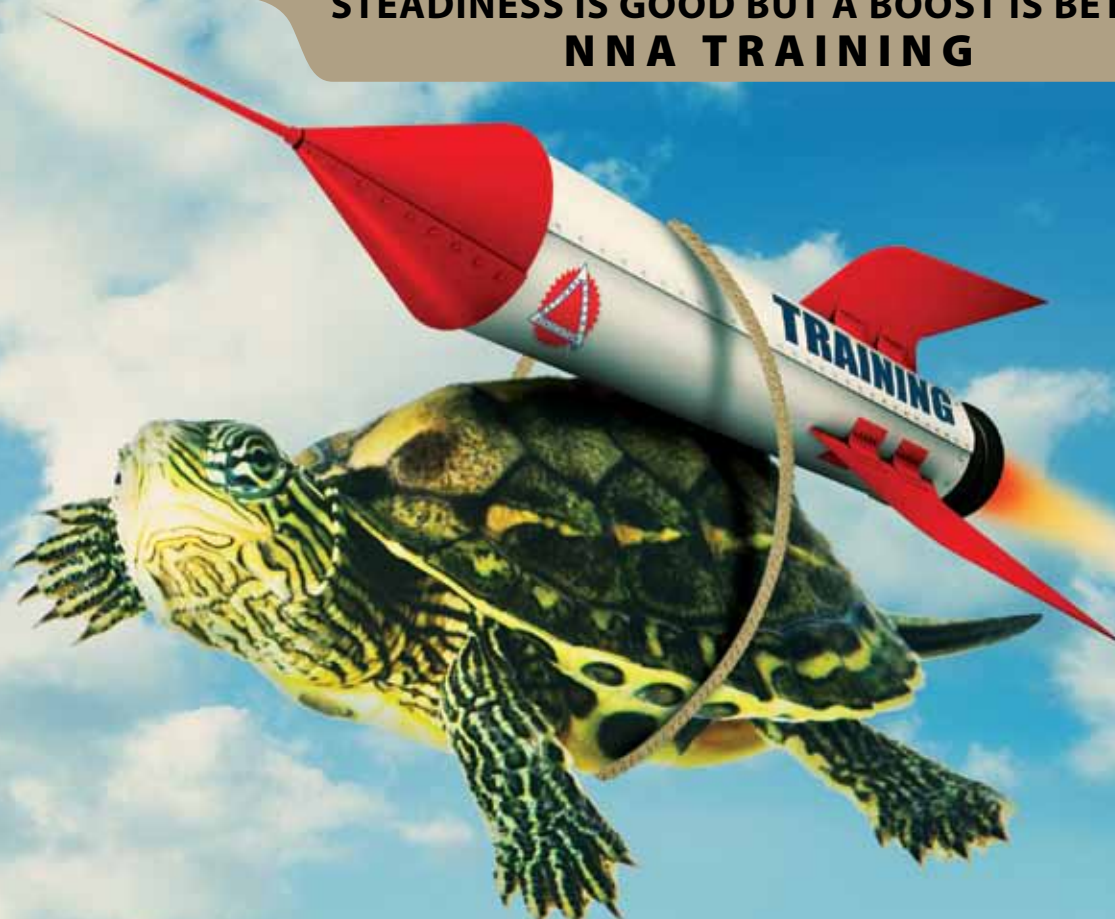
I notarized a signing for a document signing company in April 2010, for which I still have not been paid. I've already told them that I will send the bill to collections, but do you have any additional advice as to how I can get them to pay me?
S.G., Hesperia, California

Please check out the NSA Section of our website. There is a part devoted to non-payment issues. You can also go to the directory of companies (also in the NSA Section) and warn other Notaries by submitting a comment about this company's poor pay record.

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

Everyone knows the tortoise wins the race through perseverance and by sticking to a singular approach. Is this enough in today's business environment? When building a successful Notary career, we would argue that you need a bit more than the little guy's original game plan.

STEADINESS IS GOOD BUT A BOOST IS BETTER. NNA TRAINING



ADVANCE YOUR CAREER WITH NNA TRAINING

We know a lot about steadiness and longevity. After all, the NNA has been the torchbearer for the notarization industry since 1957. Nevertheless, we think a serious boost to your business is in order through advanced Notary education. The NNA offers Notary training and education, including state-mandated programs, as well as certification courses for those looking to enhance their knowledge, skills and standing in the industry.

TOP SELLING COURSES

Notary Essentials: This course offers fundamentals and best practices of notarization. It demonstrates how to handle complications and challenges. It also covers essential and widely acknowledged best practices that are seldom detailed in state law.

Notary Principles: Learn about the NNA's Notary Public Code of Professional Responsibility, which, since its creation by a 24-member national panel of experts in 1998, has gained widespread recognition as the American Notary's ethical code of conduct.

Get in on the NEW PLAN. If knowledge is power, we've got the fuel to propel your career towards greater heights.

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Renewing Your Notary Commission

HOW TO KEEP YOUR COMMISSION CURRENT DESPITE BUDGET STRAINS AND BACKLOGS

Delays in your commission renewal can have a major impact on your job responsibilities and income potential. Commission expiration dates can creep up unexpectedly, and state government budget constraints have caused significant delays in processing commission renewals. To avoid gaps in your commission it's more important than ever to plan ahead, be prepared, and take proactive measures.

GET AN EARLY START

Avoid delays by having all paperwork completed and filed as soon as your state permits. Each state has its own rules about when Notaries may submit their renewal forms. For example, California allows Notaries to submit renewal applications up to a year prior to the current commission's expiration, whereas Montana Notaries must submit their application no more than 30 days before the end of their current commission. Learn the requirements in your state and have your renewal application completed and submitted as early as your state allows.

MEET ALL STATE APPLICATION REQUIREMENTS

Application requirements generally can be found on the Web site of the Secretary of State or other Notary-regulating officer of your state. Some states, like Maine, allow you to complete the application online. In some states, such as Virginia, Notaries renewing their commission simply follow the same procedures as they did when applying for their initial commission. Create a checklist of all your state's requirements and due dates — including special training courses, application forms, and related fees — as this

will help ensure that you don't overlook any important steps or requirements.

ENROLL IN AND COMPLETE ALL REQUIRED REFRESHER COURSES

Several states require renewing Notaries to take refresher courses. For example, Nevada Notaries whose commissions have been expired for over 365 days or who have had a violation in the prior four years must attend and successfully complete a course of study provided pursuant to NRS 240.018. Renewing California Notaries are required to take a three-hour online refresher course. Other states require the passing of an exam. Know the requirements in your state and give yourself ample time to enroll in and complete any necessary coursework or exams. You can easily enroll in state mandated refresher courses at www.nationalnotary.org/commission_renewal.

FOLLOW UP

Completed renewal applications may take several weeks to be reviewed and processed. Be sure to follow up in a timely manner, and if you still have not received a response, contact your state's Notary regulating office directly.

LET THE NNA LEND A HAND

The NNA offers helpful services to our member Notaries — including renewing your commission. Our expert representatives can also set up email and voice reminders for you, and can pre-register you for state-required classes, testing, or any other commission renewal tasks. Contact us by calling (800) US NOTARY (876-6827) or visit us online at www.nationalnotary.org.



Want To Be The Best? ‘Extra E’ Principles Are The Key

APPLY THESE TIPS TO YOUR NOTARIZATIONS TO STRENGTHEN YOUR PROFESSIONAL REPUTATION AND PROTECT YOURSELF FROM LIABILITY

Business leaders measure excellence by revenue; athletes, by winning games — but with more than 4 million Notaries in the United States, what defines the top tier of Notary professionalism? If you examine top Notaries, you’ll find they go out of their way to incorporate “Extra Es” in their skill sets — Effort and Education. Applying these “Extra Es” to your work habits can help you to improve your professional image and better safeguard yourself against costly lawsuits.

EXTRA EFFORT — GO BEYOND SIMPLY COMPLYING WITH THE LAW; STRIVE FOR BEST PRACTICES!

The best Notaries aren’t content to simply comply with the minimum requirements of their state laws. Instead, they voluntarily adopt additional sound practices that ensure the documents they handle are properly authenticated, and that consumer and Notary protections are in place. These are the Notaries who run the lowest risk of lawsuits and legal problems.

Some examples of helpful “Extra Effort” practices include:

- Keeping a journal if not required in your state
- Always securing your tools and journal in a locked space accessible only by you when not in use
- Declining notarizations for anyone who might compromise your impartiality (such as a relative or spouse)

Why does this extra effort make a difference? Because if you are ever embroiled

in a legal dispute over a notarization, being able to show you consistently go above and beyond to ensure documents are safe from fraud will protect you. For example, maintaining proper journal records, even if not required, gives you written evidence that helps disprove accusations of negligence.

EDUCATION — UNDERSTANDING THE NOTARY’S ROLE HEADS OFF IMPROPER REQUESTS

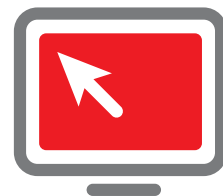
To be a truly exceptional Notary, you should know how to properly perform your official duties, and also educate others about what you do and why you do it. Many people simply aren’t aware of what a Notary does. This lack of understanding often leads to Notaries being asked to perform improper or illegal notarizations.

Remaining educated is essential to staying at the top of the Notary profession. You must know your state’s laws regulating notarization. You should also share your knowledge with co-workers and bosses. If your state publishes a manual for Notaries, provide a copy to your boss, or you can use reference books such as the state *Notary Law Primers* or the *U.S. Notary Reference Manual* published by the NNA. Encouraging a boss to learn more about notarization through courses such as the NNA’s Notary Supervisor Program (www.NationalNotary.org/notarysupervisor) can also help prevent problems in the workplace.

By applying these “Extra Es” to your professional career, you’ll not only protect yourself and your signers, but you’ll also add a third “E” to your description: “Exceptional.”

THE SIMPLEST PATH TO RENEW OR BEGIN YOUR NOTARY COMMISSION

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