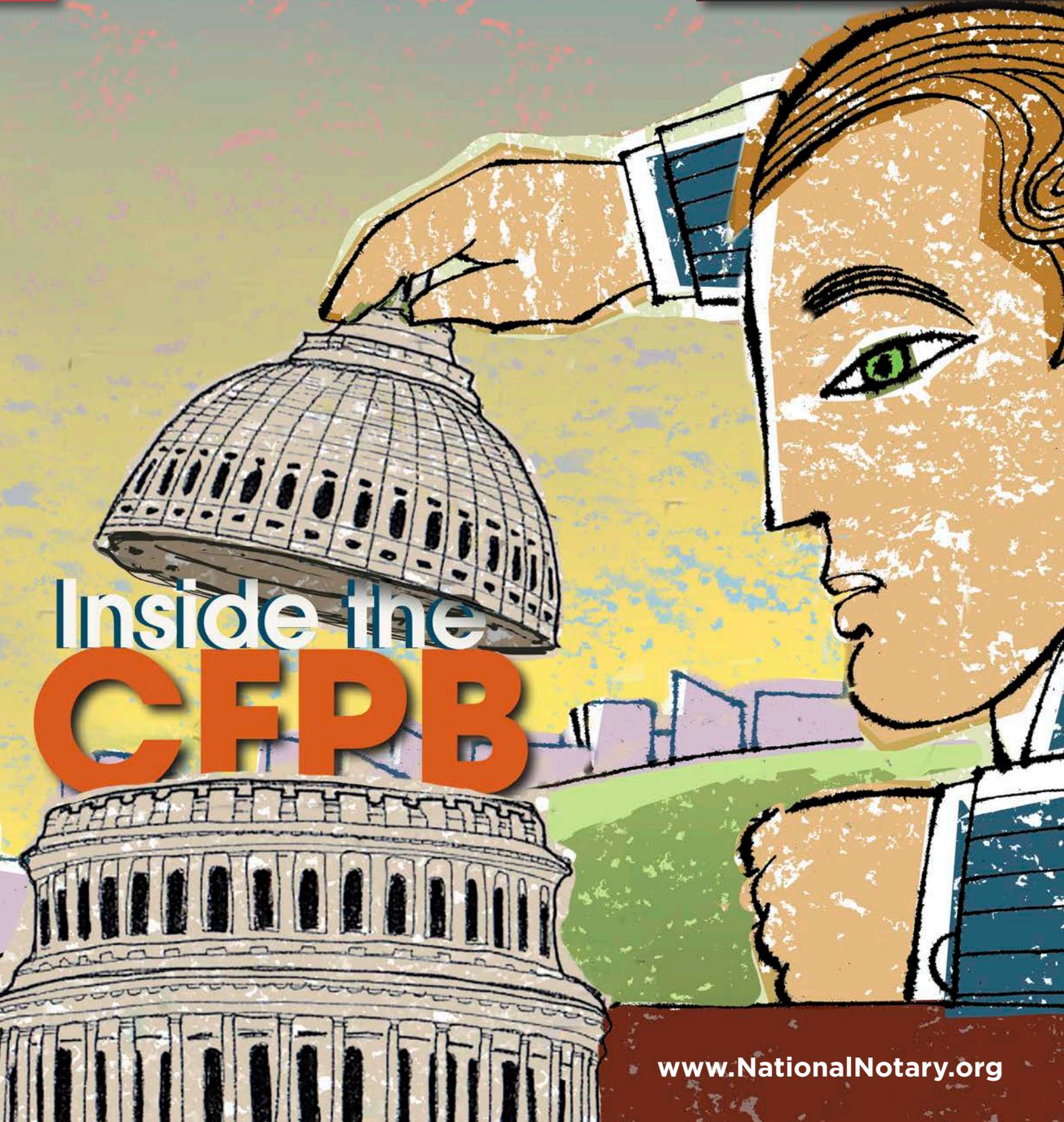


February 2014

The National NOTARY®

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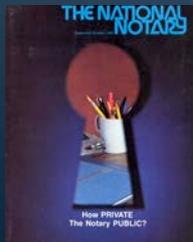
Inside the CFPB

www.NationalNotary.org

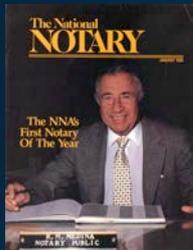
More than fifty years
of Notary tradition



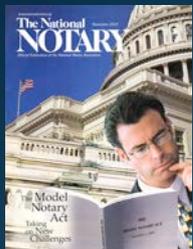
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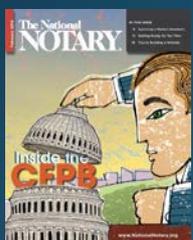
1980's



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2014

The National NOTARY® Gets a New Look

We are proud to introduce the February 2014 issue of *The National Notary* magazine, which sports a fresh new design and a revitalized, more relevant focus to serve your needs today.

Last September within these pages we discussed the exciting and challenging evolution taking place in the Notary community and the transformation the NNA is undergoing to better serve you. Because the Notary community is as diverse as the society it serves, we re-invented NNA membership to make it more relevant and valuable to those who would benefit the most from it. As part of that process, we realized that the magazine needed to change as well.

In one of the most significant changes, this issue marks the debut of the digital edition of *The National Notary* (log into your NNA member profile to view it), making it easier to access all of the features and articles wherever you may be. You also will notice a more vibrant design that includes a strong use of graphics and images, many of which will be interactive in the digital edition.

Regular readers will notice that the content itself has been evolving over the past 18

months, and it will continue to evolve. Our goal is to provide you with the strongest, most relevant content to help you in your career paths. We will feature articles that keep you informed and provide you with the kind of information you need to thrive as Notary professionals.

We are keeping our most popular elements, such as the NNA Hotline column and other best practice features, but will provide greater depth and analysis of notarial issues. For our feature content, we will draw heavily on the experiences of Notaries across the country to supplement the wealth of knowledge of key NNA experts and our Notary community. We also will share your stories of success and accomplishment to spotlight the contributions you make to your individual communities and the Notary profession.

As always, we welcome your input and feedback, and the magazine will be a work-in-progress. Please share your comments, reactions and suggestions on Facebook [facebook.com/NationalNotary](https://www.facebook.com/NationalNotary) or through our email address Publications@NationalNotary.org.



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Kelle Clarke

Independent entrepreneurs such as NSAs can be especially vulnerable when the market hits a downturn. *The National Notary* reached out to several signing agents to get their suggestions for surviving and thriving during challenging times.

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It's never too early to start getting your tax return in order. Figuring out how to include income earned from notarizing documents can be very confusing. The IRS provides some helpful guidelines for wading through the confusion.

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Tips to Building a Website

Kenya McCullum

Matt Riggleman

Word of mouth is always a good way to get business, but in the 21st century no entrepreneur can truly succeed without a presence on the Internet. Tech experts offer their advice on how to build a website that raises your visibility.

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Inside the CFPB

Kelle Clarke

Barely two-and-a-half years old, the Consumer Financial Protection Bureau is leaving its mark. Granted sweeping powers, the agency has launched a comprehensive regulatory effort that already is reshaping the trillion-dollar mortgage finance industry. The new rulebooks being written by the CFPB and its partner agencies have led to reformed business practices, new consumer protection measures and vital industry safeguards designed to rebuild trust in the businesses that originate and service mortgages.

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Join Us for the Notary Event of the Year

NNA 2014 Conference June 1–4

"Had a great time and met some great people with great knowledge in leading me to move forward!"

— Sandy L.

"The Conference was great. I met some of the sponsors that I always work for and attended awesome workshops. I have been implementing what I learned and plan to go every year!"

— Jocelyn W.

"I enjoyed my first conference and would like to attend more in the future. It was very informative and I learned about many new opportunities."

— Shirley P.

The NNA Conference is the nation's largest gathering of Notaries and those looking to hire them.

Over 95 percent of NNA 2013 attendees recommend the NNA Conference to colleagues, and there are many reasons why. In the span of a few days, you can participate in live classes and open forums, network with fellow Notaries and industry leaders, strategize on how to grow your business, get the latest updates on changing regulations and standards, and so much more.

- ◆ Discover emerging opportunities for Notary entrepreneurs
- ◆ Discuss hot-button issues like new NSA certification requirements
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- ◆ Increase your skill set by participating in hands-on workshops

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*Room rate is available until May 9, 2014, OR until the room block is sold out.



NATIONAL NOTARY ASSOCIATION

www.NationalNotary.org/Conference or call 1-855-5NNA-2014

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Getting on the Same Page for a Common Goal

We may like to believe that language and communications is the stuff of college majors and diplomats, but it is something all of us confront daily.

My washing machine repairman is from Belarus, and, as an avid traveler, I had to inquire, "Is there anything to do there?" I meant as a tourist.

His response set me back, "No, there weren't many jobs. I became an auto mechanic because I was good with machines, but I left and came to America."

He had come to seek his fortune. But that's another double word. Fortune as in income and prosperity, or fortune as in good luck or success.

Most of us would be happy with either outcome, but it does remind us how a word or an expression can be interpreted differently by the person we are speaking to.

Thankfully, in the notarial services, there are words and instructions we use that are common to the office and our activity. They are, however, uncommon to the document signer or the individuals for whom we are administering oaths or affirmations.

In the year ahead, we will see more attempts at precise and detailed communication for our constituency in the form of guidelines, regulations and best practices for Notaries.

Though some may argue that these principles may appear arbitrary or serendipitous, this

is more about communicating clearly, all using the same terms, references and expressions to avoid misinformation or misinterpretation.

No one can speak of the past as ardently as I can. Regulations were more relaxed, laws less stringent or in many cases non-existent.

Perhaps it was easier to be a Notary or, perhaps it was more difficult because the fear of doing something improper or inaccurate was less definitive and hence more perilous.

In any event, we may disagree with government law or industry rules but it is more fitting to focus our energies on clear communications and practical understanding of proper notarial service.

Each notarial change only strengthens the Notary office and recognizes its essential role in the documentary process of preserving contracts and the rule of law. And, that professionalism is a by-product of this development only adds to our good fortune.

I will leave it to you to determine the nature of this fortune.

In either case, I believe it offers us something substantial. Whether it is the benefit of financial compensation that rewards our hard work or the less measurable reward of doing something we find fulfilling, we should always consider ourselves fortunate to have acquired a Notary commission.

The National NOTARY

Milt Valera, Founding Editor and Publisher

Vol. LVIII, No. 1, February 2014

Published by the National Notary Association

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OUR MISSION

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

MEMBERSHIP CORE VALUES

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

Our Core Values of Membership:

COMPLIANCE

LIABILITY PROTECTION

RISK MANAGEMENT

PROFESSIONALISM

OPPORTUNITIES

NATIONAL NOTARY FOUNDATION

MILT VALERA, President

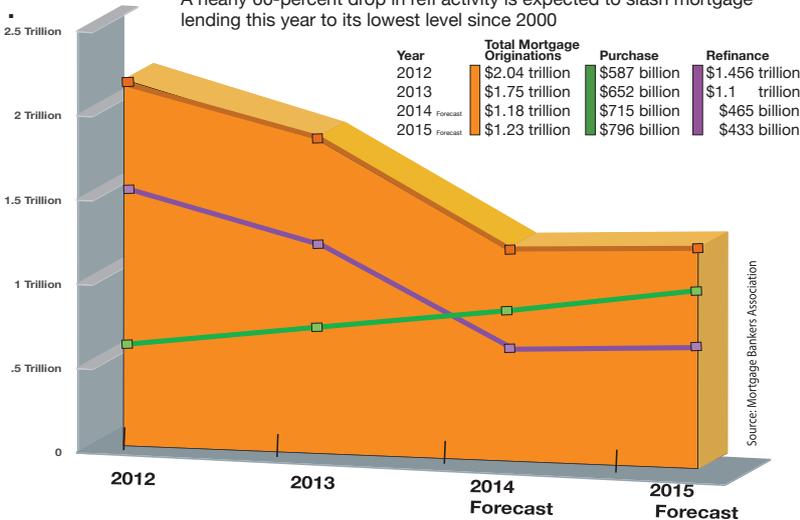
DEBORAH M. THAW, Executive Director

Missouri Signing Agent Wins Conference Sweepstakes

Anita Myers Pickens of Independence, Missouri, is the winner of our all-expense paid trip to the NNA 2014 Conference and iPad mini giveaway. A new signing agent, Anita is very excited to have the opportunity to attend Conference. She's especially looking forward to networking and learning from expert speakers and fellow Notaries. "I'm so happy to be involved with the NNA. I have really gotten my money's worth with all of their membership benefits and timely information. Can't wait to meet my fellow Notaries at NNA 2014!"

Mortgage Lending Expected to Decline in 2014

A nearly 60-percent drop in refi activity is expected to slash mortgage lending this year to its lowest level since 2000



Notaries Raise \$2,800 for Breast Cancer Research



Notaries responded enthusiastically to the NNA's offer this year of a unique Breast Cancer Awareness journal to help support the battle against this deadly disease. The initiative raised nearly \$2,800 to support medical research and treatment.

For each purchase of this special-edition journal, the NNA made a contribution of \$5 to the National Notary Foundation's Linda Bazar Breast Cancer Research Fund. Named after the NNA's late and beloved Vice President and Chief Financial Officer, the fund benefits national cancer research programs, including the City of Hope.

The NNA and National Notary Foundation would like to thank all the Notaries who contributed to help raise awareness and support the fight against breast cancer.

Notaries from China Visit L.A.



Notaries from Beijing, China, met with the NNA to exchange information about the Notary Public office in our respective countries. William A. Anderson, Vice President of Best Practices and Legislative Affairs, led the discussion on the American Notary Public Office covering the past, present and future roles that Notaries play in our society.

Surviving A Market

Notary Entrepreneurs Offer Advice For Achieving Lasting Success

By Kelle Clarke

Every industry goes through its ups and downs. That is especially true of the mortgage origination industry, which can present a real challenge for Notary Signing Agents.

At the peak of the housing boom in 2005, the lending industry originated more than \$3 trillion in residential mortgages, according to the Mortgage Bankers Association. By 2011, that number dropped to \$1.26 trillion, then climbed to more than \$2 trillion the following year.

That rollercoaster ride is expected to continue. The MBA forecasts that rising interest rates and home prices will hold originations to less than \$1.2 trillion this year — a near 33-percent drop from 2013.

So what can NSAs do to survive the downturn? *The National Notary* reached out to several signing agents to get their best suggestions and strategies for maintaining — and even growing — a thriving business during challenging times.

Downturn

Expand Little By Little

Over the last eight years, Maria Torres-Lopez has slowly but surely built a thriving Notary business, Notary @ Your Door, serving her South Florida community. During that time, she has gained enough experience to know how tumultuous the loan mortgage business can be, and she has devised many strategies for keeping her business running smoothly.

“Signing work is cyclical and will always be cyclical, thus, we must expand into other facets,” says Maria. “While it’s slow, we have to make sure to either have savings or other means to support ourselves. Adding well thought-out services will expand your business little by little.”

Maria recommends maintaining a steady pace when it comes to small business growth, carefully building a strong foundation and exercising caution when adding new services.

Maria’s company now offers a multitude of services, including emergency and long distance mobile notarizations, *apostilles* and bilingual services. She also performs wedding ceremonies, which Florida Notaries are lawfully permitted to do. In fact, it’s how Maria gets a lot of her business.

For Notaries looking to add services, Maria recommends planning ahead of time and implementing a step-by-step plan. Be clear on what service you intend to offer and exactly how you plan to price it and evaluate its success. “You must not be afraid of taking risks,” says Maria. The key is to be calculated and strategic in your approach.

Doing It The Right Way

With over 25 years of experience as a Notary and businesswoman, Bobbi Scherrer has seen the rise and fall of the housing and mortgage industries — several times over. Her key to keeping her business afloat is to stay abreast with the changes and find new and innovative ways to leverage her Notary commission.

In addition to loan signings, Bobbi Scherrer also serves the Notary community as a Notary law instructor and as a mobile Notary covering a wide

section of California’s lush central valley. When she’s not finding new ways to maximize her Notary commission, such as serving her local prison community, she can be found using her communications degree and business expertise to help people improve their resumes, cover letters, and other critical business communications. She also became a minister and performs non-denominational wedding ceremonies.

“You must not be afraid of taking risks.”

Maria Torres-Lopez, Florida Notary

To each of her endeavors, Bobbi brings a penchant for high quality work, and she is also an active advocate for Notaries nationwide, serving as a voice on their behalf, and working to improve industry and customer service standards across the board.

“After the ‘robo-signing’ issues and all the foreclosures, the industry had to police itself more, and it had to police us,” says Bobbi of the most recent batch of regulations released by the Consumer Financial Protection Bureau. While she understands that a number of the laws may be met with resistance by Notaries in less-regulated states, she believes that following the rules and performing the notarial role with confidence and accuracy is key when it comes to achieving lasting career success.

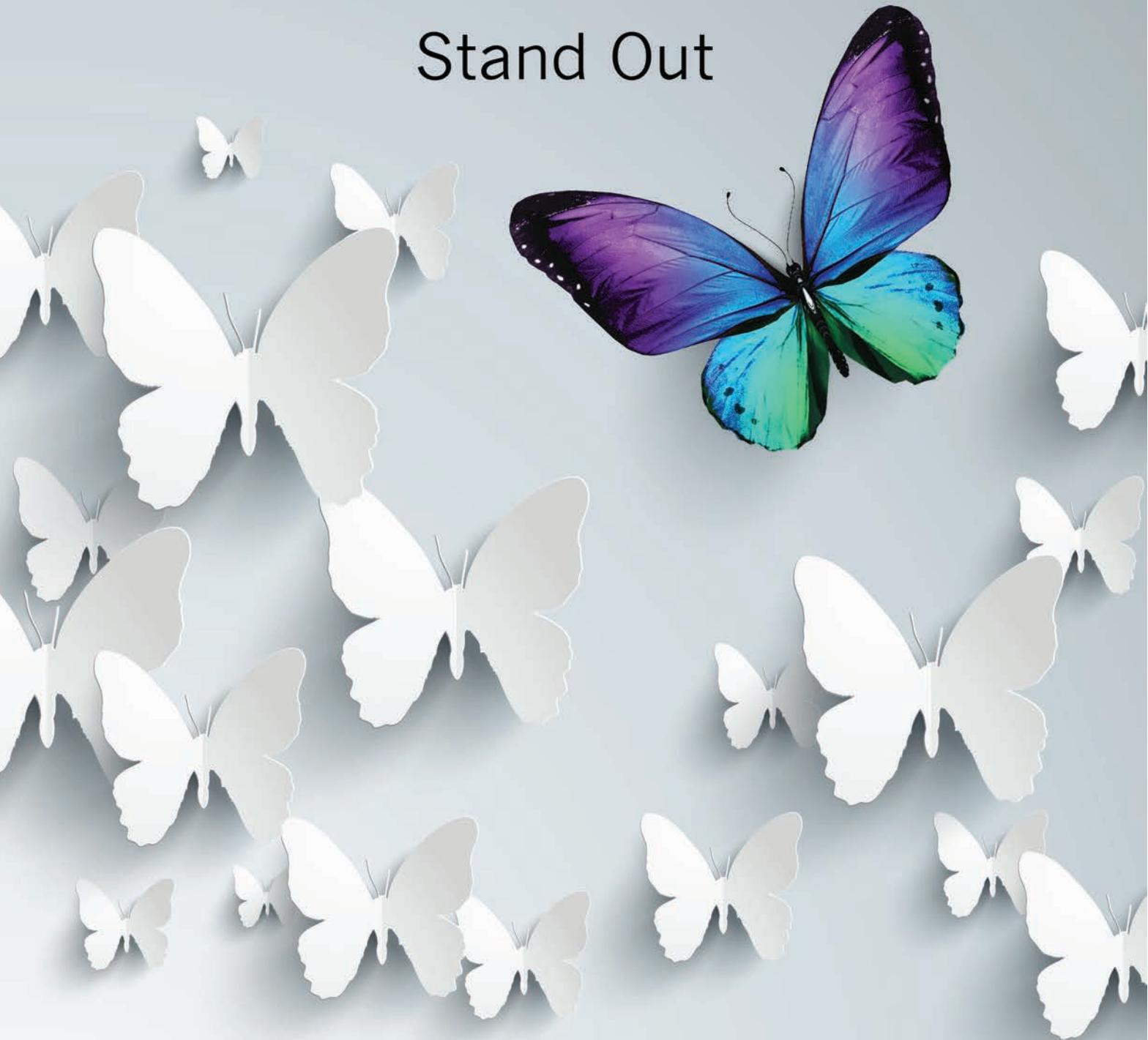
“All notarizations are not equal,” says Bobbi. “We need to do things the same way every time — but we need to make sure we’re doing the right thing every time.”

Network, Network, Network

When Colorado Notary Julie Brickley celebrated the first year anniversary of her business

Continued on page 25

Stand Out



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Where Major Title and Signing Companies Search for NSAs

Getting Ready For Tax Time

By David Thun

It's never too early to start getting your tax return in order.

Figuring out how to include income earned from notarizing documents can be very confusing. Some Notaries only notarize documents part-time. Others are independent contractors specializing in loan document signings or mobile Notary work. If you're a Notary, this can make sorting out your tax forms quite confusing.

The IRS provides some helpful guidelines for Notaries in their online publications available at www.irs.gov. Remember, these are general guidelines only, and every person's tax situation can differ. If you have specific questions about your own income tax, please contact the IRS or a qualified tax advisor.

Signing Agent Income

Professional Notaries who work as signing agents have a double challenge when filing their income tax, because not only do they receive fees for notarizing documents, but are also paid for their travel to loan document assignments and other services such as mailing completed loan documents back to a lender or title company.

Since signing agents earn income for both notarizations and other services, it's essential to carefully itemize notarial versus non-notarial fees earned from loan signing assignments.

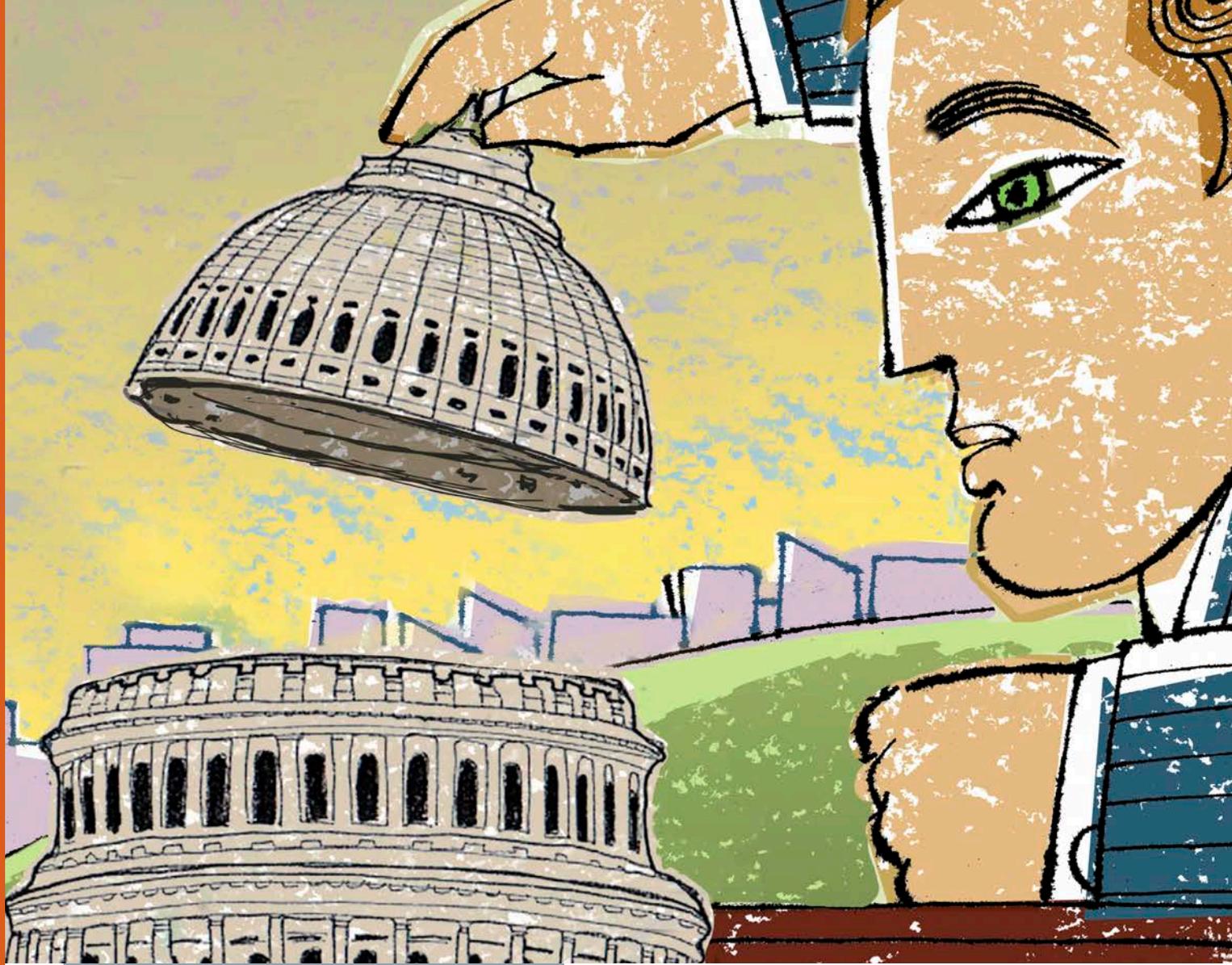
If you are a self-employed Notary Signing Agent, IRS Publication 17 states that you must pay self-employment tax if you had net earnings of \$400 or more from fees for services other than notarizing documents (for example, traveling to a signer's home, delivering completed loan document packages, etc.). Any income falling into this category must be declared on an IRS Form 1040, Schedule SE for self-employment tax purposes.

If you take assignments from different lenders, title companies or signing services, you can expect to receive a 1099-MISC form (for "Miscellaneous Income") from any company that paid you \$600 or more to perform loan document signing assignments. If you worked for multiple companies, each company that paid you \$600 or more during the year will be required to send you a form. Be aware that if a company paid you less than \$600 for loan signing assignments during the year, it is not required to send you a 1099-MISC — but you still may be required to report that income on your taxes, so it's critical for any NSA to keep careful records of all earnings throughout the year.

Notary Fees

Reporting the fees you are paid specifically for notarizing documents is a bit easier. According to IRS Publication 17, all fees received specifically for notarial acts should be included in gross income — the amount of money received before anything is deducted — on a Schedule C or Schedule C-EZ (Form 1040). If you are an independent NSA, you'll have two separate categories of fees you have to account for in your taxes — any earnings of \$400 or more for non-notarial services on the IRS Form 1040, Schedule SE, and any notari-

Continued on page 22



Inside the **CFPB**

Reshaping The Mortgage Industry

By Kelle Clarke

Imagine traveling in Emmett Brown's famous 'Back To The Future' DeLorean to a time a mere decade ago, when just about everyone seemed to be purchasing their dream homes and both the real estate and mortgage lending industries were booming.

There were times when the housing boom that swept the

nation between 2001 and 2006 seemed like it would never end, even as more and more voices warned that it was a bubble and was bound to burst. When the bubble did burst, it ignited the worst recession since the Great Depression and revealed myriad poor and improper practices.

The financial crisis sparked by the collapse of the housing market took on all the characteristics of an avalanche. Throughout 2007, home sales and lending declined sharply while lenders and Wall Street investment firms, awash in bad, subprime loans, scrambled to stay afloat. In March 2008, Bear Stearns, the country's fifth largest brokerage, became the first major casualty when it was rescued by JPMorgan Chase with help from the Federal Reserve.

In the ensuing months, major financial firms had to write off half a trillion dollars in bad subprime mortgages, and the news kept getting worse until September 2008 when the red ink brought about the near collapse of the U.S. financial market. In short order other major firms, including Merrill Lynch, Lehman Brothers and AIG either failed, were taken over or received emergency government bailouts. Mortgage giants Fannie Mae and Freddie Mac were put into receivership by the federal government.

To stem the tide, Congress passed the Troubled Asset Relief Program (TARP) to provide financial help to failing companies. While this was going on, millions of subprime loans began to go bad, leading to a huge spike in foreclosures throughout 2009 and 2010.

Then came the Dodd-Frank Wall Street and Consumer Protection Act — signed into federal law in July 2010 — which introduced sweeping reforms and regulations for a variety of financial services companies. Many of its provisions were a response to the fact that millions of homebuyers during the housing boom could not afford their mortgages.

The next hit came in the fall of 2010 when

media reports exposed improper document handling and notarization practices related to millions of foreclosures being filed around the country. That led to the historic, \$25 billion National Mortgage Settlement between five of the nation's largest mortgage servicers and a coalition of federal agencies along with 49 Attorneys General.

In addition, government regulators and legislators began crafting wide-ranging reform measures that would impact the entire mortgage finance industry — including regulations that potentially could affect the thousands of signing agents nationwide working at the industry's frontlines.

As a result of these federal regulatory efforts, the mortgage finance industry looks very different today than it did just 10 years ago. The new rulebooks have led to reformed business practices, new consumer protection measures, and vital industry safeguards designed to rebuild trust in America's real estate finance market — a \$1.7 trillion industry that powers our economy.

Among the first to feel the impact were mortgage originators. The Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act of 2008 established a nationwide licensing requirement for mortgage originators that includes testing, training and background screening.

But it was the creation of the Consumer Financial Protection Bureau (CFPB) — which opened its doors in July 2011 under authority from the Dodd-Frank Act — that would soon change the face of the mortgage lending industry, impacting everyone, at every level, involved in the mortgage lending process.

The CFPB's 'Watchful Eye'

The regulatory changes created, implemented and upheld by the CFPB and other federal and state agencies had one shared goal: to protect consumers — something Notaries do every time they sit down at the signing table with a borrower.

One of the CFPB's first tasks was setting up a consumer complaint system. Between December 1, 2011, and June 30, 2013, the Bureau received 85,000 mortgage-related complaints.

"Our supervision and enforcement teams are keeping a watchful eye on the consumer complaints we receive," said CFPB Director Richard Cordray. "Many companies are therefore building into their compliance management systems an increased attention to the broader trends revealed



by their analysis of consumer complaints.”

Apart from setting up the complaint system, the CFPB began issuing new rules and guidance for financial services companies while aggressively pursuing enforcement actions. Then, in April 2012, the CFPB issued a Bulletin entitled “Service Providers” that would reverberate throughout the industry.

According to the Bulletin, the CFPB announced its expectation that mortgage lenders ensure their third-party service providers — including title and loan closing services — comply with federal consumer financial protection laws. Upon the issuance of that Bulletin, mortgage lenders became legally and ethically accountable for the actions of their outside contractors.

In October 2013, the Office of the Comptroller of the Currency (OCC) issued its own mandate, similar to those set forth by the CFPB, effectively requiring banks and financial institutions to provide oversight and create risk management strategies for dealing with their third party service providers — including title companies and any of the vendors they hire, such as signing agents.

Among other things, the OCC Bulletin advised lenders to include in their agreements with service providers the right to audit the

policies and practices of the contractor and any relevant subcontractors.

Put simply, every institution throughout the mortgage lending industry that hires third party providers must now supervise the performance of all of these vendors.

The CFPB is not showing any signs of slowing down. Six new mortgage loan regulations are scheduled to go into effect this year, containing a combined 3500 pages of new text, commentary and supplementary materials affecting institutions and individuals. This is in addition to the regulations and guidance already issued.

New mortgage loan requirements now apply to all documents and customer service interactions that take place throughout the entire loan process, from origination to servicing. This means every individual who deals directly with consumers as part of the lending process is subject to certain standards, and therefore can — and will — come under fire should those regulations be violated.

For Notaries at the signing table, consider that you often are the only face-to-face contact borrowers have with the lender. You deal with documents that contain highly sensitive financial information about the borrower, and how you handle the signing experience is noticed.

Originating A Home Mortgage

How The Industry Is Adjusting

Navigating the complicated regulatory guidelines can be difficult for organizations of all sizes — but it poses a particular challenge for smaller companies, including the third party providers placed under more scrutiny by their hiring agencies. To help ensure compliance, many professional organizations are offering assistance in the form of online resources, training courses and webinars.

“There is a responsibility today that we may not have appreciated before, even though it was always there,” said Justin B. Ailes, Vice President of Government and Regulatory Affairs for the American Land Title Association (ALTA). “It sometimes takes a major event — like the ‘robo-signing’ crisis — to shock us into attention.”

When the CFPB Bulletin on service providers came out, Ailes said, “We realized that even the smallest of our member companies need to be able to demonstrate that they are following the laws. They need to be able to show what policies and procedures they use every day to protect people that need to be protected and ensure safe and compliant service to all customers.”

To assist its members, ALTA offers an extensive resource library at the ALTA.org website, including workbooks, tutorial videos, assessment procedures, roadshow tour dates and more.

A number of other professional organizations, such as the Mortgage Bankers Association (www.mbaa.org) and the Credit Union National Association (www.cuna.org), responded to this year’s new regulations by offering resources for their members.

These resources help organizations create frameworks for policies and tracking systems. However, institutions still need a way to ensure that the Notaries they hire will be compliant. Furthermore, signing professionals need a way to demonstrate to hiring agencies that they are qualified and equipped to perform the role with accuracy and precision.

“The amount of scrutiny we all face as lenders is significant,” said Alan Frelix, title and closing executive for LandSafe Closing Services, a subsidiary of Bank of America. “There’s a tremendous amount of focus around making sure the consumer is taken care of, and we all have to work together to make sure that will happen.”

With performance being scrutinized at all levels, organizations big and small are looking for a

1. **Borrower finds a property and submits a loan application.**
2. **Mortgage loan officer receives the application and determines if borrower is qualified based on: evidence of employment and other income sources, W-2 forms, current mortgage info (if refinancing), bank information, mortgage payment/rent history, and purchase details.**
3. **Loan processor organizes loan application, orders the title, schedules an appraisal and sends completed application to underwriter.**
4. **Underwriter determines loan risk based on the borrower’s credit, capacity to make payments, and collateral, and determines loan decision.**
5. **Once the loan is approved, the lender contacts a title company or settlement services provider to arrange for the closing.**
6. **The title or settlement company contacts a signing agent to arrange for signing of all documents related to the loan, including the closing statement, mortgage note, and Truth-in-Lending Disclosure.**
7. **The signing agent meets with the borrower, obtains all relevant signatures and includes all necessary notarizations.**
8. **The lender transfers money to the seller, who, in turn, signs the deed transferring property ownership to the borrower.**
9. **The county or city recorder receives and records the transaction.**

way to ensure the individuals they hire are qualified to perform their job with accuracy, and they need ways to more effectively report on service-provider performance to the CFPB, OCC, and other regulators.

Donna Davidson, who manages title and settlement for Citibank, said her employer used to perform annual reviews of the policies and procedures of its settlement service providers. Now “we’re doing it twice a year. We are looking at [Notaries’] files to make sure that background checks have been completed, that they have E&O insurance, and that their [commissions] are current.”

Providing vendor information to the CFPB is driving a lot of new policy-making by major organizations, as well.

Because of the CFPB, signing agents are likely to see even more oversight from the companies that hire them, to ensure they are maintaining confidentiality and that they have strong knowledge of the requirements of the federal regulations, said NNA 2013 industry panelist Mary Ackart of U.S. Bank Home Mortgage.

Clearly, lenders are looking for a new level of professional competency, and a way to properly document the qualifications of those they hire.

For many, that means proper training and education, annual background checks, and a knowledge of and agreement to abide by a set of governing industry standards and regulations.

Throughout 2013, a group of leading lenders and title companies, along with a panel of NNA experts, met to establish a set of recommended best practice standards for Notaries handling loaning signings (see the November 2013 issue of *The National Notary*), called Certified Signing Specialist Standards.

The Standards are designed to help lenders and the companies that hire you meet the demands of government regulators while offering a consistent borrower experience. Notaries who meet the standards will earn the designation Certified Signing Specialist and will be able to get assignments from multiple companies without needing to meet multiple requirements.

“Successful compliance is good for everyone — consumers, industry, and regulators,” said the CFPB’s Cordray in a recent speech. “In the years ahead, we plan to use all of our various tools — our supervision, enforcement, and rulemaking authorities, along with our consumer education initiatives — as appropriate, to address issues in the consumer financial marketplace.” ■

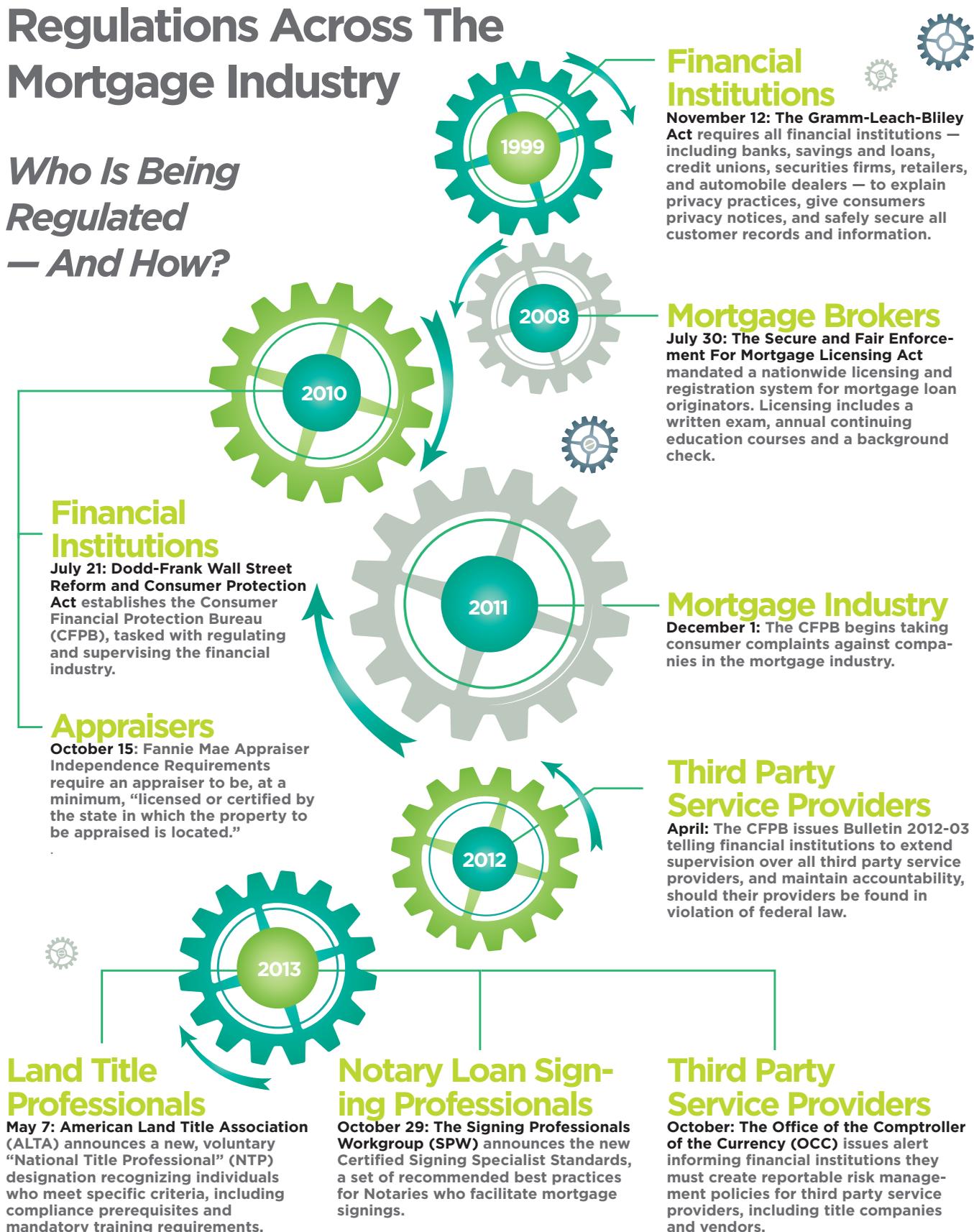
Verifying Compliance

The Consumer Financial Protection Bureau (CFPB) and other federal agencies are holding lenders accountable for the actions of the third-party service providers they hire. That means more scrutiny along the entire mortgage origination chain.

- CFPB reviews a bank’s policies, procedures and systems for managing service providers to verify that the bank is effectively ensuring that outside contractors and sub-contractors are complying with federal consumer protection law.
- Bank regularly reviews the policies, procedures and activities of title companies, settlement services providers and other outside vendors to make sure they are complying with federal law. Corrective measures are taken to address any deficiencies.
- Third-party service providers regularly verify the qualifications and review the performance of signing agents they hire. This can include obtaining documented results of background screenings and periodic testing.
- Signing agents meet the hiring standards of title companies and signing agencies, which may include verification of industry-accepted accreditation and annual background screenings.

Regulations Across The Mortgage Industry

Who Is Being Regulated — And How?



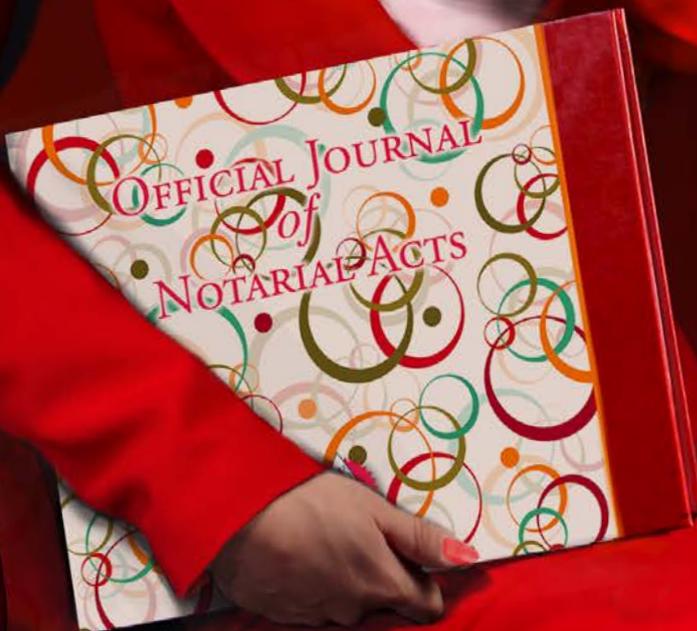
Sources: Bureau of Consumer Protection; NMLS Resource Center; American Land Title Association; CFPB; OCC

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6

Tips to Building a Website

By Kenya McCullum and Matt Riggleman

Although Notary entrepreneurs can build a nice clientele through referrals alone, if you want to take your business to the next level, you have to hit the highway — the information superhighway, that is. More and more, potential customers are turning to the web to find mobile Notaries — and it's important to make yourself visible online.

“If someone’s sitting in a bank or a real estate agent’s office and really needs a Notary right now, they don’t have a lot of time to go looking for one,” said Don Robinson, Designer and Owner of LeadWebDesigners. “They’re going to pull out their phone and do a search. If you don’t have a website, you’re counting on the phone book, but you’re out of luck if your last name doesn’t start with A.”

Here are six things to consider when building your first website:

#1 Website Goals

It sounds like a straightforward concept, but it could ultimately save you a lot of money. Are you looking simply to make your name, address and phone number more visible in the online space — or are you looking to participate and create a unique, active experience around your brand and your business?

If you choose the first option, then you may be able to achieve your goals without investing in a complete website. Services like Yelp, Google Places, Yahoo Local, Facebook, Twitter, and Bing Places for business can provide visibility for your business' important information without investing in a website. They also provide places to accumulate reviews and testimonials — a great source of

“Having a website can help elevate you to the top of your field.”

LaShon James-Major, California NSA

business online or off. If you choose the second option, then you'll need a website.

#2 Website Building Basics

Whether you hire a designer or do it yourself, there are some basics you need to know about building your website.

Domain name. Domain names can be purchased at registries like GoDaddy and Register.com, and they generally cost \$10 per year. You want to put a lot of thought into your domain name, since it will be the representation for your business for years to come. If possible, match the domain name directly to your real-life business name. This will make it easier for your clients to find you. It's also important for building brand recognition.

Web hosting. Hosting is how you get your site onto the World Wide Web, and hosting companies sell space for your data. If you work with a web designer, you may be able to buy hosting through that company. Otherwise, you'll need to find a web host, which can be the same company you purchase your domain name from. Prices can vary, but usually range from \$5 to \$20 per month.

#3 Hiring a Web Designer

If you trust your own skills and want to keep costs down, building the website yourself can be relatively simple and inexpensive, especially if you purchase a premade template that will fit cleanly into a content management system (CMS) such as Wordpress.

If you choose to work with a web designer, they can help give you a professional-looking site that helps you put your best foot forward. But that's only if you pick the right one.

Choosing a designer shouldn't be taken lightly. Before you sign a contract with a company, be sure to gather as much information on that designer's reputation and experience as possible. Discuss your goals and needs with the person you'll be working with, and get a more accurate estimate.

Make sure to ask about Search Engine Optimization (SEO). These days, a site not designed to be search engine friendly can make even the most graphically amazing website invisible in Google, Bing and other search engines.

“Don't just aim for the one who is easiest on your wallet,” said Oliver Feakins, CEO of Web Talent Marketing. “Aim for the one who you connected with best. That's going to guarantee you get something you like because they understand you and you understand them.”

Feakins recommends finding a designer who specializes in Wordpress installations. Wordpress is free, open-source software used by many, high-profile websites to create and publish content. Feakins noted that it “was designed from the ground up to be user and search friendly, and comes with all of the capabilities a Notary entrepreneur needs.”

Prices can vary, but generally for a five- to ten-page site, you can expect to pay \$500 to \$2,500 to have a designer create your website.

#4 Building It Yourself

When LaShon James-Major first became a signing agent in Southern California, she received a lot of clients through signing company referrals. But as that market began to slow down, she needed to find other ways to attract clients. That's when she decided she needed a website.

“You want to look as professional as possible, so having a website can help elevate you to the top of your field,” she said.

After doing a web search for different options, James-Major was able to find a service that allowed her to easily and affordably build and publish her business website, using a system that was no more difficult to use than Microsoft Word.

If you want to go this route, there are a number of ways to do it. For example, GoDaddy has a system that allows you to buy a domain and set up your website by using templates that have all the design elements already in place. In addition, GoDaddy partners with content publishing systems like Wordpress to provide additional, out-of-the-box site-publishing services.

Here, too, you'll want to use Wordpress. Wordpress allows you to choose the look you want, add

your content, and publish the site when you're done. (For a cost estimate, see tip #2.)

#5 Content, Content, Content

You can have the best looking design, but if you don't have the right content, you're not going to get clients. Your website should include these essential elements:

Home page: The home page of your website often is your first impression to potential customers. This page does not have to be too detailed, but you should have a summary of who you are and what you do. Also make sure your business name, address, phone number and social contacts (Facebook, Twitter, etc.) are prominent. Be sure to get your main business points across.

“If you don't have a website, you're counting on the phone book, but you're out of luck if your last name doesn't start with A.” *Don Robinson, LeadWebDesigners*

Services page(s). Services pages are where you provide more information about the work you do and the industries you serve. Give details about your experience and the value you offer clients. If you offer multiple services, consider adding additional pages to better organize and display your information. Keep your information as pointed as possible so visitors can find exactly what they're looking for.

About page. This page goes beyond your name and contact information and allows current and prospective clients to get to know you — people want to work with professionals they like and connect with. Put your business goals and mission statement here, along with any positive reviews of your service.

Contact page. Put your phone number on every page of your website to make it easy for people to call you. If you're active on social websites like Facebook and Twitter, list them as well.

Avoid duplicate, poor or thin content. Search engines are wary of SPAM and websites that provide little to no beneficial user experience. Never copy content from another publisher and post it verbatim on your website. If you want to quote something, or use another site's content, ask

permission first and make sure to give proper attribution.

Finally, make sure you go into detail on each page, and provide a minimum of 300 words. If you cannot think of enough to say, then perhaps the content belongs on another page. Conversely, don't write about every service you offer on a single page. A page that tries to show up for everything in a search will, in fact, show up for nothing.

#6 Promote, Promote, Promote

As much as we'd like to “set it and forget it,” the best websites still need promotion. A few examples of ongoing promotion include:

Add a blog — A blog is one of the easiest ways to continue to post new web content. Keep and

maintain regular postings about Notary updates; community and charitable events you've been a part of; or tips for choosing a Notary. Google tends to prioritize websites which regularly produce new content.

Be active socially — Lots of service-based industries drive referrals through social networks. Check out Facebook, LinkedIn and Twitter. Find and follow some influencers, respond to their articles, share content your viewers would like from industry professionals to your pages, and share your new blog posts. In addition, social provides another avenue for customers to praise your service — and this feedback is positive for your business.

Ask for a link — Links are like currency when it comes to search engine rankings. The more you have, and from the best sources possible, the more your website will show up. The next time you sponsor that charity event, ask them to throw a link to your website on their sponsorship page. The key here is to make these link relationships natural, and focus the text in the links on *your* brand first. Strong brands perform better in search, and brand indicators include the text in links pointing back to your website. ■

TAX TIME *Continued from page 11*

tion fees on a Schedule C or Schedule C-EZ (Form 1040). Notarization fees are not subject to self-employment tax.

If you are an office or retail Notary who performs notarial services as part of your employment, you would typically report any notarization fees you are paid on a Schedule C as miscellaneous income, said David M. Green, an Enrolled Agent and owner of David M. Green Bookkeeping and Tax Service in Gettysburg, Pennsylvania. However, be sure to check with a qualified tax professional or the IRS if you have questions or if there are other factors that could affect how you report your income, Green said.

Other Tips

Green, who is also a Notary Signing Agent, recommended other general tips for tax time:

- If you use part of your home as an office, the IRS is offering a simplified option for claiming home office deductions this year as an alternative to the regular home office deduction process.
- Keep track of your mileage when traveling to notarizations, which can be taken as a deduction — but be sure to keep careful, detailed records. “You can’t just say ‘I think

I drove 20,000 miles for my work,” Green said. He recommended keeping a mileage log, either on paper or electronically. There are also smartphone apps available for tracking driving mileage.

- Self-employed Notaries should consult with a tax professional to see if they would save money by paying estimated taxes to the IRS and their state on a quarterly basis.
- Don’t just throw receipts and other important tax-related information into a shoebox — keep track of them using bookkeeping software. You may even be able to claim the bookkeeping software as a write-off if you do so!
- Keep track of incoming bills and finances. Staying organized means you are better prepared for tax time and therefore need less time, effort and cost for tax preparation.
- Also keep track of how much you spend on Notary tools, commission renewal, and E&O insurance during the year. These are common expenses that can often be written off as well.
- If you have issues with companies that don’t pay you for your Notary services or are late to pay, keep records of that income. You may be able to write it off your taxes as bad debt. ■

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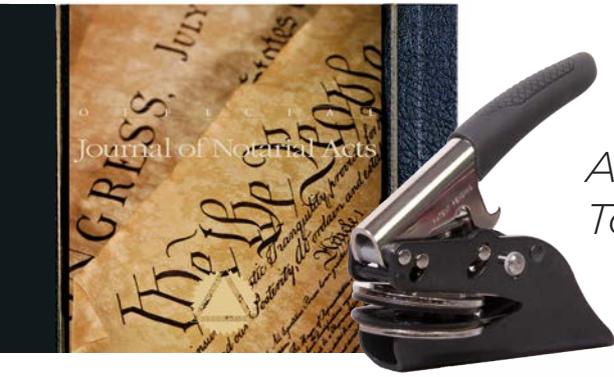
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A Missing Journal Or Seal Needs To Be Addressed Right Away

The Notary seal and journal are essential tools of your trade. Your journal contains a signer's personal information and records of past notarial acts, and your seal may implicate you in a crime if used by another individual in a fraudulent manner. Unfortunately, crooks covet Notary tools for these very reasons: to obtain private information and to falsify notarial acts. That's why it's crucial to take immediate steps if you find your tools missing.

Report It

Report lost or stolen Notary tools to your local police department as soon as possible, and retain a photocopy of the report. Unless officials know someone has taken your tools, you could potentially be blamed if anyone other than you uses them to commit fraud.

You should also report any missing tools to your state's Notary regulating agency as

soon as possible — in California and Florida this is required by state law. California requires a stolen journal notification to include the Notary's commission number, expiration date, the time period covered by the journal and a photocopy of any relevant police report. California Notaries can also face stiff penalties — including loss of commission and hefty fines — for willfully failing to report lost or stolen seals and negligently failing to report lost or stolen journals.

Replace It

Once you've reported your tools missing, you should replace them as soon as possible. If your seal was lost or stolen, be sure to follow all steps required by your state's laws if you need to replace it. Nevada requires its Notaries to file a new Certificate of Appointment and request a replacement seal within 10 days

after a seal is lost. Washington requires a replacement to differ in some way from the seal that was lost or stolen — for example the new seal may feature a different border around the seal impression. If you need to change the format of a replacement seal, contact your state Notary regulating agency to confirm what type of change is acceptable.

Prevent It

Replacing lost or stolen tools can be frustrating. While it's not a foolproof solution, taking steps to secure your tools now can go a long way toward keeping them safe. Never leave your seal and journal unattended, don't leave them visible in your vehicle, and store them in a locked and secured area when they aren't being used. A pinch of prevention is definitely better than a pound of cure when it comes to keeping your tools safe.



SURVIVING *Continued from page 9*

in 2013, she was quick to credit to her friends and family. "I couldn't have done it without their help and support," Julie said, "especially my husband." Julie started her Notary career after 20 years as a hard-working, stay-at-home mom and home-schooler. She put the same energy and devotion into launching her business as she did in raising her kids. She also learned the value of networking to build her client list.

The strategies she's used to keep afloat during her first year are the same ones she plans to employ during downturns in the loan signing industry. For one, she devotes a couple hours each day to networking with current and potential clients, whether in person, by phone, or via email. She particularly values her membership with Business Networking International, a nationwide networking group that holds regular local meetings in her small Colorado town. "Never be afraid to talk to strangers," says Julie,

"I see myself as a business, not just a Notary."
Julie Brickley, Colorado Notary

who has handed out more than 1000 business cards at various events.

This means viewing each signing as an opportunity to expand her personal and professional Rolodex. For example, if she's going to meet a patient at a hospital facility, she'll introduce herself to the nurses, social workers, doctors, and anyone she may run into. "You never know who may become your future clients."

She also attended her very first NNA Conference this past June in Austin, Texas, where she was excited to meet so many colleagues all in one place, and find mentors willing to help

her grow in her notarial role.

"I see myself as a business, not just a Notary," says Julie, which, to her, means always presenting herself and her company with utmost professionalism — and a healthy dose of compassion and warmth. "People are inviting you into their home; they have to trust you," says Julie. "And you have to help solve their problem, whatever it may be." ■



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Municipal Notaries, Post-Nuptial Name Change, Parental Consent and More

My employer, a municipality, requires certain employees to become Notaries so that documents can be notarized as part of city business. Can the city prohibit other notarial acts by the Notary during business hours? Furthermore, can the Notary refuse to notarize other documents if requested by the general public?

J.D., Danville, IL

While there are no specific provisions in Illinois' Notary statutes to answer your questions, generally under other applicable law your employer may limit employee-Notaries to only notarizing work-related documents during business hours.

I am going to be married next September, and I will be taking my husband's last name. What is the protocol for changing my name on my Notary commission? How soon does this have to be done?

A.D., Pittsburgh, PA

In the state of Pennsylvania, you must notify the Secretary of Commonwealth and the recorder of deeds of the county in which you maintain an office within 30 days that you have legally changed your name. However, you may continue to notarize documents under your current commission name until the commission expires. If you would like to change your name before your current commission expires you need to submit a name change through the state, register your new signature at the recorder of deeds office, and purchase a new seal.

Is it against the law to ask a signer to surrender his or her license to a Notary Public?

K.S., Maryland Heights, MO

Notaries may ask signers to provide their driver's license as a form of valid identification for a notarization; however, a Notary may not demand the surrender of the license as a court or judge might do. The Notary would simply verify the driver's license

information for identification and journal recording purposes.

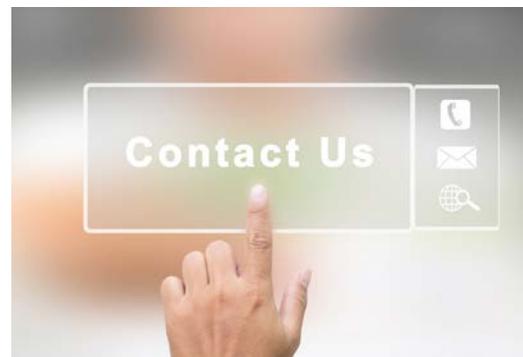
As a Notary and leasing agent for a property management company, I encounter individuals who co-sign a lease and agree to be financially responsible for the lessee, in the event they are unable to pay. In such cases, the co-signer addendum to the lease must be notarized. I am the one who explains the paperwork to the signers, and I also sign the lease as an agent of the property management company. Can I also notarize the document, or should I have a third party notarize the co-signer application?

T.D., Sioux Falls, SD

You should find a third-party Notary to perform this notarization. South Dakota law states it is a Class 1 misdemeanor for a person to sign a document as a Notary when he or she has also signed the document as a party to the transaction (South Dakota Codified Laws 18-1-12.2).



Notaries nationwide rely on the NNA Hotline to answer their most challenging questions.



My Florida friends have asked me to perform their marriage ceremony in Italy. As Florida Notaries are authorized to perform marriage ceremonies, am I permitted to do so overseas?

M.C., Sarasota, FL

While Florida Notaries are permitted to perform marriages, your Notary jurisdiction permits you only to perform the marriage services within the borders of the State of Florida.

Clients who will be traveling overseas have asked me to notarize a Parental Letter of Agreement for International Travel with Children? Is this something I am permitted to do as a California Notary?

K.T., Cupertino, CA

Yes. Such a permission form is regularly used for the situation you are describing. All normal procedures for notarizing the document apply.

I am currently a California Notary, but I am going to be moving to Colorado next year. Do I need to turn in my California Notary journals and retake the exam in Colorado in order to continue being a Notary? Or is there a more convenient way to “transfer” my commission to Colorado?

D.N., Monrovia, CA

Each state has its own application process, so Notary commissions, unfortunately, are not transferable between states. There is a specific protocol you must follow when resigning your position in California. First, to officially resign your Notary commission, you will need to send a letter to the Secretary of State. Second, you will need to submit your Notary journals to your county recorder’s office within 30 days from your resignation. The L.A. County Registrar-Recorder/County Clerk’s office charges a \$10 fee, so it’s best to turn in

all the journals you have at one time. You must also destroy your seal stamp and/or seal embosser as they could otherwise be used to commit fraud.

Can I use an acknowledgment certificate when notarizing a deed of trust?

R.F., Bakersfield, CA

Presumably the deed of trust will be recorded in the land records with the local county clerk or recorder’s office. In order to entitle the deed of trust to qualify for recordation, it must be acknowledged before a Notary. If the document does not already contain an acknowledgment certificate, the signer should confirm with the lender, title company or an attorney that his or her signature must be acknowledged and then you may add the acknowledgment certificate to the document.





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