

April 2016

# The National NOTARY®

[www.NationalNotary.org](http://www.NationalNotary.org)

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**Here's What's  
Keeping You  
Awake at  
Night...**



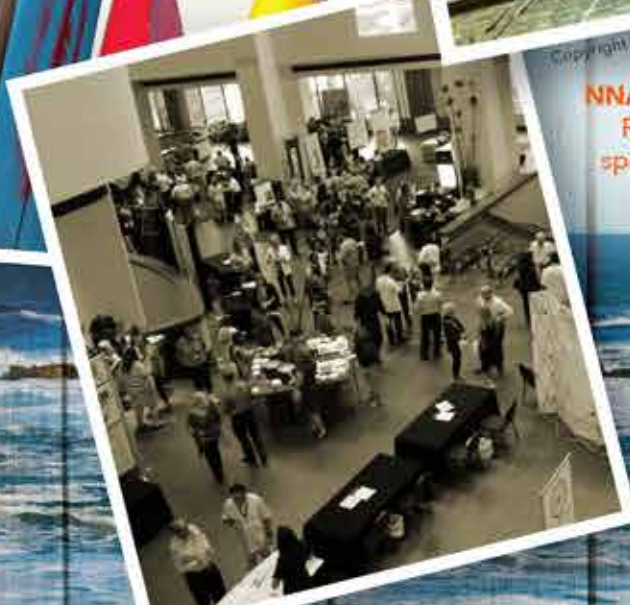
**June 5-8**  
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Orange County

You'll hear from dynamic and engaging presenters from all facets of the industry, get up to speed on the changes directly impacting your business, network with industry peers and learn about new income opportunities that will help you grow your Notary knowledge as well as your business.

# Don't Miss The Notary Event of the Year!

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- Notarizing challenging documents
- Facial recognition techniques to confidently identify your signers
- Habits that best protect you from liability
- Income taxes and your bottom line
- Understanding the I-9 form and what Notaries can and can't do
- What happens with eNotarization
- And so much more!

**Full Conference Registration, only \$550!**

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Get the full Conference agenda, workshop descriptions, and more at [www.NationalNotary.org/Conference](http://www.NationalNotary.org/Conference) or call **1-888-4NNA-CONF**

Preliminary schedule subject to change without notice.

## Protecting Borrower Privacy Is Not An Option: What Every NSA Must Know

General Session | Monday, June 6

Privacy laws protect borrowers at every step of the loan process including the signing. As such, the borrower's right to privacy must be a significant concern for all mortgage professionals.

### Industry Panel:

**Brian Hughes** - COO, Title Source  
**Dan Bailey, Sr.** - Vice President, WFG Lender Services  
**Cristy Ward** - EVP, Chief Strategy Officer, Mortgage Connect

This can't-miss presentation will give you key insight into the laws and regulations affecting the mortgage process. You'll learn must-do steps to prevent identity theft and protect borrower privacy in addition to how violation of privacy laws can result in serious liability. ❁





# NATIONAL NOTARY ASSOCIATION

# The National NOTARY

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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 the highest ethical standards of conduct and sound notarial practice.

## OUR CORE VALUES

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

Our Core Values of Membership promote:

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

## NNA® HOTLINE (888) 876-0827

Hotline@NationalNotary.org  
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Answers to your questions about notarization

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Make a difference in philanthropic causes

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*David Thun and Phillip Browne*

Every day 4.4 million Notaries wake up to a nation that relies upon notarial acts to get their business done. The public service you provide helps bring trust to our citizens' transactions, keeps consumer confidence high and supports our nation's economic growth. While accomplishing this might seem routine to those you serve, you never really know what unique, difficult or deceptive situation might come across your desk. Do you have the knowledge and experience to handle these situations properly? Do you know what you don't know? It's these unknowns that are keeping you awake at night.

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*Laura Biewer*

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## Introducing Our 2016 Notary of the Year Honorees

*Cindy Medrano*

Each year the NNA celebrates the accomplishments of a select group of Notaries who rise above and beyond their duties as public officials. We proudly introduce this year's four outstanding Notary of the Year Honorees.

# YOUR COMMUNITY



## Paying It Forward

### A REOCCURRING TOPIC IN OUR LINKEDIN GROUPS

involves looking for mentors. New Notaries and Signing Agents all across the country are seeking knowledgeable individuals to guide them. And more than a few experienced Notaries are willing to help.

**Cynthia "Cindy" Besio:** "It's so hard to break in as a newbie, and if you make a mistake that sends the package back for signatures, it will kill your future possibilities. For this reason I suggest mentors and will gladly help anyone that asks for my help."

**Molly Richardson:** "I believe in mentoring. I would be more than happy to assist an individual to 'show them the ropes'. If I lift them up, they will lift me up."

**Jay Shankman:** "Like anything else, it is good to be prepared. Some training is helpful, then it is a matter of just jumping in. It is also helpful to have someone you can call, if need be, but ultimately it is experience that will be your best teacher."

To join the discussion and share your experiences with our LinkedIn group, visit [www.NationalNotary.org/SocialMedia](http://www.NationalNotary.org/SocialMedia).

## That Was Awkward

**HOW MANY OF YOU HAVE HAD AN ASSIGNMENT** where someone has tried to engage you in an awkward or inappropriate conversation? A few experienced Notaries have shared some insights in the comments section of our *Notary Bulletin* article *A Mobile Notary's POV: Awkward Questions Signers Ask*.

**Alan Jorgensen:** "I love to talk to my signers. However when I feel the subject is inappropriate I say I would like to talk more, but in my role as a Notary I can't at the moment. After the signing we chit chat, but never about politics."

**Patricia Warmack:** "I go into every closing with a strictly business demeanor. I don't rush through closings — but I make signers understand that I am on a schedule and need to get their signed docs to FedEx in a timely manner to help them stay focused."

**Gary Benson:** "We should remember that we are representing the loan company from which the clients have spent, in some cases, months getting their loan. It really is about relationships and the experience should be as pleasant as possible. There are steps I take which set the stage.

- **One** — I show my State Certification so they know I am for real.
- **Two** — I show my background check, which establishes credibility and trust.
- **Three** — I explain what we are here to do and any questions they may have about their loan will have to be taken up with the loan company. I've never had anyone not understand that.
- **Four** — The time for discussion outside of the docs is after all docs are signed properly. Look around and you will find something to compliment, i.e. pictures of their kids, their yard, their home. Leave them having enjoyed the experience. Why? They will tell their friends about the experience and that is good for the loan company."



## Signing Agents Are Ready for Tax Season

**WHEN WE ASKED NOTARY SIGNING AGENTS** if they knew when they're required to pay self-employment tax, an impressive 100% of the Signing Agents who took our quiz answered correctly!

How prepared are you for tax season? Take our quiz on Notary tax rules and find out! Visit: [www.bitly.com/NotaryTaxQuiz](http://www.bitly.com/NotaryTaxQuiz).





## NNA 2016 Is Fast Approaching!

**WE HAVE POSTS DEDICATED IN OUR FACEBOOK** ([www.bitly.com/NNA2016FB](http://www.bitly.com/NNA2016FB)) and LinkedIn ([www.bitly.com/NNA2016LI](http://www.bitly.com/NNA2016LI)) conference groups for attendees looking to share a room at the Hyatt Regency Orange County. Join NNA 2016 attendees, like Evelyn Hall and Tabby Hughes, who are registered and will need a roommate.

**Evelyn Hall:** "Oh, how exciting! I'll be registering today! Will need a roommate."

**Tabby Hughes:** "I'm registering and will need a roommate!"



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



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The No. 1 social community for America's Notaries!  
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Connect with us on **LinkedIn** to network, share and learn from your fellow Notary professionals through our active discussion groups.

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Follow us on **Instagram** for behind the scenes fun at the NNA!

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Follow us on **Pinterest** for home office tips, vintage Notary photos and business inspiration.

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Subscribe to our **YouTube** channel for how-to videos, law updates and Notary news briefs.

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Tell us how we're doing! Share your NNA experiences on our **Yelp** page.

[yelp.com/biz/national-notary-association-chatsworth](http://yelp.com/biz/national-notary-association-chatsworth)



## Webcam Notarizations and Future Trends

**IN OUR NOTARY BULLETIN ARTICLE TITLED** *Webcam Notarizations And Other Legislative And Regulatory Trends To Watch In 2016*, Notaries discussed the trends toward wider acceptance of webcam notarizations and states updating their education and examination requirements.

**Lizabeth Kirk:** "I find the no education requirement for first time Montana Notaries a bit scary. This will allow people to become a Notary and know nothing about what they are doing. I am glad I live in California where everyone must take an educational course of either 3 or 6 hours in length."

**J. Driscoll:** "In spite of the fact that webcam notarizations could be helpful, I see a definite danger of future technology that will allow impersonation."

**Stacey Rame:** "I don't understand how webcam notarizations can be accomplished. If the signer appears before you and signs a document, via a webcam, how does the Notary then sign and stamp that document?"

## Notary Tip: Dealing with Difficult Signers

**RATHER THAN REACTING DEFENSIVELY** to your signer's emotions, try to provide a solution. "Sometimes I will ask, 'What can I do to help?'" says Michigan Notary Johanna Bermann. "That seems to snap them back to reality, and they realize their venting is misdirected." That help can be as simple as making a phone call to a loan officer. For more Notary tips, follow the hashtag **#NotaryTip** on Instagram.



# ASSOCIATION NEWS



## Mobile App for NNA 2016

**A SOON-TO-BE UNVEILED MOBILE APP** for NNA 2016 will help attendees get the most out of their Conference experience by providing instant updates on events, access to a host of instructional aids, and robust social functionality, among other features.

The app will keep your schedule at your fingertips, let you access presentation notes and keep you in the loop about exhibitor information and networking opportunities with real-time updates during the event. It also will include a few game-like activities.

The app is free and will be available several weeks before Conference in both the Apple and Google Play Stores. If you have questions or would like to know if the app is available on your device, please email [social@nationalnotary.org](mailto:social@nationalnotary.org).

Keep an eye on the *Notary Bulletin* (at [NationalNotary.org/Notary-Bulletin](http://NationalNotary.org/Notary-Bulletin)) to find out when the app is available. For information about Conference, visit [NationalNotary.org/Conference](http://NationalNotary.org/Conference).



## NNF Scholarship Goes to Western Oregon University

**THE NATIONAL NOTARY FOUNDATION** endowed a \$1,000 scholarship to Western Oregon University on behalf of Tom Wrosch, the 2015 recipient of the March Fong Eu Achievement Award.

Bill Anderson, the NNA's Vice President of Government Affairs, traveled to the State Capitol building in Salem, Oregon to meet with Wrosch and present the check to the University.

Wrosch selected his alma mater because he still has strong ties to the communications studies department. He also credits his introduction to public speaking to his high school speech teacher who came directly from the University.

Wrosch is currently responsible for Notary and business outreach in the Corporate Division of the Oregon Secretary of State's Office.



From left: Tommy Love, WOU Foundation Director; Tom Wrosch; Molly Mayhead, Communications Studies Professor; Paul Evans, WOU Alumnus, Oregon State Representative; Bill Anderson, NNA Vice President; Steve Scheck, Provost and Vice President of Academic Affairs.



## Become an Uber Driver to Make More Money

**THE NNA HAS PARTNERED WITH UBER** to offer mobile Notaries a lucrative new income opportunity, and if you sign up to drive using the NNA's partner link you will get a \$50 reward from Uber after you complete your first trip.

Uber is the world's leading rideshare service that matches riders with drivers via a smartphone app. Being an Uber driver is a perfect additional income opportunity for mobile Notaries who want to make the most out of their downtime between signings, or when business is slow.

Becoming a driver also can help promote your other business offerings. If you have your business logo or sign on your vehicle, your business will gain far more visibility and reach a much wider potential market as you drive an array of passengers around different parts of town.

Continue to be your own boss by creating a schedule that is flexible with your established business. Sign up to drive with Uber here: [bitly.com/notariesdrivewithuber](http://bitly.com/notariesdrivewithuber).



## A Guide to Spotting Fake IDs

**VERIFYING THE IDENTITY OF SIGNERS** is one of your biggest challenges, and criminals are using technology to make fake IDs look more like the real thing than ever before.

To help you tell a real from a fake ID, the publishers of the *I.D. Checking Guide* have produced an infographic depicting the more common security features some states are incorporating in driver's licenses and other ID cards.

To see the entire infographic, go to [Bitly.com/SpottingFakeIDs](http://Bitly.com/SpottingFakeIDs).



### Laser engraving



Information that cannot be mechanically or chemically removed without surface damage to the card. Can be used for photos, characters, bar codes, OCR, etc.

### Laser perforation



Holes made with a laser beam to form images or objects. Image is visible when held up to a light source. It has tactile feel with conical holes that are larger at the entrance than exit.

## Money-Making Ideas for Mobile Notaries

**ENTREPRENEURIAL NOTARIES ARE ALWAYS LOOKING** for ways to bring in more revenue, so the *Notary Bulletin* has compiled a growing list of suggestions. Here are some of the more popular ideas:



**Field Inspections:** Field inspectors verify information about businesses. For example, a field inspector might be sent to verify that a medical clinic is a valid business by visiting their location, talking to a manager or taking photos of the office.

**Mobile Exam Proctors:** A mobile exam proctor is typically assigned to meet a student taking an exam for an online course at the testing location, such as a library or business. The mobile proctor supervises the exam and makes sure the student follows exam procedures.



**Wedding Officiant:** A wedding officiant conducts marriage ceremonies for a fee. An officiant performs the actual wedding ceremony then completes and files the wedding documents with the appropriate vital records division in a timely fashion.

To find out more about these and other money-making ideas, read the *Notary Bulletin* article "Notary Business: Six Ways To Earn Extra Money" at [Bitly.com/EarnAlternateIncome](http://Bitly.com/EarnAlternateIncome).

## USCIS Hosts I-9 Webinars for Notaries

**U.S. CITIZENSHIP AND IMMIGRATION SERVICES** is hosting a series of interactive, educational webinars about the Form I-9 and is specifically inviting Notaries to listen in and ask questions.

The webinar platform will be a two-way discussion covering various topics including how to complete, store and retain Form I-9, Employment Eligibility Verification.

Upcoming webinars are scheduled for May 19 (2 p.m. ET); June 16 (12 p.m. ET) and August 18 (2 p.m. ET). To participate, log in 15 minutes prior to the start of a session at [Bitly.com/I-9Webinars](http://Bitly.com/I-9Webinars) and dial toll free (866) 928-2008, then enter code 998957#.





# Here's What's Keeping You Awake at Night...

By David Thun  
and Phillip Browne

**E**VERY DAY 4.4 MILLION NOTARIES wake up to a nation that relies upon notarial acts to get their business done. Whether you perform acknowledgments, jurats, copy certifications or other state-authorized official acts, the public service you provide helps bring trust to our citizens' transactions, keeps consumer confidence high, and supports our nation's economic growth.

While achieving these goals through your day-to-day transactions might seem routine to those you serve, you know that's often not true. You never really know what unique, difficult or deceptive situation might come across your desk on any given day. You might not know how to handle problematic situations properly. And then

there's the eternal question: Do I know what I don't know?

It's these unknowns that are keeping you awake at night.

The fact is that most Notaries have a rough, general idea about the issues that trouble them. In a recent survey of more than 600 Notaries — and a resulting lively discussion in our social media communities — you overwhelmingly expressed two top anxieties: doing your job right and staying out of trouble.

Those are easy issues to identify because, if they go wrong, either of them could land you in court, facing administrative actions, or on the wrong side of a hefty financial judgment. But the questions still loom: How can I be sure that I'm doing my job right? And what can I do to stay out of trouble?

Depending on your experience and expertise, there are any number of answers. And there may be risks you don't know about or haven't properly considered.

In response to your concerns, *The National Notary* consulted with industry experts and experienced Notaries to address five key areas that, if you address them, will alleviate most of your anxieties and help you get a better night's sleep.

## Anxiety No. 1: Am I Really Trained Enough?

Consider this: A mid-sized bank recently required all of its staff Notaries to take the NNA's Notary Essentials Online Training course to assess their knowledge and potential risks to customers. Most had a difficult time with the exam.

And the problem is more common than you might think. Many Notaries are performing notarizations every day with little or no training at all, not even realizing the risks to themselves, the public and their employers.

"An incompetent Notary may have a negative effect not only on their employer and themselves, but how the public and clients perceive them," said Jessica McGarry, a paralegal and Notary with Nationwide Title Clearing, Inc., in Palm Harbor, Florida.

Understanding that there is always more to learn, and motivating yourself to take action, is the key to avoiding this pitfall. There are several things you can do to make sure you are really trained enough to provide the right service to signers:

- Find a state-specific Notary education course offered by your state, or a vendor of your choice, that covers the specifics of your state's regulations and procedures. Make sure you constantly review areas that are confusing or unclear.
- Find and enroll in a quality continuing education course, like the NNA's Notary Essentials, that provides practical knowledge and guidance on notarization practices. A good course is updated annually to account for changes in procedures or business practices.
- Keep a copy of your state's Notary handbook or a *Notary Law Primer*, published by the NNA, and review them often.
- Print out a copy of the 10 guiding principles of *The Notary Public Code of Professional Responsibility* and follow them religiously, even if your state doesn't require some of the steps.

## Anxiety No. 2: Am I Keeping Up with Legal, Procedural and Regulatory Changes?

So you've done your training and you're properly insured and you're out in your community performing notarizations. You're doing everything right. Right? Well the actual answer could be "maybe," especially if you haven't been keeping up

with changes to Notary laws, regulations and/or changes in business practices that have relevance to the clients you serve.

In the past year alone there have been major changes in several states and industries that affect how Notaries perform their duties.

California recently added a new mandatory disclaimer to Notary certificate wording.

Texas mandated that every Notary must begin using a seal stamp that includes the Notary's identification number.

And the Consumer Financial Protection Bureau (CFPB) is now requiring lenders to use a new closing disclosure to help borrowers review the details of their loan — a procedure that affects how Notaries handle loan signings.

These types of changes happen all the time in various states, and if you're not on top of the changes you could be doing something wrong without even knowing it. In California, after the disclaimer was added to Notary certificates, county recorders were forced to reject a large number of documents handled by uninformed Notaries because they lacked the proper wording. This held up innumerable real estate transactions because the documents had to be notarized again.

No matter your state, there are simple steps you can take to keep abreast of changes in your state or industry:

- Join a quality industry association that has weekly or monthly newsletters and/or state-specific alerts to notify you of any significant changes.
- Visit the NNA's Notary Law updates database at least once a month, as you can search all Notary law and regulation changes by state.
- Subscribe to the NNA's *Notary Bulletin* for weekly industry updates.
- Watch your Secretary of State's website — or the site of the office that regulates Notaries in your state, for official announcements.
- Join a robust social media community of Notaries in your state or region on Facebook or LinkedIn that stays on top of changes.

## Anxiety No. 3: Am I Prepared to Handle Uninformed Signers?

Countless times every single day, people go to Notaries and say, "I need something notarized." They don't know that there are different types of



notarization or the type of ID you can accept. And that's just the beginning.

They look to you for advice and guidance, and if you won't give it, they can get angry.

"I feel badly for customers, but it's really important to know when to say 'No,'" said Maria Brenton, an NSA from Santa Clarita, California.

The most common issues involve unacceptable ID, but Notaries are frequently asked to choose the type of notarization — and that crosses the line into the unauthorized practice of law.

But there are simple ways to counter these situations:

- Keep your Secretary of State's Notary handbook readily available.
- Familiarize yourself with the requirements of your state through the NNA's Law Summaries or *Notary Law Primers*.
- For general advice, check out the NNA's library of "Commonly Asked Questions" webinars.
- Reach out to the NNA Hotline for those sticky situations.

### Anxiety No. 4: Where Can I Find the Support and Answers I Need?

No matter how straightforward your duties might

appear, situations can come up that stump the most experienced Notary.

It could be a strange document you've never seen before. What if someone wanted you to notarize their tattoo? What if your signer has no hands or is visually impaired? What if your customer is a minor? What if your customer asks you to certify that they are alive?

Or what if the document makes outlandish or fraudulent claims?

Several years ago, members of the so-called "Sovereign Citizens" movement often drafted documents asserting that they did not have to obey U.S. or state laws or claiming that local officials owed them billions of dollars. These people would try to have these documents notarized.

So how do you find answers to make sure you do what's right?

- Learn your way around your Secretary of State's website. They may have alerts, bulletins or other notices posted with relevant information.
- Keep up with posts on the *Notary Bulletin*; we often publish content about unusual situations.
- Call the NNA Hotline for answers you can't find anywhere else.

**"You have an obligation to do the work properly."**

— Sherryl Kellogg

## Anxieties 101: What You Told Us

*The National Notary* recently polled more than 600 Notaries of all kinds to find out what their most common anxieties were. You ranked these issues on a "scale of concern" from 1 to 5 (1 being low, 5 being high). Here's what you said:

### Results Specific To Notary Entrepreneurs (Mobile Notaries, Signing Agents)

1. Keeping updated on my state's Notary laws and regulations (Average Rating: 4.49)
2. Protecting myself from lawsuits/liability (Average Rating: 4.40)
3. Knowing how to perform notarizations properly (Average Rating: 4.12)
4. TIE: The amount I can charge for my Notary services/Finding new business offerings and revenue sources (Average Rating: 4.10)
5. Lack of support from my state regulating agency (Average Rating: 3.64)
6. Dealing with upset, angry or threatening signers (Average Rating: 3.12)
7. Other people trying to coerce a signer against the signer's wishes (Average Rating: 3.27)
8. Immigration or "Notario" fraud issues targeting immigrants (Average Rating: 2.94)

### Results For Office/Retail Notaries

1. TIE: Knowing how to perform notarizations properly/Keeping updated on my state's Notary laws and regulations (Average Rating: 4.66)
2. Protecting myself from lawsuits/liability (Average Rating: 4.45)
3. Signers who don't know what type of notarial act they need (Average Rating: 3.89)
4. Signers who don't understand what I can and can't do as a Notary (Average Rating: 3.77)
5. Lack of support or information from my state regulating agency (Average Rating: 3.44)
6. TIE: Other people trying to coerce a signer against the signer's wishes/Increasing costs of Notary supplies and renewal (Average Rating: 3.08)
7. Pressure from my boss or co-workers to ignore or break state laws (Average Rating: 2.60)
8. How to use my Notary commission to earn more income (Average Rating: 2.48)

## Anxiety No. 5: Am I Properly Insured?

Ask any Notary what their number one concern is about what they do, and you'll often hear the same response: "The liability I'll face if something goes wrong." That's true whether you're notarizing titles for auto dealerships, mortgage loans, powers of attorney or anything else that represents a signer's or employer's interests.

The reality is if you make a mistake that causes someone significant financial damage, you can, and often will, be sued. Just like the Notary in Chicago at the center of the *Vancura v. Katris* case, who was found liable for unwittingly notarizing a forged signature on a real estate document. Court records show that Notary did not understand how to properly identify signers, among other issues. He settled with the victim for \$30,000 out of his own pocket.

In most cases a simple errors and omissions insurance policy in the amount of \$25,000 should be plenty of insurance coverage. In fact, industry leaders with the Signing Professionals Workgroup have cautioned Notaries who obtain policies with higher loss limits because they could amount to "lawyer bait," meaning the more coverage you have access to, the more likely it is an attorney will chase after you.

To assess your insurance coverage, consider the following:

- Know the difference between your surety bond and E&O insurance, who they protect and how they work (see the November 2012 edition of *The National Notary*).
- Understand what E&O insurance covers. For example, coverage does not extend to fraudulent acts or intentional errors.
- If you are performing notarizations for an employer, know what your company's "umbrella" insurance policy covers and what it doesn't. For example, does your employer's policy cover only job-related notarizations, or will it cover notarizations performed off the clock?
- Obtain an E&O policy in the amount of \$25,000 from a reliable surety provider.

Ultimately, the best way to vanquish those anxieties and sleep soundly at night is, to borrow from the Boy Scouts motto, always be prepared.

"Not only are you liable personally, you have an obligation to do the work properly so your signer's documents are never invalidated due to your error," said Sherryl Kellogg, an experienced Notary in a Fresno, California, law firm. ■



## The Cure for Getting a Good Night's Sleep

If you have a Notary anxiety, there are several resources where you can get trusted guidance and answers:

- **New Law Updates:** The NNA Notary Law database allows you look up the latest rules and legislation enacted in any state. The updates include a summary of the law or rule along with the actual text. ([www.bitly.com/StateNotaryLaw](http://www.bitly.com/StateNotaryLaw))
- **NNA Reference Library:** This useful resource library contains links to *The Notary Public Code of Professional Responsibility*, the *Model Notary Act*, and the *U.S. Notary Reference Manual* (accessible to members only). NNA members can also download certificate forms from this page. ([www.Bitly.com/NNAResourceLibrary](http://www.Bitly.com/NNAResourceLibrary))
- **Notary Bulletin:** The NNA's online *Notary Bulletin* covers Notary-related topics, including how to perform various types of notarizations, tips for building a successful Notary business, current notarial trends and much more. ([www.NationalNotary.org/Bulletin](http://www.NationalNotary.org/Bulletin))
- **Notary Reference Books:** A variety of Notary handbooks are available for purchase in our online store. State-specific *Notary Primers* and the *2015 I.D. Checking Guide* are just a few of the Notary supplies you will find here on the NNA website. ([www.Bitly.com/NotaryHandbooks](http://www.Bitly.com/NotaryHandbooks))
- **NNA Hotline:** For questions requiring immediate answers, you can call the NNA Hotline and speak directly to a Notary expert. This service is free to NNA members, or Notaries who are commissioned or renew their commission through the NNA. ([www.Bitly.com/NAHotline](http://www.Bitly.com/NAHotline))
- **Notary Essentials Training:** If you want to brush up on the elements of performing a notarization, you can take the NNA's Notary Essentials course. It presents real-life scenarios and is state-specific, so the information is tailored to the Notary requirements in your state. ([www.NationalNotary.org/notary-essentials](http://www.NationalNotary.org/notary-essentials))
- **E&O:** The NNA offers Errors and Omissions Insurance to help cover Notaries against financial damages and legal expenses. ([www.Bitly.com/NotaryInsurance](http://www.Bitly.com/NotaryInsurance))
- **State Notary Sites:** A list of official websites for state Notary regulating agencies. ([www.bitly.com/StateNotarySites](http://www.bitly.com/StateNotarySites))
- **NNA Webinars:** A series of online webinars on a variety of helpful topics for new and experienced Notaries. ([www.bitly.com/NAWebinars](http://www.bitly.com/NAWebinars))



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# BY FLUKE AND DESIGN:

## HOW THREE NOTARIES BUILT THRIVING BUSINESSES

By Kelly Rush



**B**UILDING A THRIVING BUSINESS as a self-employed Notary can be challenging, and there is no set path to success. It depends on any number of factors. Your personal circumstances, background and experience play a significant role. So, too, does your location. And don't forget the occasional fluke.

Many Notaries began their careers doing one thing, collided with an opportunity or a setback, and found themselves working from a car, a home office, or a storefront, notarizing documents and handling loan signings. And they wouldn't have it any other way.

*The National Notary* recently asked three Notaries to share how they got their start and built thriving businesses from very different beginnings.

### Taking a Chance on Success

Frank Metayer of San Diego, California, was introduced to the world of mobile Notaries while working for the National Notary Association in 2004. At the time, he sold Notary Signing Agent training packages.

But it wasn't until a second stint at the NNA — after trying to get a real estate investment firm off

the ground — that he saw the potential of being a self-employed Notary.

He was full of enthusiasm, but lacked any real experience. His first year was hard. He managed to start getting a lot of loan-signing assignments from a local signing service but did not get paid much for his efforts.

One of the things that helped save his new career was getting a mentor. "You need a mentor — someone who is successful — to survive," he said. He was about to give up on being an NSA when his mentor reminded him that he needed to do more than just loan signings.

She told him about other types of services he could offer. He also started to experiment with different marketing techniques. Traditional methods, such as postcards and fliers, proved ineffective. Things changed when he started applying

techniques on the Internet, such as Google Adwords Express, which targets local businesses.

He also set up a Yelp account and got clients to write reviews of his services. “Yelp made a night and day difference,” he said. “Business really picked up after I got three five-star reviews, then went through the roof after five reviews.”

That new business included a growing influx of general Notary work — such as notarizing trust documents. He also works with a company that needs Notaries to witness DNA collection for immigration services, among other unusual jobs.

He then launched a national signing service of his own by recruiting NSAs from an online forum. After a little more than two years in business, Metayer employs a network of about 93 Notaries across the country.

“You have to treat this as a business. You can’t just say, ‘I’m over here guys. Give me business,’” Metayer said.

### Doing What Gives Her Joy

Sonita Leak of Greenville, South Carolina, spent a good part of her young adult life trying to find the career that was just right.

At age 32, she was a single mother in Greenville trying to eke out a living in telemarketing. “I told myself, ‘\$7.25 an hour isn’t going to cut it.’”

Instead of working for somebody else, she realized she needed to be her own boss and “do what gave me joy.”

Leak saw an ad for mobile Notaries on a website, and she thought, “This just might work.”

She was so excited, she started her own website advertising her new business — Greenville Notary — as soon as her Notary commission came in.

She then became an NNA certified NSA in 2012 and signed up with various Notary listing websites. It wasn’t long before the first loan-signing assignments came in. For one listing, Leak recalls signing up for the service at 2 a.m., and the next morning her phone was ringing at 11 a.m. with an assignment.

She, too, realized that she needed to branch out into other types of Notary work — including powers of attorney and affidavits.

Because South Carolina is one of four states to authorize Notaries to perform weddings, Leak added wedding officiant to her list of services. “I was shaking in my boots for my first wedding,” she said.

When Leak launched her business, she benefitted from the fact that there wasn’t much competition. There were only about 12 certified NSAs in her area at the time. However, she did not depend solely on that for her success.

She learned about Internet marketing and has applied sound strategies to build her success. Among other things, she blogs almost daily about various Notary-related subjects, including the different assignments she gets.

Leak said her road at times has been challenging, but she’s never been bored. “With everything I’ve done, I try to see it as positively as possible,” she said. That’s especially true of her Notary career.

### Reluctant Entrepreneur

Kelly Charpenet of Santa Monica, California, got a phone call one day from a good friend who had a spur-of-the-moment proposition for her: “Want to take a Notary class?” the friend asked. “What’s a Notary?” Charpenet responded.

“I don’t know, but I heard you could make good money,” the friend said. Charpenet said ‘yes,’ and that’s how her career as a public servant was born 15 years ago.

Charpenet had no idea what she was getting into when she walked into the class. At the time, her business developed video games for major entertainment companies, and it never crossed her mind that she would start a Notary business.

She actually started Santa Monica Notary — and created a website — as a simple way to set up a business location in the city. In those first couple years, she only did a few notarizations, focusing on the video game side of things.

In fact she stopped doing notarizations completely after an emergency signing for a woman with ALS. “I had just lost my mom, and it really traumatized me,” she said.

But people kept coming by her downtown office for notarizations. At first she turned them away, but ultimately decided to start taking on Notary work.


Two things really helped her business take off. First the business name proved to be true inspiration. When people in Santa Monica would do an Internet search for a Notary, her business came right up.

One customer even congratulated her on being the number one result on Google.

The second key was having a physical location in downtown Santa Monica. That made it easy for people to come by. Since that reluctant start, they have gradually expanded. Today, the business includes several other Notaries beside Charpenet.

Her core marketing strategy is to maintain an active presence on social media. “We keep local residents abreast of traffic, construction projects and other events,” she said.

And she is always open to new opportunities, or “whatever the universe brings you,” she said. “You have to have a little faith, perseverance and luck.” ■



**“You have to have a little faith, perseverance and luck.”**

**— Kelly Charpenet**





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By Laura Biewer



# EFFECTIVE NETWORKING: QUALITY OVER QUANTITY

**E**FFECTIVE NETWORKING is not about the quantity of contacts, but rather the quality of the relationship you have with each contact.

Instead of filling up your address list with countless contacts who either don't send much work your way or never want to pay your established fee, I've discovered that it's much more effective — and profitable — to focus on the people and companies that respect and value your work. These also are the people who tend to pay your quote and refer you to others.

Building this type of network takes time, energy and courage. After all, most mobile Notaries have beaten the bushes for more clients at some point

in their careers, and weeding any contact from your list seems counter-productive.

But building strong relationships with the right people can bring better results to your bottom line. Here are the networking strategies I used to build my business.

## Identify Who You Want in Your Network

The qualities you value in an ideal client or contact might differ from another NSA, but it helps to have a clear idea of what you want.

I look for people who share my values. They expect my best and give me the room to give it. In addition, they have a potential for repeat, higher profit assignments, and they know who I am and what I stand for. I am not one of 100 Notaries in the same zip code who get a generic email and are expected to race to accept the assignment. I also

look for people who are already successful and can serve as a role model.

I applied these criteria several years ago when I was getting loan-signing assignments from more than 40 companies. I was very busy, but I spent a lot of my time chasing down documents before a signing and payments afterward, or explaining why I deserve higher fees. So I started cutting out the unprofitable clients and reduced my list to about 20 companies.

I got fewer loan-signing assignments, but all at or above my asking price, and had more time to take on general assignments.

Before you pursue a connection, consider why you want to network with this person. Can they give you work or connect with those who do? Can they add to your knowledge?

As you develop and refine your network, don't overlook people who are not ideal but have potential. As your business grows, you can groom them into an ideal contact. If you outgrow them, it is okay to move on.

And remember, good contacts don't just come from the mortgage industry. An attorney you jog with could start using your services. Or that bank employee who's on a PTA committee with you could start referring you to customers.

## Maintain a Professional Image

Just as you're evaluating others, they are evaluating you. So you need to have a clear idea of what you have to offer. That starts with a strong personal brand that shows you're a professional who adds value to the equation.

We do business with people who act and look professional, and that should be the key element of your brand.

Everything you do goes into your personal brand, including the way you present yourself on social media sites, the emails you write and the reputation you build based on the work you have already done. Your task is to build an image that says you're a professional.

Social media is a great tool for connecting with your circle of contacts and clients, but if your posts are sloppy and full of errors, or focus more on your vacation than your professional accomplishments, that's how clients will see you.

## Be Patient

It takes time to build the kind of trust and credibility with a new contact that will lead to a profitable, long-term business relationship or introductions to other clients.

You need to look for opportunities to build enough trust to get to the conversation that books the kind of business you want.

Each person will have a different time frame. Some may be willing to do business with you

based on first impressions of your professional brand. Others may take years. But generally speaking, introducing yourself and immediately asking for business is not effective.

Remember, while you're looking for the right type of client, they're looking for the right type of vendor. That means showing new contacts that you can solve their problems and meet their needs — in other words, understanding why people buy what you sell.

Do you remember the names of the schedulers who call you? Do you send thank you cards?

Regular, friendly contact can remind people about your skills and professional qualifications. When you reach out, consider leading with something to offer. For instance, "I read an article and thought of you." Or, "I heard about a great seminar and thought you may be interested in joining me."

## Follow a Plan

Start by documenting those you already know: family, friends, neighbors and business contacts. Then create a second list of those you just met or want to meet. It also could include the kind of connections you want to make.

**"Networking is about building connections that benefit both parties."**

For those you already know, engage them on a regular basis, not just when they call you for an assignment or you need something from them.

Family and friends might not seem like great contacts, but mine proved valuable by referring me to their friends and professional acquaintances.

For the people you want to meet, there are any number of ways you might find them. Maybe they wrote an article you liked, presented a seminar or connected with you on social media.

Your first step is to reach out to let them know you appreciate whatever it is that got your attention. Give them a chance to buy into your personal brand. Then let them know what you might bring to the connection.

Again, patience is key and some connections may take months or years to develop. But be proactive. Nurture the connection until an opportunity comes up.

Ultimately, networking is about building connections that benefit both parties. It also is an ongoing activity, so don't shy away from finding new connections. ■

**About the author:** *Laura Biewer owns At Your Service Mobile Notary in Modesto, California. She also teaches seminars for the National Notary Association and is a regular presenter at the NNA's annual Conferences.*



INTRODUCING YOUR

# 2016 NOTARY OF THE YEAR HONOREES

By Cindy Medrano

**E**VERY YEAR WE HONOR an extraordinary group of Notaries who go above and beyond their duties as public officials. They demonstrate a profound commitment to serving their communities. Join us at the **NNA 2016 Conference in Anaheim, California**, this June to honor these dedicated individuals and find out who will be named Notary of the Year.



**Kelly Charpenet**

**Serves and Protects Her Community**

**Home:** Santa Monica, California

**Occupation:** Notary, Advisory Board Member

**Years She Has Been a Notary:** 19

**“Make sure you cross your t’s and dot your i’s.”**

Kelly Charpenet is the kind of person who has to get involved.

After opening her business, Santa Monica Notary & Live Scan, in a downtown office building, Charpenet used to encounter a group of homeless veterans living behind the building. “I became friends with them and saw that they had a need that no one was addressing,” she said.

Inspired by a John F. Kennedy quote, “One person can make a difference, and everyone should try,” Charpenet reached out to a local community organization, Step Up On Second, to help homeless veterans.

“I kept thinking of that quote and I told myself, ‘I can’t keep walking past these guys,’” Charpenet said. She ultimately helped all the homeless veterans on her block get off the streets.

But Charpenet might not have encountered those individuals had she not become a Notary in 2000 on a lark on the recommendation of a friend. At the time she was working on video games for major entertainment companies. But she hung out her Notary shingle anyway.

Ironically, Charpenet had little interest in Notary work for the first couple years. But her savvy business name kept popping up in Google searches, and people in the community kept coming by to get documents notarized. Now Charpenet runs her business with three other Notaries.

“Kelly is very kind, compassionate and really cares about the average Joe,” said Pamela Romer, who was mentored by Charpenet when she launched her own Notary business.

Charpenet and her co-workers continue to offer free Notary services to homeless people in the area who need legal documents notarized in order to obtain ID, shelter and other essentials for living.

Charpenet recently joined the Santa Monica College General Advisory Board, and she hopes to promote the Notary Public profession to their student body to broaden their career options.



**Elissa Davey**

**Provides a Helping Hand for Those in Need**

**Home:** Vista, California

**Occupation:** Notary, Philanthropist, Part-time Real Estate Agent

**Years She Has Been a Notary:** 19

**“You have to be kind and make sure everything is done right.”**

A Notary with a heart of gold, Elissa Davey is passionate about lending a helping hand to anyone who needs assistance. That includes people who might not be able to acknowledge her help.

Davey, a long-time real estate agent and NSA, recalled the day she read a story about a baby’s body abandoned in a trash can.

She was so haunted by the story that a month later, she called the San Diego County Coroner’s office and asked what happened to the baby. The coroner said he was still there and if no one claimed him, he would be placed in an unmarked grave.

That one episode changed her life and she went to work and founded Garden of Innocence, a nonprofit that provides a dignified resting place for abandoned and unidentified children.

The nonprofit operates 10 gardens in California and one in Missouri. Since its start in 1999, the charity has provided burials for more than 300 babies with the help of a diverse group of volunteers ranging from police officers to florists to nuns and Eagle Scouts.

Davey’s efforts also bring public attention to the problem of abandoned infants, and make people more aware of safe havens for leaving an unwanted child, said friend Janene Shepherd, a real estate agent.

Davey has been recognized for many awards because of her charitable work, including the Presidential Lifetime Service Award for volunteerism. She was also in the top 10 finalists for the L’Oreal Paris Women of Worth Award. But she is humble about all these honors.

“I don’t want the limelight, it’s not me. It’s the same with Notary work. It’s not about me. It’s about the signer or these babies,” she said.

If something does not feel right during a signing and it compromises her integrity, she stands her ground to perform her public service duties with much respect and seriousness.



**Shirley Vanderbeck**

**A Passion for Law and Teaching**

**Home:** LaVerne, California

**Occupation:** Paralegal, Notary, Teacher

**Years She Has Been a Notary:** 46

**“You have to have a sense of humor in our kind of work.”**

In the legal profession for over 50 years and a Notary for nearly as long, Shirley Vanderbeck is known as the lucky charm for attorneys. She has worked for five different attorneys as a legal secretary, all who later became appointed to the bench over the years.

Perhaps her own passion for education and self-improvement inspired her former bosses.

She currently holds numerous separate credentials, including Certified Litigation Secretary Specialist, Certified Legal Assistant, Certified California Mediator, Certified Notary Signing Agent and a Registered Parliamentarian. She also has a California Lifetime Teaching Credential from UCLA.

All this education isn't just for her personal benefit. She shares her knowledge with other legal secretaries during training programs.

Vanderbeck's dedication to helping her community extends beyond her profession. She contributes a considerable amount of her free time volunteering for an array of organizations, including the Los Angeles County Food Bank; the Ronald McDonald House Charity, which provides support for seriously ill children and their families; or the House of Ruth for Battered Women and Victims of Domestic Violence.

She also belongs to a local organization that buys socks and toiletries to give to soldiers being deployed for military duty.

At the law firm where Vanderbeck works, attorney Sandra Baldonado describes her as “indispensable” because she goes out of her way to accommodate all the Notary needs of their clients.

In her spare time, she pursues her interest in genealogy. Her own roots trace back to Jamestown, Virginia, and three of her ancestors came to America on the Mayflower. She also is a member of the Choctaw Nation of Oklahoma.

Fun fact, in the 1950s Vanderbeck used to be a competitive roller skater.



**Christine Wissbrun**

**A Strong Sense of Helping and Giving Back**

**Home:** Rochester Hills, Michigan

**Occupation:** Administrative Aide

**Years She Has Been a Notary:** 20

**“Sometimes it's just helping out somebody or giving them a smile.”**

As an administrative aide in the Rochester Hills City Clerk's office, Christine Wissbrun's life revolves around serving the public. As a Notary with 20-plus years' experience, she has taken the notion of public service to the next level by working to improve the professionalism of all the Notaries in City Hall.

One of her accomplishments was to create a “Mayor's Administrative Policy” that details the responsibility and expectations of a Notary Public. Among other things, the policy includes a requirement for Notaries to keep a journal, something only Wissbrun was doing at the time.

Her efforts didn't stop there. She routinely shares articles about practices and standards with other Notaries in City Hall.

“She's a brilliant light for us,” said Mayor Bryan Barnett of Rochester Hills, Michigan. “She's extremely thorough, takes my fingerprint and makes me go through every step of the (notarization) process just like any other signer.”

Wissbrun also embraces the spirit of public service outside the workplace. She is actively involved with the Rochester Hills Youth Government Council, which helps promote youth involvement in local government through active participation and engagement.

She contributes clothes to both the Resale Connection and the Clothes Closet at a Rochester-area Neighborhood House, which assists low income individuals with clothing needs.

“Just helping out somebody, or giving them a smile or listening for a minute can make a whole difference in their day,” says Wissbrun.

Closer to home, she has instilled that same passion for helping the community in her 13-year-old son, who often accompanies her to various charity events.

What inspires her to keep her Notary career going is the customer service aspect of the job. It's the ability to keep helping residents of her community. ■

## *Notarizing For Minors: Special Considerations*



When it comes to notarizing documents for minors, the parent or guardian usually will sign on behalf of the underage signer. However, you occasionally may be asked to notarize a minor's signature, and there are some extra considerations when this happens.

What if the minor has no valid form of identification, which is often the case? In addition, how do you evaluate a minor's competence to sign the document?

While it's unlikely a minor will ask you to notarize a stack of real estate or mortgage documents, the underage signer may be involved in a court or child welfare proceeding and have to submit an affidavit, as reported by a Notary on the NNA's Facebook page.

Another Notary said a government agency required a permission form to include a notarized signature from the underage signer. And another said she has received several requests to notarize minors' signatures on foreign passport renewal forms.

### **Are You Allowed to Notarize a Minor's Signature?**

Regardless of the circumstances, understanding how to proceed starts with determining if your state's Notary requirements and guidelines allow you to notarize a minor's signature.

It depends on where you're commissioned. A few jurisdictions, such as Guam, say no. Other states permit Notaries to turn down requests from underage signers.

In states that allow you to notarize for minors, make sure you check for any limitations, restrictions or recommended procedures.

Illinois, for example, requires that the signer's parent or guardian be present for the notarization. In fact, this is a good general rule for most signing situations involving minors.

Oregon's guidelines say Notaries should have minors put their age next to their signature so the receiving parties realize they are dealing with a minor. Notaries should also note the minor's age in their Notary journal.

If your state only offers recommendations, remember that they are designed to protect you, the signers and any other party connected to the document.

### **How Do You Identify a Minor?**

In some cases, identifying a minor can be as easy as looking at a current passport, or, if they are 16 or over, a valid driver's license. However, a good number of minors often will not have an ID.

You may be able to use a credible identifying witness in lieu of an ID, provided your state

allows this practice. Montana, for example, allows the use of credible witnesses in order to identify a minor, and the credible witnesses would be asked to take an oath or affirmation confirming that the minor is who he or she says they are. Generally, the witness should not be the minor's parent or guardian.

### **The Issue of Determining a Minor's Willingness and Awareness**

All states that allow you to notarize for minors require that the minor be competent when signing. In other words, they must understand what they are signing, and be willing to do so.

To make this determination, here are a few sample questions you might ask:

- What kind of document are you signing?
- What will the document do?
- Do you want to sign the document?

If you are not comfortable with the minor's answer, you may refuse the notarization and advise the signers to seek legal advice.

If you have any questions or are unsure how to handle a minor's request, you can always contact the NNA Hotline.



## *Signer with a Name Change Request, Motor Vehicle Title from Another State, Incorrect Deed...*

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

**I have a signer presenting me with a name change affidavit that requires an oath. The document shows her name as "Jane Doe," her ID shows the name "Missy Miss." Her parents changed her name from "Jane" to "Missy" when she was six years old, and now she is trying to get her ID changed. I personally know her as "Missy." I have a statement from her sister that she was born as "Jane Doe." What can I do?**  
— A.F., Oregon

While "Missy Miss" and "Jane Doe" may be the same person, it would be unreasonable for a Notary to rely on the ID presented in this situation. However, under Oregon law, a Notary may identify a signer through a credible witness who is personally known to the Notary or who can present a satisfactory form of identification. In this case, ask the signer to bring in her sister, if available, who can present a valid ID and swear that she knows the signer as "Jane Doe." Both the credible witness and signer must be present before you, and you must administer an oath to the credible

witness attesting to her identification of the signer. Your journal entry for the notarization must include a brief description of the means of identification. The NNA recommends that at a minimum you include the credible witness' name and a description of the witness' ID presented.

**Can I notarize a motor vehicle title from Louisiana in Colorado?**  
— J.R., Colorado

Yes, you can. You can notarize a document from anywhere. The signer would have to appear before you in person in Colorado and provide proof of identity. And you would follow all other Colorado requirements for the notarization.

**I have a Quitclaim Deed that was recorded with incorrect information. In order for this to be corrected, the County Recorder is requesting an acknowledgment so that it can be re-recorded with the correct information. I've been requesting this from the Notary who notarized the original document.**

— J.W., California

The Notary cannot send you a new acknowledgment certificate without having the original Quitclaim Deed returned. The Secretary of State of California has stated that if a document or Notary certificate is incorrect, the Notary must notarize the document again, which means the signers have to appear before the







Notary with the original document. Below is some information from the Secretary of State's Newsletter for 2015, page 5:

“Correcting a Notarial Act: There are no provisions in the law that allow for the correction of a completed notarial act. If you discover an error in a notarial act after completing the act, then notarize the signature on the document again. All requirements for notarization are required for the new notarial act, including completing and attaching a new certificate containing the date of the new notarial act and completing a new journal entry.”

In addition, the following statement is provided in the 2015 Notary Public Handbook, page 12:

“Note: An acknowledgment cannot be affixed to a document mailed or otherwise delivered to a Notary Public whereby the signer did not personally appear before the Notary Public, even if the signer is known by the Notary Public.”

**Is it possible for a foreign resident to become a Notary in Florida? I spend half of my time in the U.S. and the other half back home in the Caribbean, and I get numerous requests for Notary services from Floridians that cannot be fulfilled on the Island and am asked if I can notarize while I am in Florida.**  
— C.S., Florida

No; to become a Florida Notary, you must be a legal resident of

the state. U.S. citizenship is not required to become a Notary as long as you are a permanent resident. Permanent residents must file a Declaration of Domicile that has been recorded with the circuit court of the county in which you reside along with the application for a Notary commission. To answer your second question, a duly-commissioned Florida Notary may only perform notarial duties within the borders of Florida, not outside it.

**Who may request a copy of an entry in my journal, and does the request need to be in writing? I have a customer wanting a copy of my Notary journal from 2011. Can any customer request a copy of my specific journal? Or, does the request need to come through an attorney?**  
— F.D., California

Any member of the public may request a copy of an entry in a California Notary's journal, but the request must be in writing and include the name of the parties, the type of document, and the month and year when it was notarized (GC 8206[c]). Once you receive the request, you have 15 business days to either provide a photocopy of the requested line item or inform the requester that no such line item exists (GC 8206.5).





## *The Three Ways Notaries Can Properly Identify Signers*

Properly verifying the identity of signers is one of a Notary's core responsibilities and is instrumental in protecting the public against forgery. There are three major methods of identifying signers, each with its own set of guidelines, procedures and challenges.

### **Method One: Identification Cards**

Perhaps the most common way to identify signers is using identification cards. But with hundreds of different types of government-issued IDs out there, and millions of U.S. residents lacking proper IDs, this method is not always as straightforward as it seems.

Some states, including California and Florida, have laws with specific lists of acceptable IDs.

Other states, such as Pennsylvania, provide a list of required ID elements, allowing Notaries to accept any ID that contains the required elements.

Other states' laws have neither a list of specific IDs or required ID elements, leaving the Notary to determine if an ID is acceptable.

In such cases, the NNA recommends following *The Notary Public Code of Professional Responsibility's* standard of asking for a reliable ID containing at least a photograph (see Standard III-B-1).

### **Method Two: Personal Knowledge**

Relying on "personal knowledge" of a signer means that you know the signer personally and are willing to vouch for his or her identity.

All states except California allow Notaries to identify signers through their personal knowledge, though the guidelines vary from state to state.

When you vouch for the signer's identity, you should be certain. There could be serious consequences — including the potential for criminal penalties — if you are wrong.

Many states have laws as to what constitutes "personal knowledge." A common rule, for example, says that the Notary should know the signer "over a period of time." In other words, you would not use personal knowledge to verify the identity of a casual acquaintance.

### **Method Three: Credible Identifying Witnesses**

Many states allow the use of one or two credible identifying witnesses to identify a signer. With this method, a third party must know the signer and be willing to verify his or her identity, basically acting as a "human ID card" for the signer.

Some states require the identifying witness to know the signer and be known by the Notary. Other states do not

have that requirement as long as identifying witnesses present satisfactory proof of their identity, such as an acceptable ID card.

Make sure to follow all your state's requirements, such as administering an oath or affirmation for the witness.

Notaries in all states are legally responsible for verifying the identity of their signers for certain notarial acts, and they can risk civil, criminal and administrative liability if they fail to properly do so.

If you have any questions with regards to identifying signers, you can contact your Secretary of State's office (or other Notary commissioning agency), or reach out the NNA Hotline for immediate assistance.

You can learn about ID requirements for your state from your state's Notary handbook, website or statutes. Or check out the NNA's *Notary Primers* or *U.S. Notary Reference Manual*, which is a member benefit. The NNA's Notary Essentials eLearning course guides you through your state's ID rules as well as identification best practices.

Learn more about best practices and procedures in the NNA's Notary Essentials course  
**NationalNotary.org/  
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