

June 2016

# The National NOTARY®

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## Webcam Notarizations

Redefining Physical Presence or  
Opening the Door to Fraud?



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## The National NOTARY

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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.

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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.

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*Michael Lewis*

When the idea of performing notarizations online using audio-visual technology was first proposed, many Notaries and state officials objected. The concept removes an essential element of any notarization: the signer's physical presence before the Notary. However, more states are testing the waters and looking for ways to adopt this new technology — but can they do so in a way that safeguards signers, businesses and Notaries from fraud?

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## 2016 March Fong Eu Honoree: The Auto Club

*Kelly Rush*

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## The Smart Way to Build Your Business

*Marcy Tiberio*

There is nothing more satisfying for an entrepreneur than seeing your Notary business grow. The question is, how do you start? Notary and businesswoman Marcy Tiberio shares some tried-and-true techniques that have helped her.

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## Your Most Rewarding Notarizations

*Cindy Medrano*

The NNA social media community recently was asked to share their most rewarding experiences notarizing. Read about how they have positively affected the day-to-day lives of consumers and businesses.

# YOUR COMMUNITY



## Celebrating Your Wins!

**CALIFORNIA NOTARIES** who score 95 or above on their Notary exam are encouraged to share their wins on our Facebook page for a special gift. Post a photo of your high score at [www.facebook.com/nationalnotary](http://www.facebook.com/nationalnotary).

**Nicole Owens, Murrieta, CA:** "Passed my test with a 96%!!!! Yay!"

**Nikki Marler, Fallbrook, CA:** "Must have been the great presentation...I got 100%!"

**Nichole Barrera, Riverside, CA:** "Thank you for the great test prep NNA. I earned 100% on the exam!"

**Kate Sladack, Irvine, CA:** "NNA rocks! I got a 96 on my exam thanks to the awesome training by NNA!"

## Puppy Love

**NOTARIES ACROSS THE COUNTRY CELEBRATED** National Puppy Day with the NNA by sharing pictures of their furry friends on our Facebook page. One lucky Notary won our popular Puppy Journal! Check out all the cute photos at [www.bitly.com/NNAPuppyDay](http://www.bitly.com/NNAPuppyDay).



## Sharing Best Practice Advice

**NEWLY COMMISSIONED TEXAS NOTARY**, LaToya Campbell-Davis from League City, TX, brought up a great question in the Notary General Discussion Group on LinkedIn.

"I'd like to know some of your thoughts on fingerprinting," Campbell-Davis asked. "It is not required in Texas, but is there definitive reasoning behind requiring that a fingerprint accompany a person's signature? I've been told by a couple people that it adds an extra layer of protection and identification."

Our hard-working community of Notaries shared their best advice.

**Angelette Jackson, Houma, LA:** "I explain that it isn't a [Louisiana] state requirement and that it is a form of protection for me as the Notary. I haven't had anyone refuse. I also explain that the information remains confidential unless requested in a legal matter."

**Julie Miller, San Marcos, CA:** "I am a Notary in California. I have been a Notary for the past 13 years. I believe that a fingerprint should be taken. It deters fraud. Example — a twin or sibling could use the others ID. The fingerprint would distinguish between the two if taken to court. In California we have strict guidelines to abide by, and our Journal is required to have detailed documentation. A fingerprint protects the consumer, the lender and the Notary. No two are alike."

**Julie Brickley, Colorado Springs, CO:** "Not required in Colorado. I rarely ask for it as it is an intrusion. I do respectfully request it on occasion for the protection of the document SIGNER — such as a will or POA being signed by an elderly, ill, or otherwise frail person — but not for my protection. This at least proves that they were the person who appeared before the Notary."

**Diana Bendickson, Seattle, WA:** "Crazy thing is ...NNA recommends it as Notaries have been called into court with their journal. One Notary in an NNA blog had it happen and the fingerprint saved her as the borrower claimed that he/she did not sign the docs. The fingerprint proved otherwise."

You can find links to all of our LinkedIn Discussion Groups at [www.NationalNotary.org/SocialMedia](http://www.NationalNotary.org/SocialMedia).



## Notary Tip: Branding Your Notary Business

**“MY ADVICE TO NEW NOTARIES** would be never use only your name.” — Tonie L. Boaman, owner of Dash Notary

For more Notary tips, search the hashtag **#NotaryTip** on Twitter.



## It's Not Always About Money

**WHEN WE ASKED NOTARIES** in our online communities if they ever waived a notarization fee, we received some very heartwarming responses.

**Cheryl Carey, Summit, NJ:** “I waive the fee for veterans. Just my way of saying ‘Thank you for your service.’”

**Paul McCool, Orange, CA:** “Many times. Most often for folks dealing with the death of a loved one, and a few for friends.”

**Enna Bachelor, Troy, MI:** “I’ve also waived fees for church members or those I know who have hardships that make paying the fee difficult. This is done on a case-by-case basis but it’s always good to pay it forward.”

**Brandy Lengning, Fillmore, CA:** “All the time. I do it because it’s the right thing to do. I signed up and work hard to provide a public service, and some individuals could use a small break. I enjoy sharing that short time with strangers and occasionally waiving the fee makes them love me. Selfless and fun for all!”

**James Garcia, Union City, NJ:** “Single mom, she was struggling didn’t have the heart to charge her. I felt so good after I left; I thank God for everything I have.”

Share your stories at [www.bitly.com/WaivedFees](http://www.bitly.com/WaivedFees).



## Old School Vs. Modern

**NOTARIES DEBATE ON WHICH STYLE IS PREFERRED** — the 1980’s rubber stamp and ink pad or the modern self-inking stamps most commonly used today. Make your voice heard at [www.bitly.com/StampDebate](http://www.bitly.com/StampDebate).

**Travis Burton, Arkadelphia, AR:** “Although I use the round self-inking stamp more often, I always carry an embossing seal with its inker too. There are times when old school simply fits the situation better, ha ha.”

**Mary Pimentel, Los Angeles, CA:** “Wooowww... I still find it much better and easier to use the self-inking stamps with just the right amount of ink.”



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## New Video Series Shows You How to Protect Yourself

**ONE OF THE MOST COMMON QUESTIONS** we're asked is: "What can I do to stay out of trouble when I'm doing Notary work?" To help answer that question, we've launched a new "Protect Yourself"® video series covering various ways you can reduce the odds that you'll find yourself in hot water.

The first video in the series focuses on the importance of personal appearance in lowering your risk. Every state requires signers to personally appear before the Notary as a way to prevent forgeries and frauds. In fact, most lawsuits and insurance claims brought against Notaries are due to notarizing the signature of someone who wasn't present.

The second video provides tips for properly verifying a signer's identity, including what to look for to make sure the ID is real.

Brush up on your skills by watching the videos and reading other essential articles in the **Best Practices** category of the *Notary Bulletin*.



## Kudos for Customer Care

**WE CARE ABOUT PROVIDING YOU** timely service with integrity, simplicity and safety. The people who make it possible are our Customer Care Call Center, Hotline, Notary Support Services and Trusted Notary teams. We're proud to announce that their efforts to create the best possible customer experience for you have been recognized by the International Customer Management Institute (ICMI).

We are a "Best Medium Contact Center" finalist for this year's ICMI Annual Global Contact Center Awards. This is the most comprehensive awards program dedicated to the customer management industry. The Awards are designed to honor and recognize the companies, contact centers and individuals that provide a platform for leadership, vision, innovation and strategic accomplishments.

Thank you for giving us the opportunity to serve you — and congratulations to our teams!



## Signing Professionals Workgroup Revises Standards

**LAUNCHED IN RESPONSE TO SWEEPING** regulatory initiatives by the federal government, the Signing Professionals Workgroup (SPW) has shifted

its focus to only developing "recommended" Standards for Notary Signing Agents.

The SPW decided that training, testing and service provider decisions should be left to the companies that contract with NSAs. Consequently, the Workgroup will not create a standardized exam or certify education providers.



This decision reflects how the SPW has functioned since publishing its first set of voluntary Standards in October 2013. It also opens the door to a wider number of training provider choices available to NSAs.

After the TRID roll-out last year, the SPW worked diligently to incorporate numerous industry changes and helpful suggestions from Notary Signing Agents in the Standards. For more information, read the full story in the March 10, 2016, *Notary Bulletin*.



## Notaries Challenged by ID Face-Matching Survey

**MEMBERS OF THE NNA'S NOTARY COMMUNITY** correctly identified imposters about 72 percent of the time in a recent face-matching research survey — but bank tellers and college students scored higher when it came to spotting fakes.

Students did the best, identifying 78 percent of the mismatched photo pairs, and tellers catching 77 percent. However, more than 1,150 Notaries took the survey compared to only 72 tellers and 49 students, which may have affected the results.

“It is possible that the tellers’ and students’ performances are exaggerated by the influence of one or two high-scoring individuals,” said the survey’s co-author, Megan Papesh, an Assistant Professor of Psychology at Louisiana State University.

One of the surprises of the survey is that new Notaries performed as well as people who had been Notaries for more than 20 years. Papesh is developing face-matching techniques that she plans to discuss at the workshops she is presenting at NNA 2016 Conference in June. ([www.NationalNotary.org/conference](http://www.NationalNotary.org/conference))



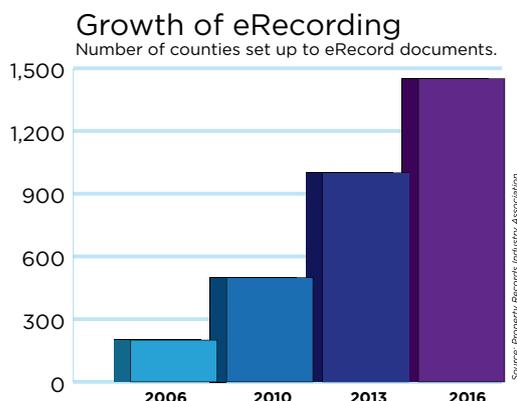
## More than 40 Percent of Counties Now eRecording in the U.S.

**THE NUMBER OF COUNTY AND MUNICIPAL** recording offices capable of electronically recording documents continues to rapidly expand. As of March 2016, 1,451 jurisdictions in 45 states had the capability according to the Property Records Industry Association. That represents about 40 percent of the 3,600 recorders offices in the country.

The rapid growth shows no signs of slowing (see chart).

The ability to eRecord real estate-related documents is an important step toward the wider acceptance of electronic notarization, which would allow documents to be created, signed and notarized in digital form.

PRIA also sees eRecording as way to modernize and streamline the recording process.

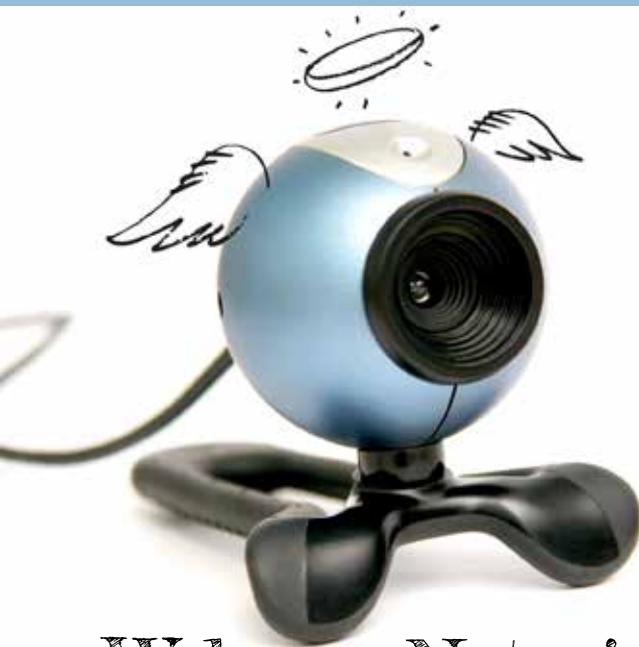


## 4 Ways to Manage Irregular Cash Flow

**THERE'S HARDLY A SELF-EMPLOYED NOTARY** who hasn't struggled with irregular and sporadic income. For most, it's either feast or famine.

To help keep your financial affairs on an even keel, the U.S. Small Business Administration recently published these tips for managing the ups and downs of your cash flow.

- *Keep your personal and business finances separate.* Maintaining separate bank accounts for your personal expenses and business finances is essential. It makes record keeping and tax preparation easier, and it helps with budgeting.
- *Draw a salary.* Once you have your business account set up, give yourself a paycheck on a regular basis. A good general rule is to calculate the bare minimum amount you need to pay off your personal expenses and other non-business obligations, like health insurance.
- *Set money aside for lean months.* Put any surplus income — after paying your salary and business expenses — into your savings account so you will have money to tide you over in the lean times.
- *Get an idea of your trending income.* Predicting cash flow isn't easy when you don't know where or when you're going to get your next client. But if you take a look back over the previous 12-24 months, you can get a good handle on how much income you need to keep going and growing — and whether you need to cut costs or find new business.



# Webcam Notarizations: Redefining Personal Presence or Opening the Door to Fraud?

By Michael Lewis

**FIVE YEARS AGO VIRGINIA ENACTED** progressive, yet controversial legislation that permitted notarizations to be performed using webcam technology over the internet. The move sent shockwaves through the industry, and much of the Notary community reacted negatively.

Nine states quickly issued statements prohibiting the practice, and countless people — from Notaries to state Notary commissioning officials — voiced their shock, confusion and opposition. The method seemed to be violating the most essential element of any notarization: that the signer physically appears in the presence of the Notary at the time of the notarization.

But since that tumultuous time in 2011 the atmosphere surrounding webcam notarizations has gradually begun to change. With authentication-based technology continually improving, and the public's growing reliance on on-demand services like Uber and AirBnB, some state and industry leaders are beginning to warm up to the idea.

Last year, Montana became the second state to authorize webcam notarizations, and others are testing the waters. The Uniform Law Commission is now considering an update to its Revised Uniform Law on Notarial Acts that would include provisions for webcam notarizations. And the National Association of Secretaries of State has established a task force to study the issue.

Still, the movement toward webcam notarizations remains in its infancy. There are only 127 Notaries in

Virginia authorized to perform webcam notarizations for signers anywhere in the world. And many regulators, business entities and Notaries remain leery, fearing the potential for fraud.

To date there are many unanswered questions:

- Is it wise to redefine what it means to personally appear before a Notary?
- How will audio-video technology affect a Notary's ability to properly identify signers and determine their willingness and awareness?
- How will it affect their ability to detect potential warning signs of fraud?
- How secure and reliable is the technology?

## Identifying Signers

The heart of the debate lies in the question, can Notaries carry out their essential, fraud-fighting duties via webcam technology as well as, or better, than in person?

"From my experience, a webcam notarization provides superior evidence of signer's identity, willingness and awareness to sign and the fact that they did sign," said Timothy Reiniger, Director of the Digital Services Group of Virginia-based FutureLaw.

To its credit, Virginia recognized that forgeries could easily be perpetrated if it allowed an individual appearing before a Notary by webcam to hold up a paper identification card to the camera as proof of identity. Clearly, a more secure method of identifying signers for these notarizations was needed.



## The Difference Between Webcam Notarization and eNotarization

There's still a lot of confusion about the difference between webcam notarizations and eNotarizations.

**Webcam notarizations:** A notarization, either electronic or paper, in which the signer's personal appearance requirement is satisfied via the internet using webcam technology. (Currently Virginia requires the document to be electronic, while Montana allows it to be paper or electronic.)

**eNotarizations:** A notarization in which the documents being notarized and notarial certificate are in electronic form; the signer and Notary both sign electronically.

While Virginia eNotaries are permitted to use personal knowledge and credible identifying witnesses to verify a signer's identity, a new method allowed under the law is "knowledge based authentication", or KBA, which is used by many companies offering webcam notarizations.

With a KBA, an individual usually provides their Social Security number, which is used by an identity services provider to compile challenge-response questions from various credit bureau databases. The individual is then asked to answer at least five questions related to their personal histories that only they would know, and they must answer a certain number of them correctly within a short period of time. If they fail, another set of questions is randomly generated. If they fail a second time, the Notary refuses to perform the notarization.

"The KBA process required by Virginia law is considered to be highly secure," said Pem Guerry, Executive Vice President of SIGNiX, a company offering webcam notarizations. "These are not questions anyone can research, like 'what is your mother's maiden name.'"

"This is a stronger method of identifying signers than looking at an ID," Reiniger said.

But not everyone is in favor of KBA, as it has certain limitations.

"There are serious questions about the veracity of KBA," said Ozie Stallworth, Electronic Notarization Analyst and Director for the North Carolina Secretary of State's Office, noting that hackers have breached many databases that supply information to KBA systems.

"How many of us have received notices that our personal information has been compromised?" asked Stallworth.

But KBA is widely used by government agencies to verify people's identities. For example, 48 states use a company called VitalChek to process online requests for copies of vital records, such as birth

*"There are questions about the veracity of KBA." — Ozie Stallworth*

certificates. And VitalChek relies on knowledge based authentication to identify customers.

KBA systems, however, are only useful for identifying residents of the U.S., Canada and some European countries with established credit histories. KBA is not able to ID other foreign citizens and many young adults who lack credit histories.

In those instances, a Notary can rely on personal knowledge or credible witnesses to verify a signer's identity.

When using technology such as KBA, the burden of identifying the signer seems to shift from the Notary to the technology provider. Depending on the system used, the Notary and signer may not start their video conference until after the signer's identity has been verified.

### Determining Willingness and Awareness

As difficult as it is to verify the identity of a signer, determining their willingness and awareness is arguably harder because of the limitations of what can be seen on camera.

The essential argument is that being in the physical presence of a signer makes it easier for the Notary to pick up signs that something is amiss.

"That is one of the things you are giving up when moving to a remote process," Stallworth said.

This is a particularly sensitive subject given the ongoing problem of elder financial abuse, where relatives or caregivers are pressuring or even tricking the signer.

While Notaries are not expected to be experts in detecting abuse, they are expected to make a layperson's common-sense judgment.

Proponents argue that the webcam exchange readily allows a Notary to assess the signer's willingness and awareness. Any advantage lost by not being



### Companies Offering Webcam Notarization

The companies currently providing webcam eNotarizations are employing Virginia eNotaries to handle the requests. Five companies are providing service using web-based proprietary systems including:

- **DocVerify** (DocVerify.com), Irvine, California
- **Notarize** (notarize.com), Alexandria, Virginia \*(service through mobile app)
- **NotaryCam** (notarycam.com), Alexandria, Virginia
- **Safedocs** (safedocs.com), Alamo, California
- **SIGNiX** (signix.com), Chattanooga, Tennessee

in the physical presence of the signer is more than made up for by the fact that Notaries are required to keep a recording of the notarization — for five years in Virginia and 10 in Montana.

“If there is a dispute later, people can look at the recording and confirm the Notary’s assessment,” Reiniger said.

Reiniger added, however, that some best practices may need to be developed for webcam notarizations to help Notaries improve their ability to spot signs of duress or undue influence.

### Living Up to the Hype

Anyone who has attended a consumer electronics trade show has probably been dazzled by demonstrations of what the next generation of technology can do. Everything from holographs to artificial intelligence to robots have wowed audiences with their potential. But all too often the technology does not live up to the hype and creates problems of its own.

When the first modems started connecting our computers online to people across the globe, few imagined the global epidemic of identity theft that would come with the internet. Arguably, webcam notarization is the most technologically complex paradigm shift to hit the Notary world, and we’re not quite sure what risks will evolve over time.

For webcam notarization to bring the same level of trust and reliability that an in-person notarization has, the technology behind it must be reliable and secure. In Virginia they are trying to establish that

trust by requiring that webcam notarization technology meet the same security standards used by the state’s criminal courts.

One of the reasons webcam notarization is gaining traction is the “vast improvement of the devices people can use and capabilities of those devices to do business,” Reiniger said.

As for security, proponents place enormous trust in the video recording Notaries are currently required to keep. “Studies have shown that one of the strongest deterrents to identity theft is to record the transaction,” said Adam Pase, Chief Operating Officer of Notarize.

Stallworth pointed out, however, that the technology currently exists to manipulate a video of another person. He pointed to a recent YouTube video that showed a young man manipulating an image of former President George W. Bush. The result was somewhat awkward and clumsy at points, but it’s not hard to imagine how much better it will be in a few years.

“When you talk about the explosion of cyber-crime, criminals are always a step or two ahead,” Stallworth said.

“Every time you do sensitive transactions online, you add some risk,” acknowledged Guerry. “One of the advantages of our technology is the secure protection of data, digital identities and notarized documents.”

### Why Now?

The movement toward webcam notarization took root in 2011, when Virginia passed a law allow-



John Cole

## A Webcam Notary’s Point of View

When Virginia passed a law permitting remote notarizations in 2011, John Kenneth Cole was one of the first to embrace the opportunity.

Today he is one of just 127 people in the state who are commissioned as electronic Notaries — a requirement to perform webcam eNotarizations.

“This is the wave of the future,” said the Chesapeake, Virginia-based Cole, an NNA 2013 Notary of the Year Honoree. “The world is getting younger, and the younger demographic expects everything to be on their smartphones to get it immediately. They are not willing to wait for a Notary.”

The use of webcam notarization clearly is in its infancy, but Cole says he gets anywhere from 10 to 30 requests a month, and most of his signers are overseas.

“I work with a surrogacy firm and egg donor program, and my signers are in places where a Notary is not available,” he said.

Cole has been a Notary for more than 20

years, and has held commissions in Georgia, Florida and California as well as Virginia.

“Being a Notary lets you into people’s lives at various important moments of their lives.” As a webcam Notary, that can take place anywhere in the world.

“I am not a proponent of webcam notarization for loan signings,” he said. “The technology is not ready to ensure the level of scrutiny that an in-person Notary can provide.”

Another challenge he encounters is the quality of internet connection, particularly with signers in China. But he believes that the identity-vetting elements of webcam eNotarization are very strong, as long as they are done correctly.

Cole would like to see the standards and requirements for the technology improved. He also believes there should be a training requirement for eNotaries.

“Training is one of the best ways to insure that the Notary is performing their duties appropriately.”



ing its Notaries to satisfy the personal appearance requirement via online video-conference technology. A Virginia electronic Notary is allowed to notarize documents for anyone anywhere in the world.

After Virginia passed its law, many states, including California, Colorado, New Jersey, Oklahoma, Oregon, Ohio and Wisconsin, issued public statements that webcam notarizations are prohibited and signers are still required to physically appear before Notaries.

Iowa went even farther. A 2013 law included a provision that notarizations performed in another state would only be recognized in Iowa if the signer physically appeared before the Notary or notarial officer. In West Virginia, a new law explicitly states an individual does not appear personally if the appearance is by video or audio technology.

But momentum for webcam notarizations shifted last year when Montana became the second state to allow them — although in a more limited form. Then Florida enacted a law allowing certain law enforcement and correctional officers to administer oaths using electronic means. And the Louisiana legislature passed a resolution to study eNotarization, including the use of audio-video technology. Two other states — Texas and Maryland — introduced webcam eNotarization bills, but they failed.

As a result of these actions, the Uniform Law Commission — a non-partisan organization of attorneys — is preparing an update to its Revised Uniform Law on Notarial Acts (RULONA) for approval this July that includes provisions allowing webcam notarizations for individuals residing outside of the United States.

In April this year, the National Association of Secretaries of State established a task force to examine the issues and policies surrounding webcam notarizations.

“In addition to reviewing the merits of physical presence versus virtual presence, state policymakers must also address the potential validity and interstate recognition of remotely e-notarized documents,” said Kentucky Secretary of State Alison Lundergan Grimes, who also serves as task force co-chair.

### **Predicting the Future**

So what does all this mean for Notaries? How soon, if at all, will webcam notarizations become widely accepted? Will your services be more in demand or less? Who will it affect more: mobile Notaries or office Notaries?

There’s no clear answer.

What is clear is that the technology isn’t exactly taking off yet. Virginia currently has only 127 commissioned electronic Notaries — out of an estimated Notary population of 114,000. But the technology is here, and the initiatives of NASS and the ULC suggest that it is being taken seriously.

Webcam notarization could be hugely convenient

and potentially much cheaper for businesses. Companies that need a large number of documents notarized could use it to consolidate their operations. Some companies might even outsource their notarial needs to remote Notary call centers.

Webcam notarization could also open up new opportunities for self-employed Notaries. John Cole, one of the first Virginia Notaries to start performing remote notarizations, discovered there’s a sizeable demand for webcam Notary services among U.S. citizens abroad.

Of course, self-employed Notaries may have to change their business model. There won’t be travel fees, but there also won’t be travel expenses. And if every document is in digital form, there won’t be printing costs. But there will be the expense of storing all the data.

Currently, the fees Virginia Notaries can earn for a webcam notarization range from as little as \$5 — depending on the company they work with — to \$25, the maximum allowed under state law.

Perhaps the biggest obstacle facing the growth of this technology is its acceptance by mortgage lenders and government regulators of the lending industry.

Without guidance from the Federal Housing Finance Agency and the U.S. Department of Housing and Urban

Development, mortgage lenders are afraid that they will be unable to sell their loans to the secondary mortgage market, said Kathleen Murphy, President and CEO of the Maryland Bankers Association, testifying before a Maryland legislative committee considering a webcam notarization bill this year.

The hesitation over using webcam notarizations for mortgages demonstrates just how touchy and complex this issue is. In order for the technology to work, consumers, lenders, investors, state officials and Notaries alike need to have a secure system they can trust.

In the next year the National Notary Association will publish its first standalone Model eNotarization Act, which will include an in-depth chapter on webcam eNotarizations. The optional chapter in the legislative model — which will appear in brackets — outlines key procedural and security provisions for webcam eNotarizations. A panel of experts including state, federal and industry officials, as well as Notaries, have joined the MeNA review committee to help establish these standards, which state lawmakers will use to enact sound electronic notarization standards.

“We are putting a lot of focus on this section because of the seriousness of the issues that need to be resolved,” said NNA President and Chief Executive Officer Tom Heymann. “We believe the standards we are establishing, with the help of the review committee, will create a foundation for secure webcam eNotarization systems that everyone can trust.” ■

*“One of the strongest deterrents to identity theft is to record the transaction.” — Adam Pase*



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**Tari Cody**, Sales and Service Manager, Branch Operations Administration  
**Jennie Castro**, Notary Administrator

## THE 2016 MARCH FONG EU ACHIEVEMENT AWARD

### AUTOMOBILE CLUB OF SOUTHERN CALIFORNIA



We're always with you.®

By Kelly Rush

**T**HE STORY OF THE AUTOMOBILE CLUB of Southern California is one of a commitment to excellence no matter the era.

The organization, founded in 1900, has earned a reputation as a steady, trusted public “servant,” so it makes sense that they would pour considerable time and effort into supporting its own Notaries, who have been there for many a family’s milestones — first cars, first mortgages, first passports.



In many ways the Auto Club's long-standing mission to help and protect the public mirrors the traditional role of Notaries in protecting businesses and consumers.

In 1914 the Auto Club started a theft bureau to assist police in recovering stolen vehicles. In 1921, it formed a public safety department to educate students on traffic safety.

Notaries act as trusted third parties whose diligence in following the law has prevented many a mortgage fraud, and the meticulous journal records they keep often assist law enforcement agencies in investigating crimes.

**“What the Auto Club of Southern California has accomplished is incredible and shows how much they value providing Notary services to their members.”**

*— Tom Heymann, President and CEO of the National Notary Association*

And in 2002, those roles intertwined when the Auto Club decided to start offering Notary services to better serve its members. At the time, the Auto Club employed approximately 300 Notaries. Today there are more than 800 Notaries in 89 branches in California, New Mexico and Hawaii, supported by its Centralized Notary Administration.

### **Commitment to Notaries**

The Auto Club dedicates significant resources to make sure its Notaries are on top of every new legal development at a time when regulations are constantly evolving.

That commitment was solidified in 2011 when Branch Operations administrators launched a comprehensive program to better support and better care for the Notaries who work for them. The program, dubbed Centralized Notary Administration, tracks everything from commissions and education requirements to new laws that may affect

day-to-day operations.

The Auto Club's efforts have resulted in a Notary force that is supported, educated and ready to serve members who come to their branches needing help with urgent paperwork that could make or break a home purchase or a trip overseas. It hasn't been easy, but organizing and streamlining the complex process has been worth it, said Tari Cody, Sales and Service Manager, Branch Operations Administration.

Because of the Auto Club's innovative program, its dedication to notarial excellence, and its recognition of the special role Notaries play in the everyday lives of Americans, it has been selected as the recipient of the National Notary Association's distinguished March Fong Eu Achievement Award for 2016.

“We are proud to honor the Auto Club of Southern California for its innovative program, its dedication to excellence and its recognition of the special role Notaries play in the everyday lives of Americans,” said Tom Heymann, NNA President and Chief Executive Officer. “What the Auto Club has accomplished is incredible and shows how much they value providing Notary services to their members.”

The award, inaugurated in 1979, is given to an individual or group that has done the most to improve the standards, image, and effectiveness of the office of Notary Public. This is only the second time in the award's history that it has been given to a group; in 2014, JPMorgan Chase & Co. earned the distinction for its One Chase Notary Program.

The award is named for its first recipient — California Secretary of State March Fong Eu — whose accomplishments in service to Notaries set a high standard by which all subsequent nominees for the honor are measured. The Award is being presented to the Auto Club at NNA 2016 Conference in Anaheim, California, this month.

“We were extremely excited to see that all the effort we put into developing this program has been recognized by the NNA,” Cody said.

### **A History of Service**

The Auto Club of Southern California serves nearly 7 million members in Southern California.



The organization was established by 10 “horseless carriage” enthusiasts who wanted better roads and access to fair and competent repairs, according to a timeline released in 2010 in honor of their 110th birthday.

During World War II, Auto Club engineers with road-building expertise were assisting General Patton’s advance through the Sahara Desert and North Africa. By 2000, the little Auto Club that began with 10 people was serving 5 million Southern California members. The organization has always grown with the times and risen to the unique challenges each decade posed.

When Auto Club member service specialists first started offering Notary services, they were not sure how much of an impact it would make. But it quickly became apparent that their members genuinely valued the service — and needed it.

Cody recalled a time when a member came into a branch an hour before it closed, with real estate documents that needed to be notarized. Initially, the Notary thought the job might be easy, but quickly realized that the inter-state transaction involved different state laws. The Notary stayed late, and with the help of the NNA Hotline, figured out the correct notarization procedure.

Providing such a level of service has become such an important benefit of membership that entry-level member service employees who want to be promoted must first become Notaries.

As the Auto Club added more Notaries, it became clear to management that they needed to create a formal program to maintain a high level of professionalism and excellence. As a result, in 2011, the organization launched the Centralized Notary Administration program to coordinate all the commissioning and education requirements for its Notaries. It also facilitates continuing education, communication and support among Notary staff.

Jennie Castro, the Notary administrator, tracks all the Notaries and where they are in their commission cycles. She makes sure they pass the required education courses, she coordinates and assists with scheduling fingerprints, and handles

renewals — all for more than 800 Notaries. She also maintains a Notary user manual on the company’s in-house intranet, which employees can reference. If that isn’t enough, she writes a weekly bulletin with important information.

Dana Masale and Debbie Schmideche, who work at the Auto Club’s Poway branch, said the staff focuses on supporting one another because of the great responsibility involved in notarizations.

“Being a Notary can be challenging, but you just take each document one at a time, and learn how to manage the situation...and organize it properly,” Schmideche said. And if they encounter a challenging request, they get on the phone with the NNA Hotline, and then make sure to share the knowledge with the whole office so everyone learns.

They handle everything from grant deeds to consent forms for minors to travel. Schmideche said some of the most difficult documents to handle are those related to someone’s death. “Having someone (come in) who has lost someone who is close to them, like a child — you have to be delicate with them and the situation.”

“I think members know they can come in here

**“Being a Notary can be challenging, but you just take each document one at a time, and learn how to manage the situation...and organize it properly.”**

**— Debbie Schmideche, Notary at AAA Poway office**

and trust us; we have a good history,” Masale said. “It’s comfortable; we’ve helped them before.”

The Auto Club is like having a good friend in your back pocket, and that friend just happens to come with a dedicated public servant who is willing to stay late until she gets the job done. ■



# TAKE THE SMART APPROACH TO **BUILDING YOUR NOTARY BUSINESS**

By Marcy Tiberio

**T**HERE IS NOTHING MORE SATISFYING for entrepreneurs than seeing their business grow. And that is no less true for mobile Notaries than it is for a tech start-up. The question is, how do you start growing your business? Here are some tried-and-true “smart” approaches that have worked for me.

## **Find New Customers**

First and foremost, growing your business means getting new customers. There are plenty of ways to do this. Typically you will be working directly with paralegals, schedulers and escrow officers, and they are the ones who choose who closes their loans.

Invite a paralegal or escrow officer out to breakfast or lunch, or bring snacks to their office. Find a way to get them to sit down and talk to you. Tell them about your experience, give them a few pens and sell them on what value you bring to their business.

Make sure you ask them what they want in a Notary and what you can do to make their job easier. Don't make it a “me” conversation. Make it an “us” conversation.

Be a joiner. Join your local Land Title Association or Bar Association, or any organization where your target customers might be, and get involved. Try sponsoring events. Realtors and attorneys are always hosting or attending golf tournaments. Many times, when you sponsor an event, you can make marketing materials available, and you get the attendee list.

I once sponsored a real estate seminar for the

local bar association. At the event, I raffled off one free signing. That allowed me to get my foot in the door immediately with one company and collect business cards from people I could contact later.

Many realtors, attorneys, and title companies do homebuyer seminars. Ask if you can come and speak about the closing. Even better, host your own seminar and ask them to come speak with you. Many libraries, senior centers and adult learning institutions welcome these types of seminars.

## Retain Existing Customers

The best thing you can do to retain clients is to provide top-notch customer service. When you're hired for an assignment, perform to the best of your ability and meet your deadline so that your client trusts you as their "go to" Notary. Also, if you make a mistake of any kind, as humans do from time to time, ensure that you correct the error as quickly and professionally as you can. As they say: It's not the mistake that matters, it's how you recover from it.

Beyond providing stellar customer service, the human relationships you build are equally important. It can take some significant time and effort to do what it takes to keep the clients you already have.

Every time I do business with a new company, I mail them a "Thank You" card. I also include a business card magnet so they have my information handy for the next signing. Make sure you touch base periodically, and ask for feedback about your service and how you can get more assignments from them.

If they are local, swing by with some cookies or candy a few times a year. If they aren't, send them a holiday card or a "have a nice day" email. These things will keep you at the forefront of their mind, so when they think of a Notary, they think of calling you.

## Expand Your Services

It's never a good idea to depend solely on loan signings for your income. Finding new outlets for general Notary work is vital.

To get your name out there, make sure you have listings on all of the Notary directory websites as well as Angie's List and Yelp. Paid listings will put you at the top, but just as important, are reviews. Offer your customers a discount as an incentive to leave you a review.

Nursing homes, hospitals, jails and rehabilitation facilities always need Notaries. Stop in these places from time to time, and leave plenty of business cards. Don't forget the court system. Many times people testify over the phone when they can't

make the court location and Notaries are used to prove the identity of the person on the phone.

There are different views on whether a Notary needs a website, but if you really want more general consumer work, you need a website. It doesn't have to be anything fancy or cost a lot of money. Once it's up and running, do a little research or spend a little money to hire an expert to help you make your site stand out.

## Market Your Business

Marketing your business is an ongoing activity. Your goal is to constantly keep your name before potential customers so you are the first person they call when they need a Notary.

You don't necessarily need a logo or a business name. Just be sure the name you use is professional along with your email address. No one needs to know you are @crazycatlady or that your nickname is Lumpy.

I find that promotional items are a great marketing tool. Order pens with your information on them and leave them at local restaurants or at the bank. Use them during signings.

People ask all the time if they can keep my pen.

Have flyers made and put them up at the library, doctor's office, community center, nursing home and grocery store — virtually anywhere that has a bulletin board.

If you have a logo, get it printed on T-shirts, baseball caps and tote bags. You are now a walking billboard for your business.

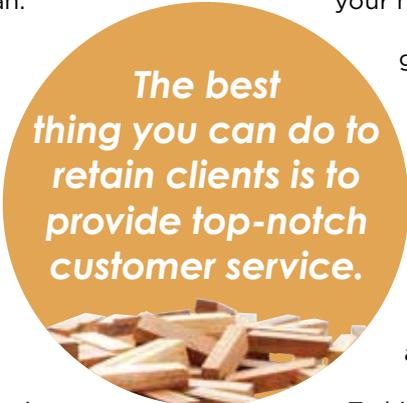
Look for inexpensive advertising such as church bulletins or school play programs. Don't forget those associations you've joined; see if you can advertise in one of their publications.

Tell everyone what you do and make sure you explain it. You might be surprised to find out your cousin's wife's sister-in-law owns a title company and they might be surprised to find out what you do.

Ask your fellow Notaries. Share ideas of what you did that worked. Tell them what didn't work. Just because what you thought was a great idea didn't work for you, doesn't mean it won't work for someone else.

Just keep plugging along. It could take weeks or months to see the fruits of your labor. Don't get discouraged. Keep thinking up new ideas and try them out. With persistence, patience, ingenuity, gratitude and a bit of luck, your business will be booming before you know it. ■

**About the author:** Marcy Tiberio is a NNA 2015 Notary of the Year Honoree and owner of Professional Notary Services, Inc., in Rochester, New York. She can be reached at [marcy@professionalnotaryservices.biz](mailto:marcy@professionalnotaryservices.biz).

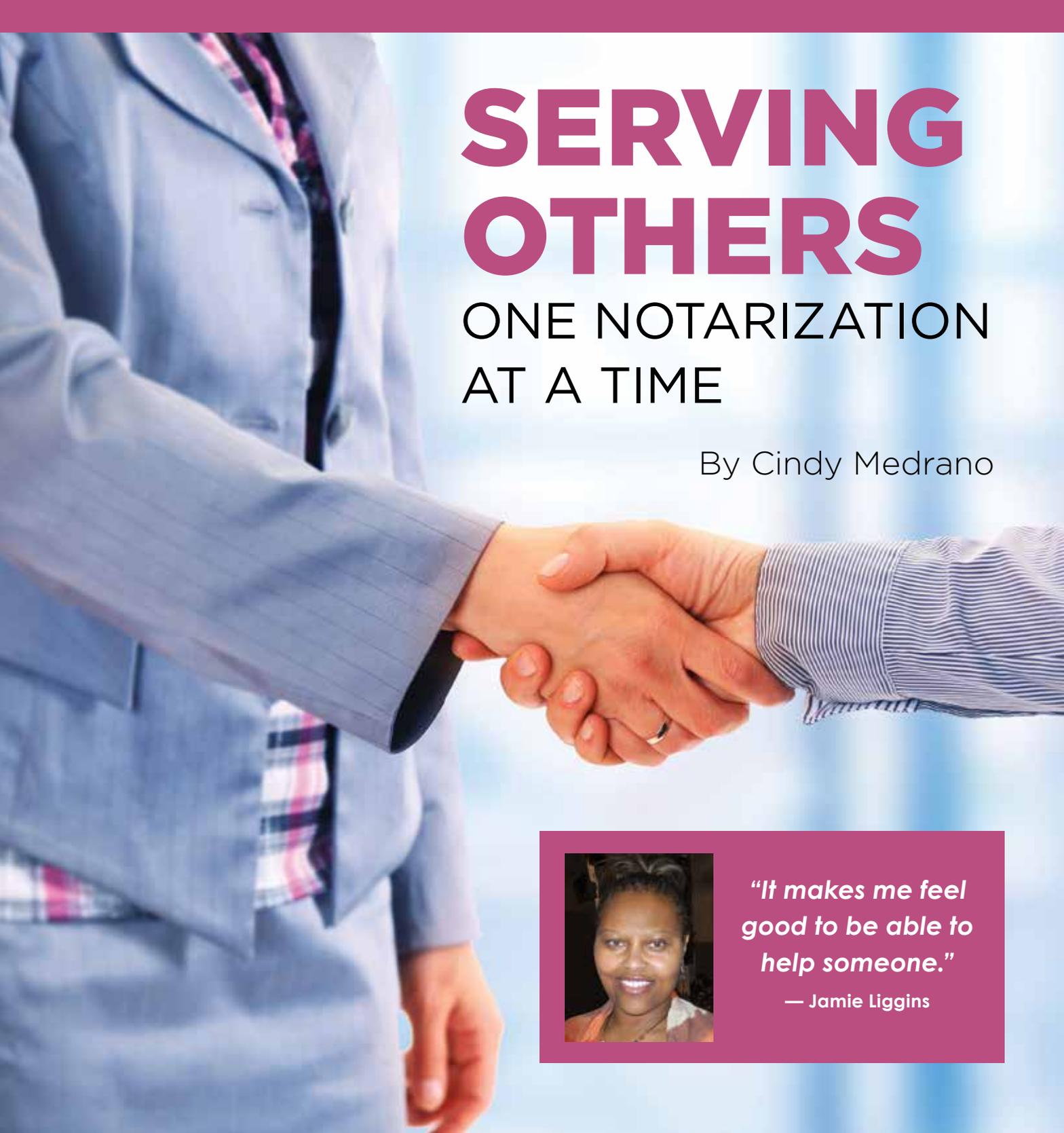


The best thing you can do to retain clients is to provide top-notch customer service.

# SERVING OTHERS

## ONE NOTARIZATION AT A TIME

By Cindy Medrano



*"It makes me feel good to be able to help someone."*

— Jamie Liggins

**N**OTARIES EMERGE FROM EVERY WALK OF LIFE. Some stumbled on the career path by coincidence while others are encouraged by family or friends to pursue it as a career. But most recognize that serving a greater good is a big part of what they do.

Whether it's dealing with adoption paperwork, helping first-time home buyers, assisting the elderly, or mentoring someone, helping others can be personal and professionally rewarding.

We recently asked members of our community to share some of their rewarding experiences as Notaries, and here's a sample of what they had to say.

### **Bringing Families Together**

Like many Notaries, Linda McDougall of Tallahassee, Florida continues to renew her commission because she is able to help people from various walks of life for different reasons. Even after 30 years of Notary work, she sees every appointment as rewarding because she loves that the work she does gets to help so many people.

Although she assists her clients with an assortment of documents, nothing has more of an impact like helping with adoption paperwork. She has notarized many sets of adoption papers over the years, and it can be challenging work, but it wasn't until she was actually present when a couple received their new child that she saw firsthand just how vital a Notary can be.

"Seeing the mother receive her baby girl made me proud to be a Notary," McDougall said. "I will always remember it as such a blessing."

### **Breaking Language Barriers**

As public officials, Notaries play an important role in making signers feel at ease knowing their paperwork was handled with care. Fascinated with American Sign Language since she was a child, Jamie Liggins from Shreveport, Louisiana, was able to use that added skill to expand her business.

For Liggins, the NNA's 2004 Notary of the Year, there are plenty of rewarding notarizations, but nothing compares to making her hearing-impaired signers feel comfortable. Knowing she can communicate with ASL signers brings a sense of gratification.

Although she has been a Notary for almost 21 years, these type of signings are most pleasing because the clients leave content without the help of an interpreter.

"I enjoy communicating with people, meeting them, and being an asset," she said. "It makes me feel good to be able to help someone." It also gives Liggins a sign of relief knowing she can understand the borrower, without being in a situation where she couldn't understand what the interpreter was saying.

Before moving to Louisiana, Liggins was a commissioned California Notary. She recalls the first signing she completed for a hearing-impaired real estate agent who was thrilled to find out that she understood him. The agent befriended Liggins and began to reach out for numerous assignments.

Hearing-impaired signings were common in



*"Seeing the mother receive her baby girl made me proud to be a Notary."*

— Linda McDougall



*"Helping fellow soldiers motivates me... to do more."*

— Shalou Alberto

California, and she has yet to complete one in Louisiana. However, Liggins keeps her fluency in ASL on her business cards so clients know she has that skillset. Having the ability to speak many languages not only makes a Notary versatile but also opens opportunities within the industry.

### **Supporting Fellow Soldiers**

National Guard Veteran Shalou Alberto of San Jose, California, became a Notary for her medical unit before deployment to Iraq in 2010. That helped ease the stress of the paperwork involved in deploying — for her fellow National Guard members and their families.

More than 50 young soldiers and their families in her unit needed Notary services before heading overseas. Because she was being deployed with them, she and her husband knew how worrisome the situation could be.

The paperwork involved in deployment packets is very personal, so having one of their own go through the daunting experience gave the soldiers confidence that they would get taken care of. She helped them better understand not only the deployment process but familiarized the family with how the military works. She alleviated the stress and prevented her fellow comrades from running around frantically searching for a Notary.

Fortunately, everyone in her unit made it back home once the tour ended. She still visits the San

Rafael unit when her services are required. "It's very good for the spirit. It motivates me to keep going and do more," stated Alberto.

### Playing the Mentor Role

As Notaries evolve into knowledgeable and experienced professionals, many are willing to share their knowledge with new Notaries.

In fact, Patricia Warmack of New York, New York, believes in paying it forward by instilling the skills she has learned in new Notaries.

"When you're new, you want to have someone to bounce ideas off of," she said.

She finds mentoring new Notary Signing Agents the most fulfilling experience in her career. Networking online on various social media communities has allowed Warmack to connect with many new NSAs.

"This is personally important to me because when I first became a Notary, I also sought a

mentor," Warmack said.

She didn't have the opportunity to learn from an experienced Signing Agent herself so when given the chance to help someone who was once in her shoes, there was no hesitation.

Apart from the gratification that comes with helping someone, Warmack has discovered that being a mentor brings an unexpected benefit. She

has built a lasting business relationship with her mentee who refers business to her, and she can refer assignments she cannot take.

"It's a win-win situation for both of us. If you give someone a helping hand, it can really turn into a nice relationship," she said.

"There are enough roles and enough work for all of us Notaries to work together. There is no need to say 'I'm not going to help you'."

As these Notaries show, there are many rewards to the office. ■



*"There is no need to say 'I'm not going to help you'."*

— Patricia Warmack

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## Can You Accept an International ID?

Your signer is from Jordan, Kenya, or Mexico. The only ID they have is a passport. It's a little worse for wear and you're unclear whether it's even valid. "Can you accept this?"

It can be challenging for a Notary to keep up with the hundreds of different types of IDs issued by state and federal government agencies. Figuring out which foreign identification documents are acceptable can be downright daunting.

Professional standards of practice say that an acceptable ID should be issued by a government agency and include the bearer's recent photograph, signature and physical description. But foreign IDs don't always come with all those elements.

### Foreign Passports

Foreign passports are the most commonly accepted form of foreign identification for notarization, but state laws vary on their requirements.

One common requirement is that the passport must be stamped by USCIS. Among the states with laws allowing Notaries to accept a properly stamped passport are California, Florida, Mississippi, Nebraska, New Mexico, Tennessee and Wyoming.

Other states that allow foreign passports do not specify that they must be stamped. Some of these states allow you to accept expired passports so long as the expiration date is not

more than three years before the notarization.

Some states have more stringent requirements. California, Florida and Tennessee, for example, require all foreign passports to include a serial or ID number as well as a photo, physical description and signature of the holder — even if stamped by USCIS. Massachusetts requires passports to contain a signature and photograph. Oregon requires a foreign passport to be from a nation officially recognized by the United States.

Arizona and Texas allow you to accept a foreign passport when notarizing real estate-related documents. However, neither state allows a foreign passport to be used for notarizing any other type of document.

Remember, foreign IDs tend to be printed in a foreign language. Unless you understand the language on the passport or it includes an English translation, you shouldn't accept it.

### Other IDs

There are very few other foreign IDs you may accept. California allows driver's licenses issued by Mexico and Canada that contain a serial number, photograph, physical description and signature. Florida also allows these driver's licenses if the license has a serial number. In both states, the license does not have to be current as long as it was issued



within the past five years.

Virginia allows you to accept U.S. Permanent Resident cards with a photograph.

In Arizona, when dealing with a real estate transaction, you may accept any other valid, unexpired ID that is acceptable to the U.S. Department of Homeland Security to establish an individual's legal presence in the United States, but it must be accompanied with supporting documents as required by DHS.

### Unacceptable IDs

Of course, there's a whole world of foreign IDs that you should not accept. One of the more common IDs is the *matricula consular* card issued by Mexican consulates.

They look very official and reliable — especially the newer versions — but only Notaries in Illinois and Nevada may accept them as proof of a signer's identity. The federal authorities have stated that the cards are easily forged or often issued to people who have little original documentation to prove their identities.

### Where Guidance About IDs Is Lacking

Many states do not mention foreign passports or foreign IDs by name in their laws, but present a list of general requirements for IDs Notaries may accept. Make sure to check your state's Notary handbook or commissioning agency's website for guidance.



## *Incomplete Document, Notarizing Outside Business Hours, Certifying a Photocopy...*

*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.*

**If a signer brings only the 9th page of a nine-page document that needs to be notarized, should I complete the notarization, or refuse it?**  
— J. H., California

If the document requires an acknowledgment or proof of execution, you should refuse the notarization. All pages in a document must be present or else it is an incomplete document. The law specifically requires documents requiring acknowledgments or proofs must be complete. The signer would need to bring in all the pages of the document for you to notarize it. While the rule about incomplete documents doesn't apply specifically to a jurat, the NNA recommends that you refuse to notarize an incomplete document with a jurat certificate as well.

**I work as a Notary for a nursing home. I would also like to offer notarial services outside of work. Am I allowed to notarize outside of business hours?**  
— A.N., Pennsylvania

Yes. You are allowed to notarize documents after working hours.

Even if your employer paid the costs of your Notary commission, the commission belongs to you, not your employer.

There are a number of opportunities to become a mobile Notary or Notary Signing Agent. The *Notary Bulletin* includes several articles on building your Notary business that you may find helpful at [www.NationalNotary.org/Bulletin](http://www.NationalNotary.org/Bulletin).

**Can a Florida Notary certify a photocopy of a document?**  
— A.S., Florida

Yes. In Florida, Notaries are authorized to attest to the accuracy of photocopies of certain documents.

Although commonly known as "certified" photocopies, state law refers to these documents as "attested" photocopies. A Notary Public may attest to a copy of a document if the following criteria, found in Section 117.05(12) of the Florida Statutes, are satisfied:

- The document being photocopied must be an original document.
- The document cannot be a vital or public record. (Certified copies of vital public records are available from another public official.)
- The Notary Public must supervise the making of the photocopy, if the Notary doesn't make the photocopy himself or herself.





**I have not notarized a Power of Attorney before and would like some information concerning how to notarize one correctly.**  
— C. M., Colorado

You must require the signer (called the principal) to be physically present, identify this signer according to Colorado law and complete a full journal entry for the notarization.

Colorado law requires all documents to be complete, so you must check for any blank spaces before you notarize the document. According to the Secretary of State, you also should assess the signer's "competence" or understanding of the document, and be satisfied the

signer is not signing the document under duress.

Most powers of attorney will have a preprinted notarial certificate. If the document has one, read the certificate to determine whether you must perform an acknowledgment or a jurat.

If by chance the power of attorney does not have a notarial certificate, you must ask the signer to tell you whether to perform an acknowledgment or jurat. You may briefly describe these two notarial acts and show the signer sample certificate forms for each, but then the signer must direct you which to perform.

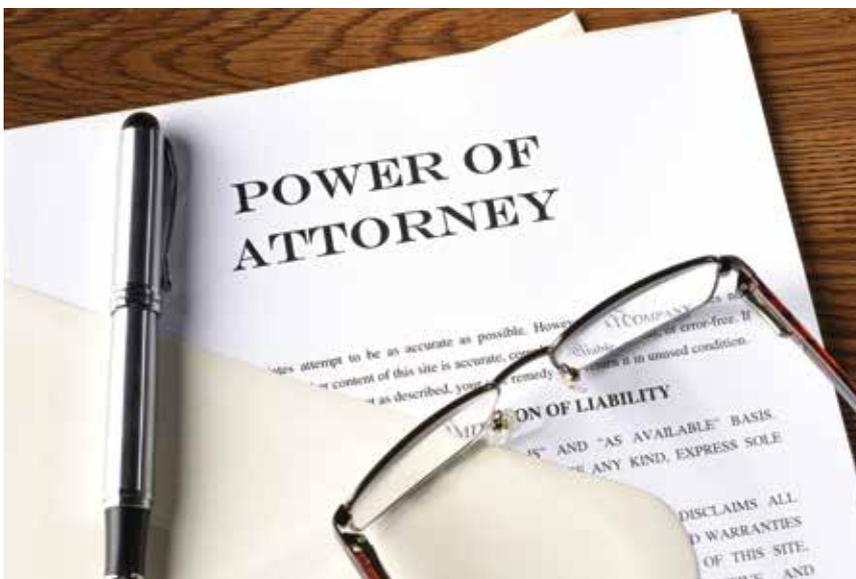
**Are there any laws prohibiting me from notarizing a will in the state of Texas?**  
— A.M., Texas

The formal requirements for signing and attesting a will are found in the Texas Estates Code. In order to be valid, a will must be properly written, signed and attested. An attorney should be consulted by the signer to provide legal guidance for how a will should be executed, including any direction that it be notarized.

There is also a procedure in the Estates Code for making a will "self-proving." Notarization is a formal requirement for a self-proving affidavit to a will. If you are asked to notarize a self-proving affidavit to a will and not the will itself, you may do so.

**If a document reads "made as of December 3, 2016" (a future date), can I still notarize it as of today or before that date?**  
— C.M., California

Yes. If the document is dated in the future, there is nothing in the law that prohibits you from notarizing it as long as you clearly indicate the date you notarized the signature of the signer on the notarial certificate.





## A Notary Certificate in 4 Parts

Completing a notarial certificate is straightforward on the surface, but the details can sometimes be confusing. Having a good understanding of the four key parts of a certificate will help you avoid mistakes.

### Part 1: The Venue

The venue refers to where the notarization takes place. Usually, the Notary is asked to write the name of the county and state where the notarization is taking place in the blank areas of the venue.

Some venue forms may require you to write in other location information, such as the city where the notarization takes place.

State of California	)
County of <u>Los Angeles</u>	)

A common mistake is for Notaries to write the county or city where their commission is filed. Don't do this. Remember that the venue must show where the notarization took place, not where your commission is filed.

### Part 2: The Body

The body includes the main information about the notarial act, including the name of the signer, the date of notarization, and important details about the notarial act itself.

These details describe the facts the Notary is certifying in the particular notarization. The

On <u>May 12, 2016</u>	before me,	<u>Pat R. Jones, Notary Public</u>
<i>Date</i>		<i>Here Insert Name and Title of the Officer</i>
personally appeared _____		<u>Michael T. Smith</u>
		<i>Name(s) of Signer(s)</i>
<p>who proved to me on the basis of satisfactory evidence to be the person<del>(s)</del> whose name<del>(s)</del> is/<del>are</del> subscribed to the within instrument and acknowledged to me that he/<del>she/they</del> executed the same in his/<del>her/their</del> authorized capacity<del>(ies)</del>, and that by his/<del>her/their</del> signature<del>(s)</del> on the instrument the person<del>(s)</del>, or the entity upon behalf of which the person<del>(s)</del> acted, executed the instrument.</p>		

body wording in a notarial certificate will be different depending on the requirements of each state and the type of notarization being completed. Above is an example of the body of a California acknowledgment certificate.

When completing a certificate, make sure that all information in the certificate body is completed and correct.

It's a good idea to check over the certificate before you finish the notarization to make sure that you haven't forgotten to fill in anything and that all information is spelled and dated correctly.

### Part 3: The Notary's Signature

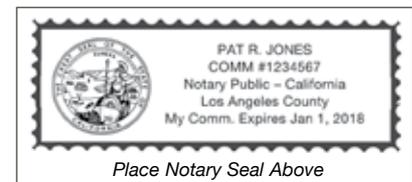
There is always a space for you to sign. You should sign your name exactly as it appears on your Notary commission.

Signature <u>Pat R. Jones</u>
<i>Signature of Notary Public</i>

### Part 4: The Notary's Seal

While not all states require you to have a seal or stamp, most do. Placing the seal on a notarial certificate "authenticates" or establishes the genuineness of

the notarial act. Typically, you will affix your seal next to your signature. Make sure the seal impression is clear and legible.



The wording on Notary certificates varies from state to state. Some states prescribe specific wording that must be used. Others simply require that a certificate substantially complies with general state guidelines. Always be sure to use a certificate that complies with your state's Notary laws. NNA members can look up their state's certificate requirements in the online *U.S. Notary Reference Manual* at [www.bitly.com/notarymanual](http://www.bitly.com/notarymanual). (You will need to log in to your NNA member account to access the Manual.)

Learn more about best practices and procedures in the NNA's Notary Essentials course  
[NationalNotary.org/notary-essentials](http://NationalNotary.org/notary-essentials)

Be Confident.  
Be Prepared.  
Be Right.

If you're ever in doubt when performing a notarization,  
or just want to verify you're doing the right thing,  
call our trained experts at the NNA<sup>®</sup> Hotline!

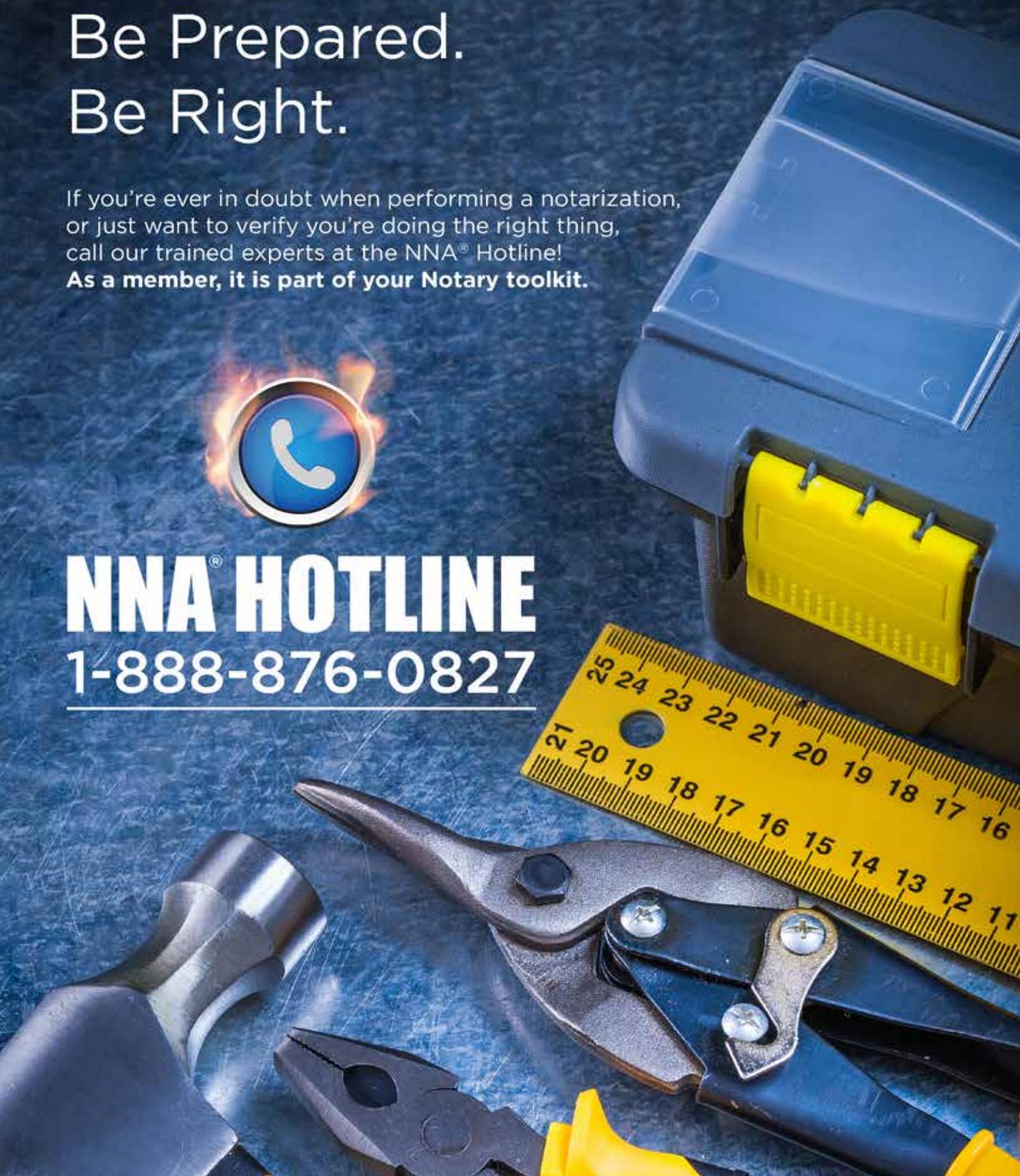
**As a member, it is part of your Notary toolkit.**



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