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The National

September 2006

# NOTARY<sup>®</sup>

Official Publication of the National Notary Association



NEW ERA OF  
OPPORTUNITY

*Unlock the Door to Your Future*

# The National NOTARY

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The objectives of THE NATIONAL NOTARY are to: (1) publish only quality articles on Notaries, notarization and related subjects; (2) inform our readers of important developments in the field of notarization; and (3) focus on Notary issues and related subjects that are helpful, educational and informative to Notaries and others interested in the field.

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By Deborah M. Thaw  
dmthaw@nationalnotary.org

# From The Executive Vice President Trust Is 'Indispensable' In The Digital World

**It almost seems that even before one Conference is over, another has begun.** Here we are showcasing our 28th annual program in this magazine while already working feverishly in planning our 29th!

When we selected this past Conference theme of "Tradition of Trust, Spirit of Innovation," we understood the seeming contradictions of associating the age-old value of trust with the forward-looking value of innovation.

When you think about it, though, neither value is really old or new. After all, innovation has been a part of civilization since the dawn of man, and every manned exploration of space has been an ultimate expression of trust.

But putting history aside for the moment, today our concept of trust is changing. We still say, "I trust you." But now, with society relying heavily on documents — written or digital — in order to operate, trust is a lot more complex than personally knowing a document signer.

As one Conference speaker observed, "Trust greases the skids of e-commerce." Let's face it: if you can't trust a signature, the resulting doubts can stifle business activity. And what

Notaries do is create trust in the integrity of documents so that law and commerce can work.

We have always understood that a basic tenet of notarization is that a signature binds the signer to whatever the document states.

Now, with electronic transactions being conducted over the Internet, everyone wants to know *how* to trust what we are doing. *How* to trust that signers are who they say they are. The virtual reality of the Internet, where we meet people, obtain information, and then buy based on it, demands such trust.

Today, in a society reposing great reliance on the integrity of a signature, whether it be rendered by pen and ink or the click of a mouse, the meaning of trust has never come under more scrutiny.

On the other hand, we cannot be naive. At a time when news is virtually instantaneous and instant messaging is prevalent, we have to acknowledge the tension between a trend that prefers simplicity, ease and economy in the conduct of business, and the constant demand for trust and the satisfaction of legal standards.

Because notarization is a statutorily required function with

many documents, the concept of trust that we deliver is "built in."

Whether we do one notarization a week or dozens, it is not easy to forget the obligation we have in imparting trust. Stamping and signing may seem a lot easier to contemplate than something as intangible as trust, but trust is no less real.

As we move through our daily routine, how we manage both the technical and philosophical aspects of trust is central to the challenge of blending innovation and tradition.

Trust is the kind of characteristic that is both indispensable and yet readily undermined. Our confidence soars when we are assured of a person's dependability, but it is easily eroded with but a hint of suspicion.

What we add to innovation is a trust that makes the bonds of agreement strong and reliable. Few others can claim to add such value to tradition.



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### OUR MISSION

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

# Letters

## NNA's 2006 Conference In 'The Perfect Place'

The NNA always seems to pick the perfect place for their Conferences. This time was better than ever. There was so much to do and see.

I continue to learn more and more each year at your Conferences. I have come to realize that one should not dismiss attending NNA Conferences as unnecessary. They provide needed information every year, with the ongoing changes in Notary technology and laws.

In addition, what a great way it is to vacation and learn at the same time!

Barbara Duckett  
Bronx, New York

The Conference was awesome! The time flew by so fast. I wish I had one or two more days of learning. Everyone was so helpful and friendly. I will definitely come again.

Carol Bal  
Fair Oaks, California

There were great topics at the Conference this year — timely and current issues were covered, and your presenters were outstanding. In the future, I'd like to see more topics on increasing revenue for Notaries. Overall, the speakers were all very good. Everything was very well organized, and I enjoyed the entire Conference.

Carol Joseph  
Houston, Texas

The seminar I enjoyed the most was "NSA Documents Go Digital" because it was presented as a forum. The moderator presented certain

## For The Record

The May edition of THE NATIONAL NOTARY magazine listed an outdated Notary Public fee schedule for Pennsylvania in the 2006 Notary Information Guide. The correct fee schedule is as follows:

Affidavits (one or multiple signatures)	\$5
Acknowledgments (first signature)	\$5
Acknowledgments (each additional signature)	\$2
Executing certificates (per certified copy)	\$5
Administering oaths (per individual)	\$5
Taking depositions (per page)	\$3
Executing verifications	\$5
Executing protests (per page)	\$3

The Department of State has also updated its Notary Administrator contact information. The new contact is:

PENNSYLVANIA: (717) 787-5280  
Administrator: Travis R. Blouch  
Department of State  
Bureau of Commissions  
Elections and Legislation  
North Office Bldg., Rm. 210  
Harrisburg, PA 17120  
ra-notaries@state.pa.us

Additionally, the May edition of THE NATIONAL NOTARY magazine listed an outdated fee for jurats in New Jersey. The correct fee is \$2.50.

ideas, issues and concerns, and the audience participated in sharing various solutions — it was audience-driven, rather than scripted.

My favorite part was meeting Notaries and Signing Agents from all over the country. In most of my day-to-day activities, I am isolated from my peers. The NNA did a

*Continued on page 45*

# Staying Ahead Of Identity Theft

## Web Site Facades And Phishing: Avoid Being Reeled In



**Doing business online is now a way of life, so it's easy to forget that something unseen and sinister lurks on the Web:** the new stick-up man of the 21st century who operates from behind a computer screen rather than from behind a mask.

When the Web first appeared, conducting business online was a foreign concept, and earning consumer confidence has been a hard-fought process. It's been won through the credibility of respected companies and banks conducting e-commerce, along with the presence of Internet security measures and the technology behind them that reassures customers their private information is being protected during transactions.

The first basic rule when purchasing something online is to look for the closed padlock symbol at the corner of your Web browser, which indicates the transaction has been made secure, and the "https" URL header protocol (the "s" stands for secure), which indicates a genuine, secure business Web page.

But in recent years, identity thieves have created more sophisticated means to fool people into unwittingly forking over their personal information, including producing fraudulent Web sites that look identical to genuine ones. They've also "gone phishing" with seemingly legitimate e-mail messages pretending to be from banks or financial services such as PayPal. Their intended "catch of the day" is consumers, and the fake Web sites they use are hard to spot — criminals have even found ways of placing legitimate padlock symbols on their fraudulent Web pages.

The padlock indicates digital files issued by certificate authorities, such as GeoTrust and VeriSign Inc., after they investigate applicant companies for legitimacy.

Crooks can exploit this situation because the certificates those authorities grant are issued primarily based on information that the applicant provides, and the unscrupulous can take advantage of that. They create Web sites and falsify information to get certificates.

For e-commerce companies that have earned the public's trust, the padlock suffices, provided you're actually at the correct Web site and not a bogus one. For example, when browsing on Amazon.com, make sure the address bar reflects the correct address and the URL does not

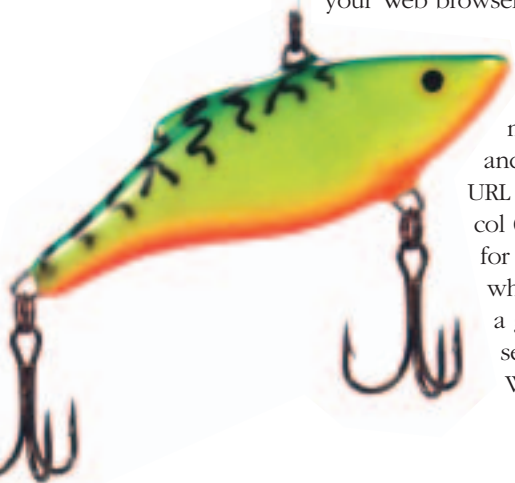
include any extra words, such as Amazon.(something).org.

Conversely, if a transaction page asking for information doesn't display both the padlock and an "https" in the URL, or a message says the site's certificate is expired, it's likely to be phony, and doing business with them would be foolish. Once your personal information is divulged to scammers, you become a prime identity theft target.

When doing business online, you don't have to be paranoid, just careful. In addition to checking for the presence of both the padlock and the "https," avoid visiting Web sites that phishing e-mails try to direct you to. Some major online businesses, such as eBay, offer tips to help tell phony "phishing" sites from the real thing.

Later this year, consumer identification of legitimate Web sites is going to be easier. There will be new, stricter requirements for issuing what will be called a "high assurance" digital certificate. Requirements may include things like in-person visits to companies, reference letters from banks and better verification methods.

Be sure to stay abreast of the assurances sites provide to earn your confidence, and use common sense when choosing whom to provide personal information to. That's the best away to avoid (with apologies to the Lone Ranger) that masked man online.



# AssociationNews

## Exciting Attractions Await 2007 Conference Attendees In L.A.

**The NNA will celebrate its 50th anniversary next year in a variety of ways,** but none more spectacular than the 2007 Conference, which will unfold in unique fashion in one of the greatest cities in the world: Los Angeles!

The 2007 Conference — themed “50 Years of Leadership, Professionalism and Trust — will take place May 30 to June 2 at the luxurious Westin Bonaventure Hotel, in the heart of Downtown L.A. The Westin Bonaventure is near many of the city’s biggest attractions.

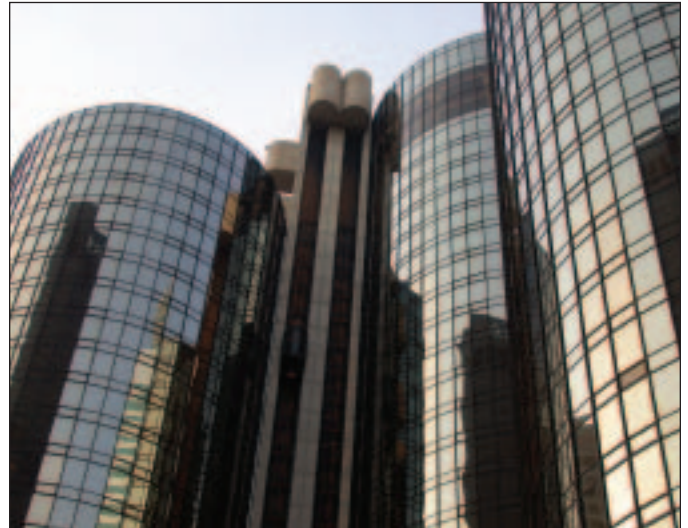
Movie and television fans can head toward Hollywood or Universal Studios, or perhaps attend a live taping of a TV show. Beach and nature lovers might gravitate toward Santa Monica, Venice, Malibu or Griffith Park and Observatory, which is the largest urban municipal park in the country — even bigger than New York’s Central Park.

For culture aficionados, there’s the Getty Center overlooking Brentwood, the Los Angeles County Museum of Art (LACMA), and the Norton Simon Museum. And much more.

Every year, hundreds of Notaries convene at the NNA’s national and international gathering to learn about new opportunities in the Notary Public office.

A variety of workshops and seminars are offered to heighten your professionalism, and many industry experts are on tap every year to speak about the recent changes and challenges in the field.

Don’t miss out on the Notary event of 2007. Make plans now to attend the NNA’s Conference in Los Angeles!



*Conference ‘07 will commence at the famed Westin Bonaventure Hotel.*

## Enjoa Becomes Full eNotarization Platform

The NNA this month will release the latest advancement of Enjoa® with version 3.0 — a fully functional eNotarization platform that delivers the full package of capabilities any Notary will need to function in the electronic realm.

In addition to serving as a platform for securely affixing electronic signatures and seals, Enjoa 3.0 allows Notaries to maintain

encrypted electronic journal entries and serves as a fingerprint scanner for biometric identification. It is designed to allow maximum flexibility for Notaries who work together, enabling them to use just one Enjoa unit to record their transactions while still being able to keep their individual journals secure. The update will also allow one Notary with commissions in two or more

states to maintain separate journals for each state.

Though more than one user can utilize the Enjoa unit, each Notary will need a separate password and fingerprint to access their own secure files. Notaries using the same unit will not be given access to another Notary’s journal entries.

Current Enjoa owners can upgrade their existing systems by downloading files from NationalNotary.org.

**enjoa**3.0

## Calendar To Honor Association’s 50th Year

**A unique picture calendar featuring “rank-and-file” Notaries from across the country** as they display their pride in their nation and Notary office will be among the many special programs honoring the NNA’s 50th anniversary next year.

The calendar, which will be available to all members, is offered in conjunction with the non-profit National Notary Foundation, which provides youth scholarships and supports educational achievement on behalf of America’s Notaries.

In the calendar, which was photographed at a variety of historical monuments and patriotic settings in Washington, D.C., will serve as a backdrop for Notaries from throughout the United States. The calendar will be sent to all members in late fall.

# AssociationNews

## New Collection Services Now Offered To Notary Signing Agent Section Members

The NNA is offering a new member benefit in cooperation with Fidelity Information Corporation (FIC) to bring Notary Signing Agent (NSA) Section members professional collection services at special discount rates. It is often difficult to find a collection agency that will accept clients with few debts or with debts that are under \$1,000, but FIC accepts both.

FIC has two different collection methods. The flat-fee method offers a low-cost option that allows the NSA to utilize several online services including collection letters, phone calls, reports to credit bureaus,



address verification, and more. The contingency method, whereby the Notary Signing Agent pays a percentage of the total amount collected, involves trained collectors who track the collections throughout the life of the debt. NSAs may choose either or both methods, depending on their needs.

If you are currently an NSA Section member, log on to the Section's homepage to learn how to utilize this valuable tool. If you are not an NSA Section member and are interested in learning more about this and other benefits of Section membership, please visit [NationalNotary.org/sections](http://NationalNotary.org/sections).

## eApostilles Move Forward At Conference

Delegates from the United States and throughout the world met at the NNA's "Second International Forum on eNotarization and eApostilles" to further advance global standards for eNotarization and discuss the critical launch of the Hague Conference on Private International Law's e-Apostille Pilot Program (e-APP) in a partnership with the NNA.

At this year's Forum, convened May 27-28 during the NNA's 28th annual Conference, delegates from 23 nations and 14 U.S. states reviewed the e-APP as it continues to evolve. *Apostilles* are certificates that have been used for decades to authenticate notarial acts under a special 1961 Hague Conference treaty signed by 87 nations. Until now, they have only been issued in paper form.

Among the conclusions reached at the Forum: the original spirit and intent of the 1961 *Apostille* Convention is not in conflict with the e-App's use of modern digital technology to format and issue *eApostilles*.

The development of other electronic authentication models using open-source technology is not discouraged by the Pilot Program. The goal is to find the most secure, cost-effective and efficient method to issue *eApostilles* and maintain eRegistries.

In an effort to facilitate implementation by signatories of the 1961 Hague *apostille* treaty, initiatives were introduced and goals set. Also, the Hague Conference and the NNA reaffirmed plans to provide educational materials freely to any interested competent authority.

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# NEW ERA OF OPPORTUNITY

*Now More Than Ever, Notaries  
Can Parlay Their Commissions Into  
Promising New Careers*

By Nevin Barich  
nbarich@nationalnotary.org



THE WORLD OF THE AMERICAN NOTARY PUBLIC HAS CHANGED. NOT LONG ago, the Notary's basic function was simply to verify the identity, willingness and awareness of a document signer — and to administer the occasional oath. Notaries were often dismissed as mere stampers of documents, bureaucrats using tools and techniques that dated from the Middle Ages and standing far from the cutting edge of business and government. There was little public understanding of the fundamental importance of the notarial act and the protections it brings to all Americans.

But in recent years, particularly after September 11, 2001, drastic changes in the nation's political, cultural and technological landscapes have accelerated a shift in the way Notaries are perceived. More and more, Notaries are being collectively seen as a critical cornerstone of consumer protection and as



stalwart guardians of personal and property rights. They are increasingly regarded as a vastly underutilized national resource capable of bringing heightened levels of trust, integrity and security to all transactions.

Since 9/11, Notaries in a way are approaching star status. As our economy expands, transactions increase and business goes global — with even small businesses able to reach consumers around the world via the Internet — Notaries are looked to, more and more, to invest security into documentary and electronic processes.

And consumers are always looking for ways to make life easier, more predictable and more secure, whether it be by avoiding lines at the local DMV office, having a trusted third party oversee a contentious homeowner association election, quickly filing an important court document or incorporating a business.

The increased responsibility, recognition and respect accorded Notaries today comes with a vast new world of professional and financial opportunity that, just 10 years ago, would have been unimaginable.

Five areas in particular — Signing Agents, eNotarization, immigration, the legal field and small business — offer Notaries a growing number of ways to change their careers and their lives.

### **Signing Agents: Taking Advantage Of A Lucrative Real Estate Market**

A FEW YEARS AGO, THE NATION'S REAL ESTATE AND refinancing boom created a need for people who could facilitate convenient, consumer-friendly loan closings, and deliver services readily and efficiently for both the document signer and the lender. Enter the Signing Agent.

Required to be impartial and disinterested in the transactions they handle, Notaries Public were the perfect choice to courier documents to and from signers and to authenticate their signatures. Of course, the act of notarization itself has always been a crucial component of the processing of real estate transactions.

Despite the recent slow climb of mortgage rates, many industry experts expect 2006 to end up being the third-best year ever for the nation's housing market—and another banner year for the Notary Signing Agent. And the Signing Agent's reputation for trustworthiness in the mortgage loan industry is opening up business prospects in other fields.

For example, NSAs are now being utilized in such activities as verifying receipt and acceptance of leased equipment, posting foreclosure notices on homes and fingerprinting signers of certain types of documents.

While notarization is not usually the central function in carrying out these services, companies typically seek Signing Agents to fulfill these duties because of their reputation for

integrity and impartiality, and because it can be helpful to have an Agent on hand who can notarize documents.

Bill Gimbel, general manager of Chandler, Arizona-based CBCInnovis-Nationwide Document Service, said many of the Signing Agents in his employ have been exploring these new services.

"Some of these alternative tasks run in a counter-cyclical fashion to the lending market; as lending cools off, the alternatives are heating up," Gimbel said. "Companies who see Notaries perform one alternative task often hire them for others."

***"As Notaries' performances show they can handle additional responsibilities, a Notary who tries one alternative may be seen by companies and offered other opportunities."***

Gimbel recommended that Notaries interested in finding out more about performing these new services should contact such potential employers as banks and credit unions to explore the possibilities.

"As Notaries' performances show they can handle additional responsibilities, a Notary who tries one alternative may be seen by companies and offered other opportunities," he said.

### **eNotarization: The Next Step In The Evolution Of The Notary Office**

WHEN ELECTRONIC DOCUMENTS STARTED TO APPEAR IN national and international commerce, it was initially thought that e-docs would eliminate the need for Notaries altogether, because sophisticated technology would be adapted to handle "identity management" — a notion now known to be almost laughably wrong. Instead, the advent of computer technology, the Internet and e-commerce have actually given new vitality, purpose and urgency to the Notary Public office, as stakeholders across the nation need eNotarization, along with the physical appearance of the document signer before the Notary, to provide a new level of document security necessary amid the growing threats of identity theft and mortgage fraud.

As the need for electronic notarization increases, so does the value of any professional Notary equipped to handle these transactions.

This became evident during the recent launching of a historic NNA innovation: the Electronic Notary Seal (ENS™)

Program, which was unveiled in Pennsylvania in February as the first statewide program to enable the secure notarization of digital documents. The ENS Program opens the door for Notaries to perform notarizations for the growing number of parties handling their businesses electronically.

The ENS gives Notaries the ability to receive and securely notarize e-docs without ever having to print them out, making electronic Notaries extremely valuable in the world of e-commerce. Currently, one of the main complaints that Notaries, particularly Signing Agents, have is the additional time and cost required to handle e-docs. When these Signing Agents receive e-docs, they are forced to take on the time and expense of providing the paper, toner and printer maintenance necessary to print out these documents. The extra fees an NSA may receive for handling e-docs usually don't cover the added expense.

The ENS, however, eliminates these extra costs. Signing Agents equipped with an ENS can simply apply the elec-

***“Know what niches you can get into, and then form a game plan about how to incorporate that niche into your small business.”***

tronic seal to the e-docs with the click of a mouse, saving both time and money.

“Electronic notarization is very important, a time saver in our field,” said Andrea McGee, Signing Agent and co-owner of D&M’s Mobile Notary and Paralegal Service in Lancaster, California.

The ENS enables relying parties to authenticate — in real time — the authority of the Notary who affixed the seal and detect alterations to a digital document after it has been notarized. There is an increasingly high demand for Notaries who are trained and equipped to accept the electronic forms of a variety of recordable and non-recordable documents, including auto titles.

Being able to handle these eNotarizations makes you stand out among other Notaries in what yet remains a predominantly paper-based Notary world, McGee said.

“Electronic notarization makes things much more secure and adds to any Notary’s value,” she said. “Being able to handle electronic documents increased the value of my business tremendously. Potential clients call us all the time asking us about it. They love it.”

## **Immigration: How Notaries Can Assist Foreign Nationals**

A 2005 STUDY BY THE CENTER FOR IMMIGRATION STUDIES reported that more than 35 million immigrants were living in the United States, including nearly 10 million in California alone. Nearly 8 million immigrants came to this country between 2000 and 2005, and the number continues to grow.

In every state there are Notaries who, whether by virtue of their language skills or knowledge of the legal immigration process, are learning to provide certain limited services which can help foreign nationals file immigration papers — services which are fully lawful but do not require the Notary to be an attorney.

There are many documents that immigrants commonly need notarized, including Affidavits of Support; Contracts Between Sponsors and Household Members; Freedom of Information/Privacy Act Requests; Affidavits in Lieu of Lost Receipts; and Birth Affidavits. For Notaries who speak Spanish or another foreign language and reside in a heavily populated ethnic area, offering translating or secretarial or notarial services for immigration documents can provide a significant source of revenue. But it’s important for non-attorneys to be keenly aware of state and federal laws setting limits in the provision of immigration services by laymen and always to avoid the unauthorized practice of law.

When offering services to immigrants, particularly those from Spanish-speaking countries, it’s imperative that Notaries’ clients understand the difference between a Notary Public and a “*Notario Publico*.” In Latin-American countries, a *Notario Publico* has attorney-like powers, and many immigrants mistakenly think that all American Notaries carry such powers.

“Knowing a client’s situation and believing that you know what documents need to be filed can be very tempting to someone trying to save their client time and money, but that can backfire on you,” said Irene Esparza Portillo, founder and executive director of Project Amiga, a non-profit organization based in Los Angeles, California, which provides bilingual support services and career skills training to immigrants and their families.

“I limit my services to notarizing the forms. There are too many offices with a Notary sign in the window that go beyond their authority,” Portillo said.

## **Notarizing In The Legal Field Adds Value To Your Career**

WHILE THEY ARE LIMITED TO OPERATING UNDER THE supervision or direction of an attorney, paralegals are a major part of the legal industry in the United States. According to a 2004 report by the U.S. Department of Labor, there were more than 200,000 paralegals in the nation.

The list of tasks performed by paralegals is long and can include performing legal research, conducting client interviews, drafting routine legal documents and preparing for mediation. But more and more, these professionals are adding notarization to the list of services they offer.

“Being a paralegal who can also perform notarizations can make you extremely valuable depending on your area of law,” said Victoria Rivera of Port St. Joe, Florida, who has been a paralegal since 1992. “If you’re working in real estate law, for example, you can notarize documents relating to business loans as part of your job duties. If you’re a paralegal working in the general law practice field, there may be an even stronger need for notarial services.

“Being a Notary as a paralegal adds to your overall package, making you even more valuable. With the job market as competitive as it is, you need everything in your bag of tricks to make yourself stand out,” she said.

For independent paralegals in particular, becoming a Notary can add significantly to your business, McGee said.

“Since we began offering Notary services, our business has grown at least 50 percent,” McGee said. “It’s especially helpful if certain other aspects of your business are slow. Often, if the paralegal side of the business is slow, the Notary side is busy, and vice versa. The services really complement each other, and it enables us to continue to earn resources.”

Additionally, as more documents are handled electronically, being able to notarize e-docs significantly improves the business of paralegals on a number of levels, McGee added.

“If we’re going to see a customer for paralegal services, notarizing the documents electronically means we can do the job much faster and move more quickly to the next job,” she said.

## Turning These Opportunities Into A Small Business

WITH SO MANY NEW OPPORTUNITIES AVAILABLE, MORE and more Notaries are starting small businesses, with notarial acts being a significant part of their “menu” of services.

Many Notaries, for example, have parlayed the real estate boom and the extra business that resulted into a thriving small business.

Rivera is one such person who turned Signing Agent work into a profitable enterprise not only by becoming an expert in notarizing particular real estate instruments — including refinances, home equity loans, purchases, foreclosure sale signings, home equity conversion loans, first

mortgages and commercial loans — but also by branching into other fields.

The key to starting any successful small business, Rivera said, is educating yourself in the business world and doing a lot of research beforehand. Take general courses on accounting and business at your local community college, find out what the best equipment is for your small business, and network with potential clients ahead of time so you can hit the ground running.

“Additionally, you have to watch the market to see what it’s doing,” Rivera said. “See what trends are out there and find out what the latest products are and familiarize yourself

with them. It doesn’t matter if you’ve been doing this for one year or 20 years. You can’t get complacent. There’s always something new to learn.”

Networking with peers is also key to building a successful small business, said Signing Agent Tracee V. Smythe of New Paltz, New York.

“It will help you feel more comfortable before you venture out on your own,” Smythe said. “You can see for yourself how the business is done and

even see whether you can see yourself doing it.”

Another aspect to a successful small business is seeing whether a Notary’s commission allows the person to perform any specialized functions. In Florida, for example, Notaries are allowed to perform marriages, and this is a service that has helped to grow Rivera’s business.

“Know your state Notary law: know the parameters of what you can and cannot do,” Rivera said. “Know what niches you can get into, and then form a game plan about how to incorporate that niche into your small business.”

Being able to offer multiple services is also vital to a small business’ overall success, McGee said.

“It’s really important that your business be able to do more than one type of job,” she said. “If you’re going to be self-employed or a business owner, try and offer more than one service.” **NNA**





# DON'T JUST HUNT FOR OPPORTUNITIES, LET THEM FIND YOU

**W**HEN IN BUSINESS FOR YOURSELF, you can't afford to take marketing for granted. That is especially true right now, with so many new business opportunities opening up for Notaries.

Marketing on a smaller, personal scale is finding that balance between what you're comfortable doing and what will bring in appreciable results. Be yourself, and if it's not working, be open-minded and try something else.

Maureen Rancour is the founder of Angels on the Run, a nationwide mobile Notary service that handles loan closings. She built her business by pounding the pavement and personally introducing herself to particular key title and escrow companies.

"I'm the face of my company," Rancour said. "It's really about selling yourself, because it's a personal business. There are so many signing companies out there, people are going to go with whom they like. You just have to tell them what you have to offer."

In addition, Rancour doesn't take her hard-won customers for granted. She regularly takes them out for lunch and brings them things so they remember her, like a box of cookies. Taking care of existing customers is not only good business, but it usually generates new business from referrals.

Frederick Kanakry got his Mobile Notary Service of Rhode Island off the ground by utilizing Web sites that advertise for Notary Signing Agents, primarily SigningAgent.com. He maximized all the site features to market himself. This allowed him to tell more about his professional experience, certifications and training, as well as what his business offered, including state-of-the-art equipment. Since then, he has completed about 10,000 closings in the last five years.

"I learned a long time ago that the best way to do business is to get your name out there as often, in as many

places, as possible for as little amount of investment as possible," Kanakry said.

One thing Rancour, Kanakry and Frank Marcial — the NNA's 2006 Notary of the Year — always do: they have their business cards at the ready and hand them out to everyone. Marcial, in fact, hands out two: one for the wallet and one for their Rolodex. Also, they send thank-you notes on completed closings with still more business cards.

Marcial built his California-based CFC Professional Signing Services on two basic principles: marketing himself and garnering referrals spawned by excellent work.

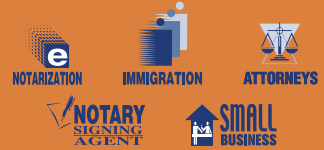
"The easiest way to get clients is just performance. Performance is the key," he said.

To get his business off the ground, Marcial targeted title companies and escrow companies with a brochure. "What I did was market myself; meaning my background, my education, my experience as a loan officer, as a credit officer, as a banker, as a Notary for more than 30 years," he said.

Overall, be enthusiastic when marketing and networking — it's been said more than once that nothing great was ever accomplished without enthusiasm. Utilize the telephone to call potential clients. And as all successful business people say, being told "no" is part of sales, so don't let that ever discourage or stop you. **NNA**



# NNA Professional Sections: Focusing On Notarial Expertise



AS THE OPPORTUNITIES FOR NOTARIES IN SEVERAL SPECIALIZED AREAS HAVE INCREASED dramatically, the need for knowledge and training specific to these areas has grown as well. To meet this need, the NNA has created special professional “Sections” for member Notaries in particular industries. In addition to industry-specific member benefits, each Section provides insights and strategies to help members thrive in their areas of expertise. Current NNA Sections include:

By David S. Thun  
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## Notary Signing Agent Section

The recent emergence of the Notary Signing Agent office as a full-fledged career field in its own right is among the most exciting and potentially lucrative prospects now open for Notaries. Because Signing Agents notarize loan document packages, they require a greater understanding of the lending process than is held by the typical Notary. The NSA Section offers news and information relevant to Signing Agents, as well as updates on current events in the mortgage industry, through its quarterly publication, NSA TODAY, its electronic magazine, NSA Now, and a dedicated Web site. Members are given access to a toll-free hotline to speak to specially trained counselors, as well as access to the members-only Web site to advertise their services, search for lenders and signing services, and network with other NSA Section members. And to help Signing Agents who have problems with delinquent payments or late fees, Section members can retain the services of FIC, a professional collection agency, at a discounted rate.

## eNotarization Section

The eNotarization Section is dedicated to increasing knowledge and expertise about electronic notarization, a field that is continuing to gain prominence as electronic commerce accounts every year for a larger and larger portion of the nation's economy. The Section provides Notaries with a bimonthly newsletter that addresses questions and issues concerning every phase of eNotarization, from the identification of e-signers to electronic recordkeeping through Enjoa® to the use of an electronic seal. Section members who own Enjoa units also receive the benefit of being able to download software upgrades free of charge through the eNotarization Section Web site.

## Immigration Section

Notarizing and providing certain other limited services with immigration documents comprises one of the most sensitive areas in which Notaries may operate, especially with immigration being among the most polarizing issues in the public consciousness today. The complex do's and don'ts regarding some immigration documents, the nationwide problem of con artists who defraud

immigrants using the Spanish term “*Notario*,” the ever-present risk of the unauthorized practice of law, and a number of other issues pose challenges for Notaries. The Immigration Section's quarterly newsletter provides members information, context and news about state and federal immigration regulations that affect notarial practice. The Section Web page contains samples of common documents used in immigration, foreign adoption and travel, and provides links to state and federal immigration regulations.

## Small Business Section

Countless businesses employ Notaries, and many entrepreneurial Notaries have leveraged their commissions into a full-fledged small business. Many other Notaries are interested in becoming small business owners or independent consultants. To help with the ins and outs of being self-employed, the Small Business Section is dedicated to fostering personal and professional economic development by providing information and strategies on such matters as business plans, employee benefits, licensing, advertising, taxes and other critical matters for business owners. Section Members can access state and federal business development resources as well as tips on marketing, expansion and using the Internet to lengthen your small enterprise's reach.

## Attorneys Section

A surprising number of attorneys are Notaries, and many more of them employ Notaries. Few attorneys, though, are fully aware of the intricacies of the Notary Public office. The Attorneys Section is dedicated to the exchange of information, ideas and opinions on the various legal, ethical, business and technical aspects of the practice of law as they relate to issues and practices involving notarial acts and the authentication of both paper and electronic documents to be used as evidence. With more and more courts admitting evidence in electronic formats, the latest developments in document authentication technology, such as Electronic Notary Seals and *eApostilles*, are of considerable interest to attorneys as well as Notaries. The Section newsletter, SUBSCRIPTIO, includes articles written for attorneys by attorneys that address these issues and others relevant to the legal profession. [NNA](#)

# ‘Tradition Of

# The NNA’s 28th Annual Conference Was A Global Event

By Phillip W. Browne  
pbrowne@nationalnotary.org



*From left to right: Notary of the Year Special Honorees Barbara Taylor and Cynthia Shaffer, with NNA Executive Vice President Deborah M. Thaw, and Special Honorees Mimi Roy and Dellana Herrera.*



*NNA President Milt Valera presents NC Secretary of State Elaine Marshall with the March Fong Eu Achievement Award.*



*Notary of the Year Frank Marcial delivers a heartfelt acceptance speech.*

# Trust, Spirit Of Innovation'

The professional Notary event of the year — the NNA's 28th annual Conference — commenced in our nation's capital in late May, and Notaries and officials from across the nation and around the globe gathered to gain valuable insights about adapting their traditional role as trusted impartial witnesses to a fast-changing digital world and the new reality of electronic notarization.

Delegates representing 37 U.S. states and 23 nations descended on the Crystal Gateway Marriott in Washington, D.C., for the highly successful Conference, themed "Tradition of Trust, Spirit of Innovation," to underscore that societal, political and technological shifts have reshaped the Notary office and invested it with a much greater level of importance and urgency.

"This year's Conference is about taking the important next steps in the evolution of Notaries," NNA President Milt Valera told attendees at the Conference Kick-Off Breakfast. "It's about embracing the electronic world and keeping it safe from the growing threats of identity fraud, forgery, and even terrorism. And it's about understanding and taking advantage of new opportunities that have arisen from these shifts."

In an important address delivered by Christophe Bernasconi, First Secretary of the Hague Conference on Private International Law (HCCH), Bernasconi emphasized the global importance of notarization and underscored that the Notary's role has truly become international.

"Notaries around the world have become one big family," he said. "Our ultimate goal — despite the legal, personal and business differences of each country — is to bring a high degree of security and credibility to documents exchanged between nations."

The Conference was packed with stimulating workshops,

inspiring speakers, intense discussions, and even a little fun and entertainment along the way. Delegates flocked to scores of breakout sessions and workshops that focused on important topics, including identity theft prevention, growing opportunities for Notaries, solutions to today's Notary challenges and handling loan documents, among many others. Members of the NNA's eNotarization, Small Business and Immigration Sections also met to discuss developments in their specific fields.

Other Conference features included the attendance of a record number of NNA Notary Ambassadors from across the country, who convened to discuss their efforts to support local Notaries and promote best practices.

Additionally, there was the state-of-the-art eNotarization Lab, in which the groundbreaking Electronic Notary Seal (ENS™) Program and the Enjoa® electronic notarization platform took center stage, and NNA experts, e-document technology authorities and mortgage industry officials demonstrated how Notaries can now begin performing electronic notarizations.

Plus there were the exciting and fun excursions, which allowed delegates to take advantage of historic tours across Washington, D.C., enjoy a fun-filled dinner cruise, see "Mame" at the Kennedy Center in a night of entertainment and culture, and go on a special two-day post-Conference excursion to colonial Williamsburg.

The Conference also featured important addresses from national and international dignitaries, as well as highly coveted



The NNA's Executive Director Timothy S. Reiniger, Esq. with Susan Hart of the U.S. Department of the Treasury.



National and international delegates packed the Conference's valuable working lunches.



The state of the art eNotarization Lab gave attendees hands-on experience with the ENS.



Keynote Speaker Christophe Bernasconi discusses international developments at the Kick-Off Breakfast.

awards to both Notaries and an official who have gone above and beyond the call of duty.

During the Conference General Session, U.S. Immigration and Customs Enforcement (ICE) Supervisory Special Agent Michael Everitt — Unit Chief for ICE's Forensic Document Laboratory, the nation's only forensics lab dedicated exclusively to the detection and deterrence of document fraud — called upon the nation's 4.5 million Notaries to help ICE protect our nation's citizens by preventing forgery, fraud, and even terrorism through their important function as identity screeners.

"With your help, we will make a huge impact across the country," Everitt told the assemblage. "We are not going to solve the problem by ourselves; we need your assistance. There are people out there that want to hurt us as a country, and you as an individual, and that is very traumatic."

During the Farewell Banquet, keynote speaker and FBI Supervisory Special Agent William Stern described the growing scourge of mortgage fraud and how losses adversely affect the "soundness of our nation's financial institutions."

"We at the FBI look forward to working with you — the nation's Notaries — in combating and preventing mortgage fraud," Stern said after outlining the FBI's innovative new methods to gather evidence, apprehend criminals and reduce losses to the nation's financial institutions.

North Carolina Secretary of State Elaine Marshall was honored with the prestigious March Fong Eu Achievement Award for her efforts in the passage of Senate Bill 671, landmark legislation that has laid the foundation for secure performance of eNotarizations and modernized nearly every facet of North Carolina's statutory practices and procedures for Notaries. Additionally, Marshall was instrumental in helping draft a National Association of

Secretaries of State (NASS) resolution in 2005, reaffirming that state Notary-commissioning officials should be the primary authority to establish eNotarization standards in their jurisdictions.

"When 4.5 million Notaries from across America give you a stamp of approval, it's amazing. All I can say is wow," Marshall said in accepting her award. "I have the deepest respect for the value that Notaries add to transactions, and I say this as a government official and attorney who once litigated cases involving notarized documents."

At the Farewell Banquet, high honors and recognition were also given to the NNA's 2006 Notary of the Year — Frank Marcial of Stevenson Ranch, California — and the four Notary of the Year Special Honorees: Dellana Herrera of Page, Arizona; Mimi Roy of Clarksburg, Massachusetts; Cynthia Shaffer of McChord Air Force Base, Washington; and Barbara J. Taylor of Baltimore, Maryland.

In his heartfelt acceptance speech, Marcial said his dedication to the values of Trust, Integrity and Respect — instilled in him through his life experience and the guidance of the NNA — has led him to sound Earnings. Based on those values, he established the distinct motto for his traveling Notary business: T-I-R-E.

"I believe that being true to these values brought me here this evening," Marcial said. "I could never imagine all of this in one lifetime. Thank you for giving me this opportunity."

Valera then presented Marcial with a personal letter from President George W. Bush, who acknowledged that Marcial's "integrity and dedication to excellence" has helped make America stronger. The crowd then burst into a standing ovation for Marcial and his significant achievement.

Conference 2006 ended with a bang as the crowd erupted in cheers when Valera announced that next year's Conference will be held in Los Angeles, California, to coincide with the Association's 50th Anniversary! The historic event is slated to be held at the Westin Bonaventure hotel May 30 through June 2, 2007. [NNA](#)



*FBI Supervisory Special Agent William Stern.*



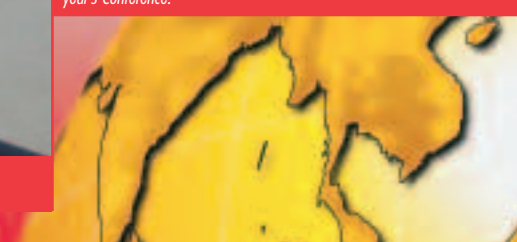
*NNA President Milt Valera.*



*Charlie Epperson, eCommerce Architect,  
Stewart Title*



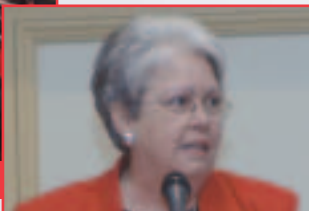
*A record number of NNA Notary Ambassadors® attended this year's Conference.*







Delegates take advantage of the Growth & Opportunity Expo.



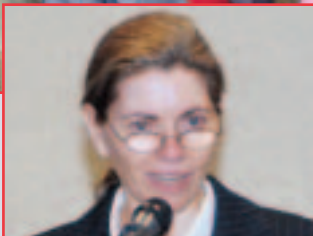
Virginia Secretary of the Commonwealth Katherine Hanley.



Luis Borunda, Maryland Deputy Secretary of State.



Members of the National eNotarization Commission (from top left): Monica Gaw of the U.S. State Department; Tom Wrosch of the Oregon Secretary of State's Executive Division; Supervisory Special Agent David Wintrade of the FBI; Deputy Attorney General Orville "Bud" Fitch III of New Hampshire; (seated from left) Patricia Herrera, Director of the Operations Division of the New Mexico Secretary of State's office; North Carolina Secretary of State Elaine Marshall; and Syeta Glanton, Assistant Business Services Director of the Iowa Secretary of State's office.



Joan Decker, Philadelphia Records Commissioner.



Michael Everett, Director, Immigration and Customs Enforcement Forensic Document Lab.



Daniel Greenwood, E-Commerce Architecture Program Director, M.I.T.



Steve McDonald, Lancaster County, PA Recorder of Deeds.



Betsy Broder, Asst. Director, Federal Trade Comm.



Jonathan Rusch, Special Counsel for Fraud Prevention, U.S. Department of Justice.



Bill Gimbel, General Manager, CBC Innovis-Nationwide Document Service.



Gabe Minton, V.P. of Industry Technology, Mortgage Bankers Association.



Fran Fish, Utah Notary Administrator.



David Stewart, U.S. State Department.

# International Dignitaries Continue Bold New Course In Global eNotarization, E-Document Exchange

By Jonathan Tee

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Delegates representing Notary groups from North America, South America, Europe, Africa and Asia convened in Washington, D.C., in late May for the Second International Forum on eNotarization and eApostilles, hosted by the National Notary Association, to analyze the innovative steps taken in the past year to bring trust and security to electronic documents exchanged between nations.

Representatives from 23 countries joined U.S. State Department officials and representatives from 14 U.S. states for the two-day Forum, part of the NNA's 28th annual Conference. The gathering was a continuation of the successful and historic First International Forum, organized by the Hague Conference on Private International Law and the International Union of Latin Notaries, and hosted by the NNA last year in Las Vegas, Nevada.

In his opening remarks, NNA President Milt Valera underscored the importance of setting international standards and best practices for digital documents in an era of growing identity theft and fraud.

"Notaries are being looked to more and more as facilitators of secure and trusted e-commerce architecture," Valera said. "Uniform enabling laws and universally accepted practice standards for eNotarization and eApostilles are urgently needed to guarantee the continued authentication of documents in e-commerce."

Apostilles are certificates that have been used for decades to authenticate paper-based notarial acts under a special Hague Conference treaty signed by 87 nations.

There is a heightened reliance on electronic documents and electronic signatures in international commerce, and the Notary Public office is being called upon to bring a high level of trust

and security to international e-commerce, Valera said. For centuries, the Notary Public has delivered on this charge in the paper-based environment, and the message at the Second International Forum was clear: the Notary will offer the same level of security in the electronic realm.

The Forum opened with two panel discussions focused on legal admissibility and security issues related first to electronic signatures and then to electronic documents. Daniel Perry, a Florida-based attorney and Civil Law Notary, moderated both discussions. Panelists on electronic signatures included Rosalie Stremple, Vice President of E-Commerce for KeyBank; and Thomas Smedinghoff, a Chicago attorney and member of the U.S. delegation to the United Nations Commission on International Trade Law. Panelists on electronic documents were Stephen Mason, English barrister and Director of the Digital Evidence Research Programme at the British Institute of International and Comparative Law; and Chris Bailey, Chief Technology Officer for GeoTrust.

Afternoon sessions focused specifically on eNotarization and eApostilles. Attendees received an update on electronic notarization developments in Europe from Ugo Bechini of Italy and on the latest Latin American progress from Mauricio Leonardo of Brazil.

Christophe Bernasconi, First Secretary of the Hague Conference on Private International Law (HCCH), and NNA eNotarization Director Dr. Richard J. Hansberger updated the delegates on the e-Apostille Pilot Program, jointly launched by the HCCH and the NNA earlier this year in The Hague, Netherlands.



Representatives from 23 countries assembled in Washington, D.C., for the Second International Forum on eNotarization and eApostilles.



University of Montreal law Professor Jeffrey Talpis with U.S. Dept. of State Official David Stewart (left) and William Kennair of the Society of Scrivener Notaries, United Kingdom (right).



Stephen Mason, Director of Digital Evidence Research at the British Institute of International and Comparative Law, discusses authentication.



Secretary for the International Union of Notaries, Ugo Bechini from Italy, discusses European developments in eNotarization.



Hannu Makela (left) and Maarja Rubanin of the Finland Ministry of Justice at the Second International Forum reception.



NNA Executive Director Timothy S. Reiniger serves as facilitator for the Second International Forum.



Latin American delegates enjoyed networking opportunities at the Second International Forum reception.



Francisco Javier Mas, Consejo General del Notariado de Madrid, Spain.



Member of the U.S. delegation to UNCITRAL Thomas J. Smedinghoff explains e-signature laws.



Hidetugu Kato of the Japan National Notaries Association.

"The Apostille Convention has been in operation since the early 1960s, and is the most successful of The Hague's conventions. *Apostilles* are being issued thousands of times per day and millions of times per year," Bernasconi said. "What we want to do with the e-APP Pilot Program is to take the next natural and obvious step, and that is to try to embed the *Apostille* treaty in a model electronic environment."

Still in its infancy, the ambitious Program will lend greater security and reliability to the international exchange of electronically notarized documents.

Day two of the Forum began with a vision of the future of the Notary Public office offered by Daniel Greenwood, Director of the E-Commerce Architecture Program at the Massachusetts Institute of Technology. Greenwood envisioned the possibility of mobile, electronically capable Notaries providing federal and state agencies with a higher level of identity screening for

individuals applying for passports, driver's licenses or other important documents linked to our nation's security.

Greenwood argued that in an era when identity theft and document fraud have reached epidemic proportions and are posing a serious and credible threat to security around the globe, the electronically capable Notary Public may provide additional trust to important transactions.

To conclude the Second International Forum, Wayne Braid of the Society of Notaries Public of British Columbia delivered a presentation on the electronic land records program in his province. In addition, county officials from the Commonwealth of Pennsylvania discussed the first secure statewide electronic notarization system in the nation. Joan Decker, Commissioner of Records for the City of Philadelphia, and Steve McDonald, Recorder of Deeds for Lancaster County, Pennsylvania, gave an overview of the program.

# *Fun & Excitement*



2006  
NNA  
Conference  
Washington, D.C.

NATIONAL NOTARY ASSOCIATION

**Notaries  
Know How  
To Party!**

# In Washington, D.C.



# Endorsements: Pros, Cons And Ticking Time Bombs

By Michael Mink

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When it comes to deciding how to make a process most efficient, it's often in the eye of the beholder. Take, for example, the two different methods that U.S. states now use to gauge the character of a first-time Notary commission applicant or a renewing one.

The current options are one or more personal endorsements from acquaintances and/or public officials, or a background check using law enforcement records. Roughly half the states opt for personal endorsements of some kind, while the other half do a background check by reviewing criminal records. Though the latter is generally considered to be a more objective and therefore a more meaningful and accurate reflection of character, reliance on the former screening method still abounds. This method has its roots in a time when cities and towns were smaller and less densely populated, the citizenry less mobile, electronic technology non-existent, and people and the public officials who served or represented them more likely to be personally acquainted.

State Notary administrative staffs relying on personal endorsements today are seemingly balancing what is most convenient and efficient for their offices — with costs and resources being major considerations — against the challenges and expenses of fully deploying the investigative assets now offered by state-of-the-art electronic technology.



"I think there is a growing concern about a Notary's background, but there isn't a desperate need for background checks right now," said Bernard Liu, a staff attorney with the Connecticut Secretary of the State's office. Connecticut requires one endorsement in the form of a character reference to become a Notary. "Considering the number of Notaries we have versus the complaints that we get, it isn't an epidemic of any sorts. Bad Notaries weed themselves out," Liu said.

Even so, states depend-  
ing on endorsements

to satisfy character requirements could be concealing a ticking time bomb of trouble, even if it only involves a small percentage of Notaries.

Personal character references, on their face, seem to have a bare minimum of value. It's easy enough to get a friend to write a character reference, and people usually don't seek out those individuals most critical of them for such an exercise. In addition, if one were given a lackluster or even bad character reference, it's doubtful the applicant would dutifully submit it to the state anyway. It's not even inconceivable that a commission applicant might forge a laudatory endorsement from an actual person if that endorsement didn't have to be notarized — and notarization is not always required. For someone who has designs on a notarial commission for dishonest purposes, obtaining a character reference wouldn't be an insurmountable hurdle to becoming a Notary.

It could be argued that most people wouldn't want to lie in an endorsement that will be officially filed with the state and then be possibly subject to penalty-of-perjury punishments. This is true. But without notarization of the endorsement, penalty of perjury may not apply. For the most part, then, a character reference endorsement relies largely on good faith and the appearance of accountability by the purported endorser in vouching for an applicant's character. An expectation of anything more than that isn't realistic.

As for an endorsement by an elected official, which many states require for a first-time Notary commission or a renewal, it really isn't an endorsement at all, at least in a personal sense. In these states, the Notary applicant merely fills out a form and sends it to the required elected official. From there, the elected official's office simply processes the form.

One administrative assistant from a state senator's office in Pennsylvania confirmed that as long as an application is complete, and the applicant is from their district, the senator's normal policy is to endorse it. The reality is that a state official's office acts as little more than a clearinghouse.

"The NNA's position is basically what the *Model Notary Act* of 2002 states in regard to qualifications for Notaries: Endorsements by public officials, who as a rule do not know a particular applicant and haven't the remotest idea if he or she is competent, honest or dishonest, are less than meaningless," said Charles N. Faerber, the NNA's Vice President of Notary Affairs. "I tend

to think that even private citizen endorsements are of a bit more value than those from a public official, because at least there is acquaintance with the applicant in most cases.”

A Delaware Notary administrator appears to recognize the need to replace endorsements with something more substantial. Delaware, like Connecticut, isn’t currently experiencing problems. “But you have to look for that. You have to be prepared for possible arising issues. You don’t want to wait until it happens to you,” said Veronica Holmes, an administrative specialist with the state’s Notary division.

California has the most rigorous character check of any state for Notary commission applicants, who must provide fingerprints that are checked against the prints of known criminals in the state’s Department of Justice database. California has been performing such fingerprint checks for decades and starting doing so to stop a spate of real estate frauds perpetrated by ingenious criminals, each using multiple Notary commissions obtained under different names; these crimes ceased after the fingerprinting program was initiated.

California’s expectations are such that it wants to ensure every Notary is of good character and without a criminal past, and its system does so perhaps about as well as possible. Many states merely ask the Notary commission applicant whether he or she has any criminal convictions or other background blemishes — and then take the applicant at his or her word, trusting that a signature of endorsement or two on the application provides sufficient scrutiny of the individual’s background. In this post-9/11 era, such a trusting approach deserves a label that goes well beyond “naive.”

“A full-fledged background check, including fingerprints, is the gold standard,” Faerber said, “and the public deserves that, since incalculable trust and confidence is reposed in Notaries.” **NNA**



## Various State Endorsement Requirements

Roughly half of U.S. states require Notaries to obtain personal endorsements from one or more acquaintances and/or public officials before being granted a commission.

STATE:	TYPE OF ENDORSEMENT:
<b>Connecticut</b>	1 character reference from public official or other unrelated reputable individual who has known applicant for at least 1 year
<b>Delaware</b>	2 character references from legal residents unrelated to applicant who have known applicant for at least 1 year
<b>D.C.</b>	3 character references from persons unrelated to applicant who have known applicant for at least 1 year
<b>Florida</b>	1 character witness unrelated to applicant who has known applicant for at least 1 year
<b>Georgia</b>	2 adult citizens of applicant’s home county, unrelated to applicant
<b>Hawaii</b>	1 character reference from person unrelated to and not employer of applicant, and letter from employer justifying need for commission
<b>Kentucky</b>	Certificate of approval from one 1 of following: circuit judge, circuit clerk, county judge/executive, county clerk, magistrate or member of General Assembly
<b>Louisiana</b>	2 character references from reputable citizens and certificate of competency from local district judge
<b>Maine</b>	1 registered voter plus municipal clerk and/or registrar of voters must certify applicant’s residence address
<b>Maryland</b>	1 state senator from applicant’s home district or, for non-resident, from county where applicant will be working
<b>Massachusetts</b>	4 references, 1 of whom must be a member of the bar in good standing
<b>New Hampshire</b>	2 Notaries and 1 registered voter of state
<b>New Jersey</b>	1 member of state Legislature
<b>New Mexico</b>	2 character witnesses who are residents of state
<b>North Carolina</b>	1 elected official (applicants commissioned in Wake County exempted)
<b>Ohio</b>	1 court of appeals or common pleas judge (non-attorneys only)
<b>Pennsylvania</b>	2 references unrelated to applicant and 1 state senator
<b>Rhode Island</b>	Member or staff of board of canvassers
<b>South Carolina</b>	Legislative delegation chairman or secretary OR senator and house member representing district OR at least half of the present legislative delegates from applicant’s county
<b>Tennessee</b>	County commission
<b>Utah</b>	2 residents from applicant’s county
<b>Vermont</b>	Superior court judge appoints Notary
<b>Virginia</b>	2 registered voters and 1 of following: judge, clerk or deputy clerk of any court in commonwealth; commonwealth’s attorney or any of his/her assistants; attorney general or any of his/her assistants; or member of General Court (i.e., legislature)
<b>Washington</b>	3 adult Washington State voters over age of 18
<b>West Virginia</b>	3 qualified electors of West Virginia

# Quiz

By Stacia L. Ray  
sray@nationalnotary.org



## eNotarization

How much do you know about the 'eRevolution'?

**The process of electronic notarization** — including e-documents, digital signatures and Electronic Notary Seals (ENS™) — is now being implemented and practiced in several jurisdictions. See how much you know about this increasingly utilized method for secure and convenient notarizations. (See answers on page 37.)

### Multiple Choice

**1) The process below that can be most truly described as electronic notarization, or “eNotarization,” is:**

- a) Printing out an electronic document and notarizing this printed version with an embosser or inked seal and a handwritten signature.
- b) Using an electronic signature pad to sign an electronic document — without printing it — with the Notary affixing an Electronic Notary Seal via the computer.
- c) Notarizing a paper document using a traditional stamp and ink and then scanning the notarized document into the computer.
- d) A futuristic concept of notarizing electronic documents using special software and special robotic computers.

**2) An example of an electronic document is:**

- a) Either a word processing document, created in such programs as Microsoft Word or Excel, or a document in the portable document format (PDF).
- b) A document that has been e-mailed, made accessible on a Web page, or turned into a Web page.
- c) A document scanned into an image format via such software as Adobe.
- d) All of the above.

**3) An Electronic Notary Seal, or ENS, is:**

- a) A special inked seal that a Notary stamps onto an electronic document once it has been printed.

- b) A unique “digital certificate” that Notaries use for signers who aren’t able to visit a Notary in person and need instead to e-mail a Notary their documents from a remote location.
- c) A unique “digital certificate” that confirms a Notary’s commission and marks in real time the moment that the Notary authenticated the document; any subsequent changes made to that document will be evident.
- d) An electronic “stamp” of the words “certified copy” that the Notary places on an e-mailed, scanned or uploaded document, signifying to receiving agencies that the electronic document is a true and exact copy of the original paper document.

**4) The states currently accepting Electronic Notary Seals are:**

- a) Pennsylvania.
- b) California and New York.
- c) California, Colorado, Florida, Indiana, Michigan, Pennsylvania, Texas and Utah.
- d) All states.

**5) An aspect of standard notarization that is also required in electronic notarization is:**

- a) The signer must physically appear before the Notary during the notarization.
- b) When performing an acknowledgment, the Notary must identify the signer through personal knowledge, reliable identification documents, or other acceptable methods.
- c) When performing a jurat, the Notary must administer an oath or affirmation.
- d) All of the above.

*Continued on page 37*



# Nuts & Bolts: Travel Fees

With fuel prices soaring, how much should you charge for mileage as a mobile Notary?



By Ravon Taylor III  
rtaylor@nationalnotary.org

**Very few states regulate a Notary's travel fee, so it is typically up to the Notary** to establish a fair fee schedule for traveling to perform a notarization.

Arizona, Connecticut, Maryland, Nevada, New Mexico, Rhode Island, Utah and Washington are among the states that have laws establishing the maximum fee a Notary may charge for traveling to perform a notarization. North Carolina prohibits travel fees altogether.

Notaries in other states have no express maximum travel fee requirements, but they should keep in mind that their function is to serve the public. "Gouging" the bedridden and other persons who may be in desperate need of drop-by notarial services is not an ethical practice for a publicly commissioned official.

It is a good practice always to clearly inform the client of the travel fee before traveling to perform the notarization, and the fees for travel should be clearly delineated from the fee for

the notarial act itself.

There are several considerations that factor into calculating a fair travel fee, including the cost of gas, tolls, and the length of the journey. While there is no across-the-board answer to accommodate every Notary's circumstance, here are a few tips to help steer you in the right direction.

### **The Federal Business Mileage Rate**

Many Notaries refer to the standard business mileage rate established by the Internal Revenue Service (IRS) as a model in calculating a reasonable mileage fee rate for a signing.

For 2006, the IRS has set a standard mileage rate of 44.5 cents per mile for business miles driven. Last year, the IRS made a special adjustment for the last four months of 2005, raising the rate for business miles from 40.5 to 48.5 cents per mile, reflecting the sharp increase in gas prices, which topped

*Continued on page 35*

Continued from page 33

\$3 a gallon. Because of this, there is a possibility that the IRS will make another business mileage adjustment to reflect the increase in fuel costs.

In order to calculate a travel fee based on this procedure, the Notary must multiply the total number of miles to and from the signing location by .445. For example, a signing in which the Notary drove 30 miles round trip would entail a travel fee of \$13.35 (30 x .445).

One key advantage of using this standard mileage rate for business is that it simplifies the process of explaining the travel fee to the client. Notaries can help gain the trust of their clients by mentioning that their travel fee conforms to federal guidelines set by the IRS.

#### Network With Other Notaries

For Notaries who are not sold on using the IRS standard mileage rate for business as their guide to charging for travel, speaking with local Notaries can be helpful in determining a reasonable range of fees to charge.

Determining a fair travel fee for notarial services can be a challenge for Notaries who reside in non-regulated

states. Notaries need to keep in mind that they hold an official position and should not allow dollars and cents to always be the overriding consideration in deciding whether or not to travel to perform a notarization. Indeed, in the case of certain bedridden and infirm clients in their final days, the charitably minded Notary may well decide not to charge at all.

There is nothing wrong with using travel to make more money as a Notary. However, the nature of the Notary's role as a public servant should always be kept in the proper perspective. **NNA**



## New Notary Signing Agent Section Membership Benefit

*Thank you very much! I just wanted you to know Fidelity Information literally saved my business. If it wasn't for your collection services I would be out of business. Your service has helped me in so many ways. I would have never gotten my money if it wasn't for you!*  
— Stephanie H., San Francisco, CA



### If You're Owed Money, We Can Help!

To address the needs of NNA Notary Signing Agent section members, the National Notary Association has joined forces with Fidelity Information Corporation to form an exclusive alliance for debt collection services.



#### Flat Fee Collections

Our flat fee based debt collection is a unique, fully automated, online system for you to collect delinquent accounts without paying any commissions or contingency fees. Registration is free. You only pay a small flat fee for each account placed. As soon as you provide information on your delinquent debtor, we do the rest.

We automatically send collection letters and upon request will report to Experian, Equifax, and TransUnion, as well as call your debtors to demand payment. In all communications the debtor is instructed to pay you directly and no additional fees are owed. If after some time your debtor has not responded, you can assign the account to contingency collection at a discounted rate of only 30%.

#### Contingency Collections

Our contingency based collections combine traditional collection methods with professionally trained collectors, time tested letters and follow up phone calls. Contingency collections are handled aggressively and are tracked throughout the life of the debt. We never close an unpaid file.

NNA Notary Signing Agent section members who choose to utilize the contingency program without first using the flat fee service will receive the special low contingency rate of 33%.

This program is exclusive to NNA Notary Signing Agent section members. To join or learn more about the possibilities and privileges of being an NNA Notary Signing Agent section member, please call toll free 1-800-US NOTARY (1-800-876-6827) or visit NationalNotary.org.



### Start Collecting Today

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# Quiz

## eNotarization

(Continued from page 31)

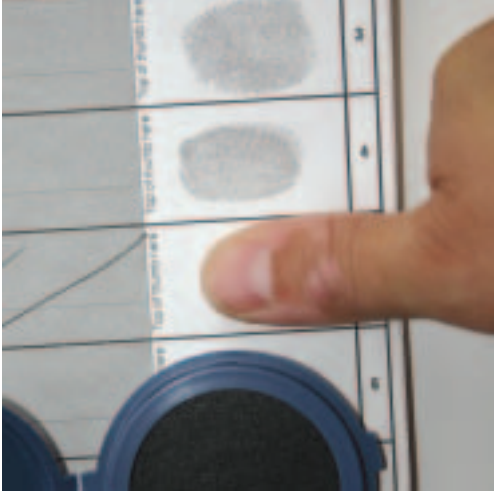


### True/False

- 6) **Electronic document recording is the process by which a county recording agency accepts and files electronic documents, whether the originals were notarized electronically or notarized on paper and then scanned onto a computer.**
  - 7) **An electronic signature is the same as a digital signature and the terms are interchangeable.**
  - 8) **Notaries trained and equipped to perform eNotarizations must always continue using their bound paper journals.**
  - 9) **Notaries who are allowed by state law to perform eNotarizations may also perform all of their Signing Agent notarizations electronically.**
  - 10) **It takes a Notary at least two months to learn the technology to sign and affix an ENS™ to an e-document, and to subsequently secure and file that e-document.**
4. **(c)** Electronic notarization procedures and practices have not yet been established in statute or administrative rule in every state. Currently, Electronic Notary Seals are acceptable and available in these eight states. Other states may soon be added to this list.
  5. **(d)** The essential components of standard notarization also apply to eNotarization, including personal appearance of the signer before the Notary.
  6. **True.** Currently, much of the “electronic recording” done around the nation is of scanned paper documents. In time, it is expected that most of the documents electronically recorded will also have been electronically notarized.
  7. **False.** The two terms are often inaccurately used interchangeably. According to the Uniform Electronic Transactions Act, an electronic signature is an “electronic sound, symbol or process attached to or logically associated with an electronic document and executed or adopted by a person with the intent to sign the document.” A digital signature, on the other hand, is a specific type of electronic signature that involves a cryptographic operation. Electronic signatures may include a faxed image of a handwritten signature and a typed name at the closing of an e-mail. Such signatures are not necessarily encoded and might be tampered with or forged. Digital signatures, however, are complex coded messages — using complex mathematical algorithms — which are unique to both the document and the signer and cannot be copied or altered, making tampering virtually impossible.

### Answers To: eNotarization

1. **(b)** eNotarization, once considered the wave of the future, is reality today. While electronic notarization can have many forms, in a true eNotarization the Notary performs the entire act electronically, without ever having to involve paper.
2. **(d)** An electronic document consists of data in a computer-readable form. It has the same properties as a paper version, but it’s created, modified and saved electronically, most often using either a Web site or a computer program. According to the *Model Notary Act*, an electronic document “means information that is created, generated, sent, communicated, received, or stored by electronic means.”
3. **(c)** Using Public Key Infrastructure technology, an ENS is a so-called “digital certificate” that identifies the eNotary, confirms his or her authority to notarize electronically, and “wraps” a document electronically in such a way that any tampering with that document will be immediately apparent to its future viewers.
8. **False.** Depending on the specific provisions of state law, journals may be maintained electronically via special software.
9. **True.** Once a Notary is granted permission to perform eNotarizations by the state, he or she may electronically execute almost any legally permissible notarial act, including those involving acknowledgments, jurats, and signature witnessings.
10. **False.** eNotarization programs and equipment are so user-friendly that the average Notary can learn the technology and procedures, including the use of an electronic journal, in approximately one day.



# TipSheet

## Recording Journal Thumbprints

**The journal thumbprint, like the journal itself, is not mandated in every state.**

California is currently the only state requiring it, and only in relation to certain real property documents. But because it helps deter fraudulent activity and is virtually impossible to forge, the policy of taking thumbprints may protect Notaries from potential lawsuits by showing that extraordinary care was used.

Obtaining a thumbprint requires a simple inking device, such as the popular inkless pad. The thumbprint should be taken from the signer's right thumb because many law enforcement agencies use this digit for identification purposes. If the signer is missing the right thumb, you can instead utilize the left thumb or another available finger, but be sure to note in your journal which digit was used.

The type of journal most conducive to capturing usable thumbprints is one with a designated area for prints. If no allotted area is provided, the print can be affixed anywhere there is room, perhaps on a second entry line; ideally, no lines or text should obscure the print. If a signer refuses to leave a thumbprint, claiming that it is not legally required, you can inform the person that this is your standard policy and explain how thumbprints can provide protection from criminal activity. If the signer still refuses, and you have a compelling doubt about this person's identity or the legality of the transaction, you may decline the notarization.

## Unfamiliar Documents

**In today's fast-changing world, Notaries might be asked to notarize types of documents they've never seen or even heard of before.** What should the Notary do when

presented with a totally unfamiliar document? Must the Notary always know the document's contents and purpose? The answer is no.

The only area of a document a Notary should have intellectual mastery of is the notarial certificate. While a Notary is wise — and may be obligated by law — to scan a document for blank spaces and request that a signer fill in or line through any blanks to prevent someone from inserting false information later, a Notary is not required to read each word of a notarized document or to fully understand its text.

Therefore, if a Notary encounters a document that is unfamiliar or laden with legalistic jargon that is hard to understand, he or she may proceed with the notarization, as long as the document has proper notarial certificate wording and the signer is properly screened for identity, willingness and awareness. While the signer would be wise to understand every sentence in a notarized document, there is no legal obligation for the Notary to have an equivalent understanding.

## Pre-Signed Can Be OK

**Notaries need not always turn down notarization requests when the document has been pre-signed.**

Believe it or not, the most common notarial act — an acknowledgment — does not require the Notary actually to witness the affixation of the signature. For acknowledgments, the document may have been signed an hour before, a week before or even years before — as long as the signer appears before the Notary with the signed document at the time of the notarization to *acknowledge* that the signature is his or her own. But this individual should always sign the Notary's journal at the time of the notarial act.

By contrast, jurats do require the document to be signed in a Notary's presence, as clearly indicated by the typical jurat wording, "Subscribed and sworn to before me..." The word "subscribed" means "signed."

### Note

*The tips provided in this section are based on established notarial customs and practices. They are intended only as general guidelines and may not reflect the laws of your state. Always refer to state statutes if you have a question about any notarization.*

— The Editors

# Adviser

**I want to be able to receive electronic documents, but they take forever to download and print. Can the lender change how it sends the documents, or is there something I can do to improve the situation?**

**S. J., Fresno, California**

There may be nothing you can do about how a lender transmits the electronic documents. However, there are ways that you can improve your ability to receive and print out documents more quickly.

First, you need a computer with a high-speed Internet connection. Second, you need a laser printer with the following minimum requirements:

- The printer must be compatible with Hewlett-Packard Printer Command Language Version 4 or higher.
- The printer must have at least five megabytes (MB) of memory.
- The printer must be able to print both letter and legal size documents, ideally from separate paper trays.

**Jane Smith is signing for John Doe as attorney in fact. How should the signature line read, and whose name shall I put in the acknowledgment wording?**

**C.T., Coventry, Rhode Island**

There are several ways that an attorney in fact may sign to indicate this representative capacity. For example, if Jane Smith is the attorney in fact for John Doe, the signature might read, "Jane Smith, Attorney in Fact for John Doe, Principal," or "John Doe, by Jane Smith, Attorney in Fact." The particular format may depend on instructions given to the signer, but the attorney in fact must actually sign both names, Jane Smith's and John Doe's.

In the acknowledgment wording, you will always indicate the name of the attorney in fact who actually appeared before you. In some states, statute may dictate also naming in the acknowledgment certificate the principal who is represented. Notaries should not advise an attorney in fact on how to sign. If this individual has questions, you should refer him or her to the document's issuing or receiving agency or

suggest that a lawyer be consulted. By the way, an attorney in fact need not be a licensed lawyer.

**When I became a Notary for a credit union, I was instructed by my supervisor that I could notarize only credit union-related documents. Lately, I have received a number of requests to notarize documents from outside the credit union. As a Notary, do I have a right to refuse?**

**J.M., Burbank, California**

California statute permits a Notary to enter into a voluntary agreement with a private employer to notarize only business-related documents during business hours. If you have entered into such an agreement, while you are at work you must refuse notarizations that are not for business-related documents (Government Code, Sections 8202.7 and 8202.8). This does not apply if you have not entered into such an agreement with your employer. Either way, it is still permissible to notarize non-business documents outside of your work hours.

**When I have carbon (or carbonless) copies that need to be notarized, should I put my Notary stamp on the copies, even though the signatures are not original? Perhaps it is better to separate the copies and have each one signed separately? I have seen it done both ways; which one is correct?**

**C.O. Cape Coral, Florida**

You have seen the situation handled both ways because either may be correct, depending on what is needed in a particular transaction. The signer should instruct you whether he or she wants a notarized original with copies or identical original notarized documents. If the signer chooses an original with copies, you may complete the notarial wording and sign on the original, and rely on the carbon or NCR impressions on the underlying copies. Usually, the Notary seal will not reproduce on these copies. In order to conform the copies to the original, impress your seal or print the seal information on each copy and write "CONFORMED COPY" in prominent letters across the top of each one.

*Continued on page 44*

## **Note**

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

— The Editors

# Adviser

However, if the signer requests that each copy be notarized separately and has signed each copy with pen and ink, you must complete the notarial wording and then sign and seal each copy as an original. Generally, this alternative is not preferred, because the NCR or carbon impressions can be readily erased and altered after the notarization; you might caution the signer about this.

**If the signer's name on the document is John E. Smith and the name on the ID is John Edward Smith, what name do I put in the journal entry?**

**K.D., Catheys Valley, California**

It is recommended that you enter the full name as it appears on the ID, so that the complete name is on record. The signer will then sign the journal as the name was affixed on the document.

**I encountered some forms in a loan packet that did not have notarial wording, but at the end of the document was a series of signature lines, each followed by the word "seal" in parentheses. Is that for the Notary? If so, where should the principal sign?**

**M.P., Cleveland, Ohio**

This is a fairly common practice on some loan documents, particularly the Note. This document does not require notarization. The word ("seal") after the signature line is a legal tradition, a throwback to a time long ago when many clans, families, and even individuals had personal seals. You may ignore it.

**A title company that I do signings for asked me to leave half a dozen each of jurats and acknowledgments signed and stamped with my seal, but otherwise blank. They said they ask this of all their Notaries**

**to facilitate corrections of Notary mistakes, and nobody else has questioned it. Can I comply with this practice?**

**G.L., Stockton, California**

Absolutely not. This "common practice" is dangerous and contrary to ethical precepts and California statute. A Notary must complete the notarial certificate at the time of the notarization. Signing and affixing a seal on a certificate that is given to someone else to complete at a different time and place is an open invitation to fraud and victimization of an innocent property owner. The *Model Notary Act* states, "In notarizing a paper document, a Notary shall affix the official signature only at the time the notarial act is performed," and "an image of the seal shall be affixed only at the time the notarial act is performed." (MNA 8.1. 8.2)

California law specifically prohibits a Notary from signing and sealing an acknowledgment certificate without completing the notarial act. The Secretary of State could fine the Notary up to \$750 and revoke, suspend, or refuse to renew the Notary's commission. (Government Code, Section 8214.1 [j] and Section 8214.15)

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We welcome your questions, but in order to properly serve members before others, we ask that all correspondence include your full name, membership number, address and telephone number.

# Letters

(Continued from page 7)

great job of having us feel we are not alone.

As long as you have these Conferences, I will continue to attend. All in all, the NNA did a great job and all of your staff members were great.

Harris Perles  
Emeryville, California

I learned so much valuable information at the Conference. I made many important contacts and many new friends. Thank you for providing an informative, valuable and fun Conference.

C. M. Hall  
Washington, D.C.

The Washington, D.C., Conference was a great event. In the future, I'd like to see some workshops covering the background of how loans are processed. I'd also like it if you held a Conference in Orlando, Florida.

Raquelina Woods  
Riverview, Florida

Great job on the Conference! I hated to go home.

For next year, I would suggest extending the overall Conference by one day and spreading out the breakout sessions. I will definitely attend a future Conference!

William T. Kennedy  
Harrisburg, Pennsylvania

Your staff was outstanding! They went out of their way to assist us and give pertinent information.

The hotel staff at the Crystal Gateway Marriott was also

courteous, friendly and helpful, promptly responding to our requests and needs.

Allen C. Neiswander  
San Gabriel, California

Your accommodations and staff at the 2006 Conference were great — very personable and approachable. I'm looking forward to next year!

Liz Adams  
Orlando, Florida

## Thanks For Helpful Quiz

I just finished taking the Quiz on page 39 of the May 2006 issue of THE NATIONAL NOTARY. I was so happy to see answers that explained the concepts being addressed. I appreciate these quizzes that enable me to refresh my knowledge of Notary principles.

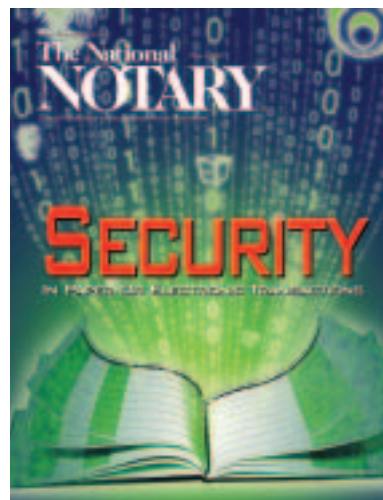
Thank you.

JoAnn Abbas  
Hanford, California

## More Complaints About E-Docs

In reading the letters in the May 2006 issue ("Frustration With Electronic Documents"), I too am very frustrated.

I do accept e-docs from companies. My problem is that signing services want to pay very little. I had one company that only wanted to pay me \$45 to do a signing that required me to print the documents, travel 48 miles round trip, fax all the notarized documents back to them and then send the package out. This would have cost me



money. They were very offended that I refused. Do they realize that gas here is \$3.15 a gallon?

I have to charge much more than the average price they are willing to pay in order to almost break even. I can see in the loan documents how much the lender is paying for Notary services, and in most cases it is \$250 to \$350. So it angers me that they don't want to pay me for my services.

I believe everyone needs to take a hard look at how much it is costing the Notary to do these jobs.

Mary Marshall  
Lemoore, California

## Letters To THE NATIONAL NOTARY

We welcome letters, comments and questions from our readers. You may e-mail us at: [publications@nationalnotary.org](mailto:publications@nationalnotary.org). We reserve the right to edit for space and/or clarity.

Fax us at (818) 700-1942 or send mail to: National Notary Association, Editorial Department, 9350 De Soto Ave., P.O. Box 2402, Chatsworth, CA 91313-2402.



# CourtReport

## Mortgage Fraud Conviction Reversed

*Pizzo v. State of Florida*  
910 So.2d 287 (2005)

An office manager who was convicted on conspiracy, organized fraud, mortgage fraud and racketeering charges — all related to a case in which mortgage documents were signed without proper notarization — has had one conviction upheld on appeal, while several others were overturned.

Rozlyn Pizzo, office manager of East Coast Exteriors, prepared the packet of forms the company's sales representatives presented to customers. Pizzo was convicted of organized fraud — a decision that the appellate court upheld — based on her knowledge that on a regular basis, mortgage documents and certificates of completion were signed at her company prematurely and without the proper notarial procedures.

Due to inadequately explained jury instructions in trial court, Pizzo's conviction for conspiracy to commit racketeering was reversed and remanded for a new trial. Her convictions for mortgage fraud and racketeering were also reversed based on insufficient evidence.

## Dealership Notary Is Off The Hook

*Taylor v. Richland Motors*  
159 S.W. 3d 492 (2005)

A summary judgment against Richland Motors and Notary John M. Hawkins has been ruled erroneous and overturned by an appellate court.

Linda Kay Taylor was in the process of purchasing a car at Richland Motors for her daughter. Before the transaction was complete, she was hospitalized for injuries suffered in an automobile

collision. A salesman from Richland Motors allegedly visited Taylor in her hospital room and persuaded her to sign a promissory note for purchase of the vehicle and a deed of trust on her house to ensure the note, then had it signed by her daughter. The salesman presented the note to Hawkins to notarize, which he did, reportedly falsifying the date of the document.

Nearly one year later, Taylor declared bankruptcy and relinquished the car to Hillcrest Bank to fulfill the promissory note.

In 2003, the lower court awarded Taylor a settlement judgment of nearly \$21,000. Richland Motors and Hawkins appealed, claiming that Taylor's petition did not state a valid cause of action for fraud against them. The Missouri Court of Appeals ultimately overturned the summary judgment against Richland Motors and Hawkins, stating that the circuit court erred in granting the settlement judgment by treating their absence of a response as an admission of Taylor's allegations.

## Attorney Blamed For Paralegal Misconduct

*Columbus Bar Assn. v. Watson*  
106 Ohio St.3d 298 (2005)

An attorney who assigned certain duties to his paralegal was found guilty of misconduct after the paralegal improperly notarized documents in the attorney's name.

While bedridden for several months, attorney James E.L. Watson of Columbus, Ohio, entrusted his law practice to his paralegal, William Thomas. When he instructed Thomas to prepare documents for a client and deliver them back to Watson for his review, Thomas instead secured the client's signature on the documents, forged Watson's name as the Notary and proceeded to file a falsely notarized document with the court. The client knew nothing of this fraudulent activity when the document was filed.

The trial court found Watson responsible for his paralegal's misconduct. The appeals court upheld this decision, agreeing that the paralegal was under the attorney's supervision at the time of the incident.





# THE ART OF GIVING

The National Notary Foundation

*"We make a living by what we get, but we make a life by what we give." — Winston Churchill*

## Opening New Doors For Students

Getting through college can be a financial struggle even in the best of times. But if you seek higher education to change careers and are married with children, it can be all the more challenging. Florida State University College of Law student Erika Siu has taken on each of these challenges and is prevailing over all of them. A great deal of the credit, she said, is due to a scholarship award from the National Notary Foundation.

Erika and her husband previously worked in a religious ministry, but they found their finances were so stretched that they decided to both go back to school to change their career paths in order to support a family. Erika chose law. She applied and was accepted at a number of prestigious law schools, but decided on Florida State as offering the best balance of academics and tuition for her needs. Erika applied for financial aid and was chosen by the FSU Law School as a recipient of the National Notary Foundation scholarship. This monetary assistance helps her offset the steep costs of today's college education and enables her to move forward with her education.

"This scholarship has paved the way for me," she said. "My husband and I are both in school

and bearing a lot of financial burdens. When you come out of school with heavy debts, it's hard to get a start with things like buying your first house or your first car."

National Notary Foundation scholarships are special, because all administrative costs are absorbed by the National Notary Association. That means 100 percent of donations to the Foundation from Notaries and other generous donors goes directly to deserving students like Erika. And she has made the most of her opportunities.

Now in her second year of a three-year program, she works on the college's respected *Law Review* publication and is a member of the school's Moot Court — a competitive program in which students argue hypothetical legal cases officiated by other students, professors and even sitting Florida judges. In fact, Erika has done so well with Moot Court that she is one of four students chosen to argue a simulated case before the Florida Supreme Court this fall. And she's done all of this while becoming a new mother with the birth of her daughter last April.

For the future, Erika is interested in practicing in the fields of either administrative or business law, saying she likes



*Erika Siu*

the clean, clear-cut work of these fields as opposed to the "gray" areas of criminal or personal injury law. And she's thankful for the doors that the National Notary Foundation has opened for her.

"It's been helpful and I'm really grateful," she said. "The scholarship has helped me to focus on my education, and to get what I need now to become a practicing lawyer in the future."

Whether aiding hurricane victims, law students or others in need, the National Notary Foundation isn't just about helping people for the short term. As in the case of Erika Siu, donations by compassionate Notaries may also lay the groundwork for a beneficiary's promising and secure future.