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The National NOTARY

March 2013



THE MAGAZINE FOR AMERICA'S NOTARIES

Your 2013 Notary
Of The Year
Honorees
Page 14

The Infinite Enterprise



**Leveraging
Your
Commission
To Expand
Your
Business**



Is NNA 2013 Conference Right for You?

Secretary of State Panel ~ Notary of the Year ~ Industry-specific Workshops
Social Media Lab ~ Notary Signing Agent

★ Here are five things to expect: ★

1) A Wide Variety of Workshops

Everyone can benefit from additional education and training. From liability pitfalls and handling unusual requests to running a Notary business, there are sessions that will help you grow and develop your skills.

4) Unforgettable Signature Events

Not all of your time will be spent in class! You'll have fun and meet others at the Welcome Reception, create new contacts at the NSA Networking Event and celebrate the Notary of the Year and the March Fong Eu Award Recipient at the Gala Banquet.

2) Networking Opportunities

You'll connect with peers, experts and business leaders from across the country who will educate, inspire and motivate based on their own experiences and knowledge.

5) Speakers That Know and Understand Notaries!

Title company representatives, signing service owners, Notary instructors, social media experts, Notary administrators and government officials will all be there to teach, debate and discuss pressing issues.

3) Enjoy the Lively City of Austin

Known as the Musical Capital of the World, the friendly vibe, creative culture and touch of Texas bravado make Austin a great destination.



Of last year's attendees, over 95% would recommend the conference to a friend or colleague.

Find Out Why!
www.NationalNotary.org/Conference



★ June 2-5, 2013 ★

Knowledge 2.0

NNA[®] 2013

CONFERENCE

Austin



Notary Signing Agents!

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before April 16,
you can save \$50

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Texas Notary Day* <i>June 3 Only Workshops created specifically for TX Notaries</i>	\$129	\$129
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Welcome Reception Guest Pass	\$135	\$135
Gala Banquet Guest Pass	\$155	\$155

**DON'T MISS
TEXAS
NOTARY DAY**

Register Today!
www.NationalNotary.org/Conference

Full Conference registration includes admission to all General Sessions, workshops and hands-on labs; admission to the Welcome Reception on Sunday, June 2 and the Gala Banquet on Tuesday, June 4; and continental breakfast and morning/afternoon snack breaks on June 3, 4, and 5.

Source Code
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If You Don't Think Innocent Notaries Can Be Sued... Think Again.

Errors & Omissions Insurance

As a Notary Public, you are accountable for every notarization you perform. Prevention is key when it comes to avoiding errors but situations can arise that are beyond your control. One false accusation or unintentional mistake could cost you thousands.

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To get a professional liability protection plan that's right for you, visit www.NationalNotary.org/Mar13/Insurance or call us toll-free at 1-888-896-6827 for more information.

COVER STORY

16 • The Infinite Enterprise

Enterprising Notaries around the country have followed a variety of paths to professional success. Some saw a void in their communities and determined to fill it. Others came upon their professions by accident or built a business that allowed them to work from home and set their own schedule. By combining a creative, outside-the-box approach with a strong work ethic and a commitment to serving their clientele, these Notaries leveraged their commissions into success.

18 • How One Mother's Commission Works For Her Family

20 • Online Survey: How You Are Diversifying



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10 • Do's And Don'ts For Your Social Media Strategy

Whether you're a web-savvy mobile Notary or an Internet newbie, here are some tips from social media experts to make the most of your online presence.



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The *National Notary* magazine proudly introduces five outstanding Notaries, whose dedication to the highest traditions of the office and commitment to serving their communities have earned them the highest praise.



HOW TO CONTACT US

Mailing Address:

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

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

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

The Calvin Coolidge Memorial Foundation is offering a special \$10 membership for Notaries.



www.calvin-coolidge.org/nnaoffer.html

Cancellation Concerns

I wanted to discuss a situation that I experience all too often and that seems to be an issue for many Notaries.

Many times we are scheduled for closings that the lender cancels at the last minute — often after documents are ready or even after we've previously been asked to reschedule the appointment. This costs us the opportunity to close other loans. In one week, I have had four loan appointments canceled, plus one rescheduled because the lender gave the wrong day for the signing. I was unable to take the rescheduled appointment due to having another closing at that time.

This is very frustrating because there is no cancellation fee. We spend a lot of time placing calls to schedule appointments, chasing down docs, printing and prepping docs and at the end of the day, if the lender or even the borrower cancels the appointment, we get paid nothing.

We are performing an important part of the loan process, meeting with the borrowers, making sure that documents are executed correctly and verifying identity to avoid fraud. So why is it we get paid the least? And no cancellation fee when the lender drops the ball or the borrower cancels. We have to make a living, too. Perhaps the lenders would be better prepared if Notaries got paid for canceled appointments.

Veronica L. Walvatne, Bothell, Washington

Refusing Service

Over the years I have noticed a recurring situation and wonder if any fellow Notaries have experienced the same.

There have been numerous occasions where people will come to my place of employment informing me that their local banking institute, or their attorney, would not notarize documents and instead suggested to their customers/clients that they come to Town Hall and seek out a Notary.

Not to cast aspersions but I immediately think there is something improper with the documents being presented to me, or that the person sending these clients to my office is just too lazy to notarize forms. So my question is, has anyone else experienced similar situations and what actions did you take?

Mark Giardina, Webster, New York

Problem Requests

I was reading the magazine and was reminded of two issues with requests I had to resolve in the past. A client came in to have a document notarized and requested I also give them a blank piece of paper with my Notary stamp on it, which they could take and use later. I explained this was illegal and I would not do it. I completed the notarization properly without incident.

A few months later, a different person from the same company came for a notarization, but could not tell me which type of notarization he required. I instructed him to contact the receiving office for instruction. He became upset and couldn't understand why I couldn't just notarize the document. I explained the legalities of the situation, at which time he requested to speak with my manager. I explained I was the Manager/Executive Director and he deflated and left.

Karen Bowden, Modesto, California

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to comment, please visit
[Facebook.com/NationalNotary](https://www.facebook.com/NationalNotary),
or scan the following QR code.*

— Editor's Note



WE WANT TO HEAR FROM YOU!

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



Honoring Five Special Notaries

One of the earliest lessons I learned in working with our members and customers over the years was that whenever someone wrote a letter of praise or complaint — or telephoned

their comment — they probably represented many others who had similar compliments or comments but didn't have the time to write or call.

Unlike the practice with political or consumer polling, we couldn't actually determine any hard numbers, but it was nonetheless a pretty meaningful anecdotal barometer of the effectiveness of our service and programs.

In fact, in all our pursuits — occupational or recreational — each of us tends to measure our performance or accomplishments based on the remarks of a few. It's human nature to care what others say or think of us. It is also human nature to compare ourselves to the success and achievements of those at the highest level.

If you're an athlete, you think about the Olympics. An actor? You dream of the Academy Awards. In the business world? Then you ponder successful colleagues on the Fortune 500 List. As for Notaries, we have only to look to the "Notary of the Year" honorees.

Here, five special Notaries (see story on page 14) have been singled out for national recognition by peers or employers, friends and associates.

They stand in the national spotlight, exemplifying to the world the notarial qualities of integrity, proficiency and best practices in the United States.

Very likely, many of us adhere to the very same procedures and service levels which they uphold — albeit perhaps not so consistently. Certainly, we all aspire to do so.

Each honoree embodies the qualities by which we want to measure our own principles and skills.

It is the NNA's unique and prestigious Notary of the Year program that acknowledges the accomplishments of distinguished Notaries around the nation and elevates them as representative of all Notaries — recognized or not.

This year's five finalists are illustrative of what is most exemplary in notarial service.

The Notary of the Year Award showcases the best that the Notary office has to offer, but it also reminds us of the competence and ability that we all strive to achieve.

Before and after the Best Actor or Best Picture of the Year is named, there is much personal mulling and interpersonal debate over the merits of a particular performance or picture.

We do the same. For each of the distinguished Notaries featured here, the discussions and debates on the NNA selection panel over their individual attributes and accomplishments were spirited. Notarial skill, best practices, professionalism and public service were all weighed.

Awards are never given out randomly. No matter what their occupation, background and special talents might be, each of the five honorees embodies the knowledge, skill and character to inspire us all to be better Notaries and citizens.

Whether we are recognized with an honor or not, our possessing a Notary commission reminds us of the responsibilities we shoulder and of the trust we must uphold.

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

Paperless Mortgages On The Rise

Completely paperless mortgage transactions are a mere mouse-click away, according to Xerox's "Path to Paperless" survey showing an industry-wide trend toward automated closings. Nearly half of the surveyed lenders believe most loan closings will be done electronically within four years, and a whopping 88 percent of mortgage professionals believe that paper reduction technology makes for better compliance, allowing users to create and track audit trails, implement tighter controls, and reduce closing times.



With lenders, brokers and borrowers able to handle nearly all transactions electronically, it seems only a matter of time before electronic notarizations become standard practice, as well.

Credit, Debt Firms Accused Of Abuse

A new crop of lawsuits shows the mortgage industry is not alone in "robo-signing" abuses — major credit card and collection companies have also been accused.

American Express, Citigroup, Discover Financial and others are accused of "robo-signing" affidavits and trumping-up billing statements in order to provide falsified proof of debts. Additionally, Midland Funding, a large debt buying company, was accused of having staff Notaries witness signings and oaths that never happened.

As the Federal Trade Commission works to improve collection methods, companies can expect heightened document scrutiny, resulting in the need to employ exceptional Notaries to ensure their compliance.

The 'Robo' Tally

Financial institutions have been hit with more than \$35 billion in fines and settlement costs as a result of the improper notarization and document-signing practices that led to the foreclosure crisis.



\$766.5 Million

Fines levied by the Federal Reserve against five mortgage companies

\$25 Billion

The amount of the National Mortgage Settlement between five of the nation's largest mortgage servicers and 49 state Attorneys General



\$8.5 Billion

The cost to 10 major lenders to settle claims filed by the Federal Reserve

\$557 Million

The settlement between two Wall Street Firms and the Federal Reserve



\$249 Million

The amount a British-based lender has to pay to settle claims by federal regulators

The National NOTARY

Milt Valera, Founding Editor and Publisher

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OUR MISSION

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

MEMBERSHIP CORE VALUES

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

Our Core Values of Membership:

COMPLIANCE

LIABILITY PROTECTION

RISK MANAGEMENT

PROFESSIONALISM

OPPORTUNITIES

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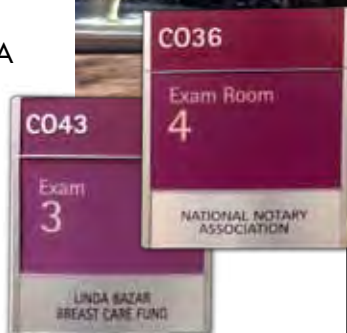
DEBORAH M. THAW, Executive Director

Foundation's Efforts Raise \$10,000 For Cancer Research

Generous Notaries joined with the National Notary Foundation in 2012 to raise \$10,000 for cancer research. An NNA Facebook campaign brought in \$5,000 for breast cancer research at the City of Hope, which was augmented by an additional \$2,500 generated from attendees at the Mortgage Bankers Association Conference. A separate social media effort raised \$2,500 for the Prostate Cancer Foundation.

Notaries have a long-standing tradition of serving their communities in a multitude of ways that go above and beyond the act of notarization. The NNA recognizes and encourages these generous deeds through its National Notary Foundation. Established in 1997, it supports education and humanitarian endeavors throughout the nation. One hundred percent of all donations directly support the special programs or events, as all operating costs are donated by the National Notary Association.

We invite you to participate in the National Notary Foundation's efforts. Learn more by visiting the National Notary Foundation link on the NNA website.



Partnership With Paralegals To Benefit NNA Members

The National Notary Association and the National Federation of Paralegal Associations, Inc. (NFPA) have created a partnership which benefits individual members of each organization, and the organizations as a whole.

The partnership allows NNA paralegal members to become sustaining members of NFPA at a reduced rate. Likewise, NFPA members are entitled to membership in the NNA at a reduced rate.

In addition, all NNA members can receive a discounted subscription rate for the NFPA's magazine, *The National Paralegal Reporter*. The alliance will help promote values embraced by both organizations: integrity, ethics, responsibility and education.

NNA members can obtain the \$30 discount by entering their NNA membership number on the membership application form at www.paralegals.org.



NNA 2013: A Focus On Knowledge You Can Use

The buzz about the NNA 2013 Conference is spreading, and a major focus of the event is on providing information and education to help Notaries thrive and succeed in their careers.

The NNA has scheduled workshops, presentations and social activities to engage Notaries from every facet of the profession. Workshops will include:

- "Hot-Button Issues"
- "Handling Special Documents and Unusual Requests"
- "First Steps to Promoting Your Business"

The host city of Austin is one of the premier conference destinations in the U.S., and there is a one-day program planned just for Texas Notaries.

This year's site, the Renaissance Austin Hotel, is within walking distance of one of the biggest outdoor malls in the state, with plenty of exciting places to eat, meet and greet. Keep checking the NNA 2013 Conference website for updates, and mark your calendar now for June 2-5. See you in Austin!



www.NationalNotary.org/Conference



DO'S And DON'TS For Your Social Media Strategy

By Moses Keshishian

Social media has become an almost indispensable tool for any independent entrepreneur. But boosting your web presence can be a challenge. Whether you're a social-savvy mobile Notary who stays logged onto your Facebook, Twitter and LinkedIn accounts all day long, or a social media newbie who panics over every status update, there are steps you can take to make the most out of your social media profiles and show the best side of your business. Here are some "do's" and "don'ts" from social media experts across the web.

Do: Separate Business And Pleasure

As a best practice, you should keep separate profiles for your professional and personal life, according to social media blogger Sara Carter. It is

important to have a business presence on social media sites, but don't undermine your professional image by sharing pictures of your vacation and posts about crazy nights on the town. Make sure to keep Facebook, Twitter, and other social profiles separated for your business and personal use.

Don't: Disappear

Making a social web presence work requires a consistent and on-going commitment, says Crystal Balker, a social media expert and writer. She recommends that you set aside a certain time slot daily or weekly to update your social media sites, profiles and updates. Have it become part of your work schedule.

Being consistently active on social media lets people know that you are paying attention and are

accessible. Consequently, it can help you develop your business by bringing in new leads, increasing awareness, improving brand recognition and enhancing the retention rate of your existing clients.


Do: Promote Your Social Pages

Too often, business owners fail to grasp the importance of creating buzz about their social media pages, says Jillian Chopin, Senior Web Presence Professional for ReachCast. You can spend hours creating and optimizing your social media pages on Facebook, Twitter, Google+, or blog, but your customers won't even know they exist if you don't tell them. So, promote them. Include your social media icons on your website, business cards, email signatures, newsletters, and other communications. And don't forget to ask clients to connect to your business online. Turning an existing customer into an online fan or follower is easier than you would think...if you just ask.

Don't: Push Your Way Into People's Social Feeds

The most successful companies in business today have something in common. Instead of treating customers as passive targets, they treat them as active participants, said Mark Bonchek, social business strategist at Orbit & Co. Where traditional companies push out messages and products, these companies pull customers in.

To determine where you are on the push/pull continuum, take a good look at your social media strategy, Bonchek advises. Are you using social media as a channel for delivering messages to your audience? If so, you may be stuck in the push mindset. If you're using social media

as a way to listen and learn, to create an authentic relationship, and to deliver value beyond the products you sell, you are well on your way to creating an environment that pulls customers into your orbit. You'll go beyond customer loyalty to building customer gravity. 



Making a social web presence work requires a consistent and on-going commitment.

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† Network does not cover all transactions and scope may vary.
1 2012 Identity Fraud Survey Report, Javelin Strategy & Research, February 2012.
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— N.C., Fort Worth, TX

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TONIE



**A Promoter Of Ethics
And Accountability**

Home: Dallas — Ft. Worth, Texas

Occupation: Owner, DashNotary — 24-Hour
Traveling Notary Service

Years She Has Been a Notary: 4

Notary of the Year Honoree Tonie Boaman decided to become a Notary when a former employer asked her to notarize documents using his seal. She refused, of course, but the request prompted her to obtain her own Notary commission. An articulate crusader for ethics and accountability, Boaman strives to educate the public about Notary responsibility and mentors other Notaries, ensuring their notarizations are performed correctly and accurately.

Besides her notarial training and certifications, she is an expert in handwriting analysis and has halted a number of potentially fraudulent notarizations by recognizing that the IDs were questionable. "Every day, you must watch out for and prevent fraud. It's a critical part of our job," she says. Boaman also does background searches for her own business and has discovered and reported unethical behavior.

In her community she is referred to as the "Resource Queen." If someone has a need, she finds a solution. She considers her involvement with MetroRelief.org — a non-profit that runs a food bank and provides other free services to the homeless and jobless — as one of her most valuable personal contributions. Her core belief is that everyone should play to their strengths and use them to help others.

"We are not just Notaries Public, we are fraud preventers — the frontline of defense."

CAROLYN



**A Strong Advocate For
Education And Responsibility**

Home: Kalispell, Montana

Occupation: Consumer Loan Manager and
VP of Glacier Bank

Years She Has Been a Notary: More than 25

Carolyn Barton's many years of notarial service was recognized in 2010 when she was chosen Montana's Notary of the Year, an honor that acknowledges exceptional service to the profession. One of the contributing factors may have been Barton's request to the Montana Secretary of State to become the state's first certified Notary trainer.

"I sought the certification after seeing a critical need for comprehensive Notary education. I wanted to contribute to the growth and development of the notarial profession and help my fellow Notaries," she says.

Barton honors this commitment regularly by training all the Notaries for her employer, which entails traveling to other branches of her bank. "I try to instill in my students a sense of responsibility. I have an 'open door' policy and am always willing to offer advice or assistance."

Responsibility is a code that also guides her personal life. She is a Board Member and volunteer for the Flathead County Food Bank, and during the holidays serves as a Salvation Army "bell-ringer." Barton helps raise funds for the local museum, the Conrad Mansion, and was part of the "Big Sister, Big Brother" lunch hour mentorship program for grade school students. "I am committed to helping others, in my profession and in my personal life."

"When you take the notarial oath, you become a public servant and must take that responsibility very seriously."

The 2013 Notary of the Year Honorees embody the best traditions of the Notary Public office. Join us at the NNA 2013 Conference in Austin, Texas, this June to honor these dedicated individuals and find out who is named Notary of the Year!

NOTARY OF THE YEAR HONOREES

JOHN



MARISSA



KATHY



Home: Arlington, Virginia

Occupation: Notary Public and Management Consultant with Insignia Federal

Years He Has Been a Notary: 4

Raised in a service-oriented family, John Kenneth Cole learned that helping others was an essential part of living a meaningful life. "Being a Notary gives me the opportunity to make a difference for someone at the beginning of their adult life, when they are buying a home or starting a business. And near the end when they sign their last documents — a living will or other final arrangements."

Education and integrity are abiding principles in his professional and personal life. He recently became the 7th "e-Notary" in the Commonwealth of Virginia and is an advocate for training and education for new and veteran Notaries.

Cole takes his commitment to serve those in need very seriously, notarizing documents at no charge for hospice patients, the homeless, and members of the clergy. He assists with the Arlington County and Alexandria Medical Reserve Corps and donates "gallons" of plasma and platelets through the American Red Cross to help cancer patients. He also volunteers with the U.S. Holocaust Memorial Museum — the result of world travel which confirmed his belief that "basic human rights should be extended to every citizen of the world."

"Being a Notary Public is about upholding the law and feeling pride in providing a needed service."

Home: Santee, California

Occupation: Mobile Notary

Years She Has Been a Notary: More than 10

Being a Notary is the focal point of Marissa de Luna's life; she loves to serve people and makes herself available, even late at night. "I am a Notary and I am there when someone needs me — 24/7." Believing that education protects both Notaries and signers, she makes sure that new clients understand that Notaries are public officials serving as impartial witnesses.

De Luna is always accessible to her peers. "If they have a question I can't answer, I check with the NNA, and then I learn something new myself." Concerned that Notaries have no formal means of identifying themselves, she has a future goal in mind — working to develop a standardized ID card for Notaries that would bear the Notary's picture, name, details of the commission, and professional affiliations.

In spite of her busy professional life, she finds time to volunteer in countless USA Track & Field events, and helped organize the U.S. Olympic Trials for the 50-Kilometer Race Walk. She owns registered service animals, which she takes to senior homes and centers for pet therapy, and helps fundraise for the Leukemia and Lymphoma Society and the Challenged Athletes Foundation, demonstrating that "Notaries can serve their community in any number of ways."

"I serve my clients responsibly and ethically, and I care deeply about protecting their confidence and assets."

Home: Glendale, Arizona

Occupation: Notary Signing Agent

Years She Has Been a Notary: 9

Kathy Fletcher has spent much of her life serving others. Prior to becoming a Notary, she worked in Adult Day Health Care, gaining awareness of the needs of seniors. "My cousin encouraged me to become a Notary, declaring my background, personality, organizational skills and integrity were a perfect fit for the profession." Following that advice, she found her life's passion.

Fletcher helps raise the bar by mentoring other Notaries and pursuing statutory revisions. Her online survey of 350 colleagues revealed basic changes that would benefit Arizona Notaries — requirements for a journal thumbprint and certified Notary training, and a fee-increase in the fee schedule. She's presented these findings to state legislators. Fletcher also served as an NNA Notary Ambassador, and encourages new Notaries to join the NNA for professional growth.

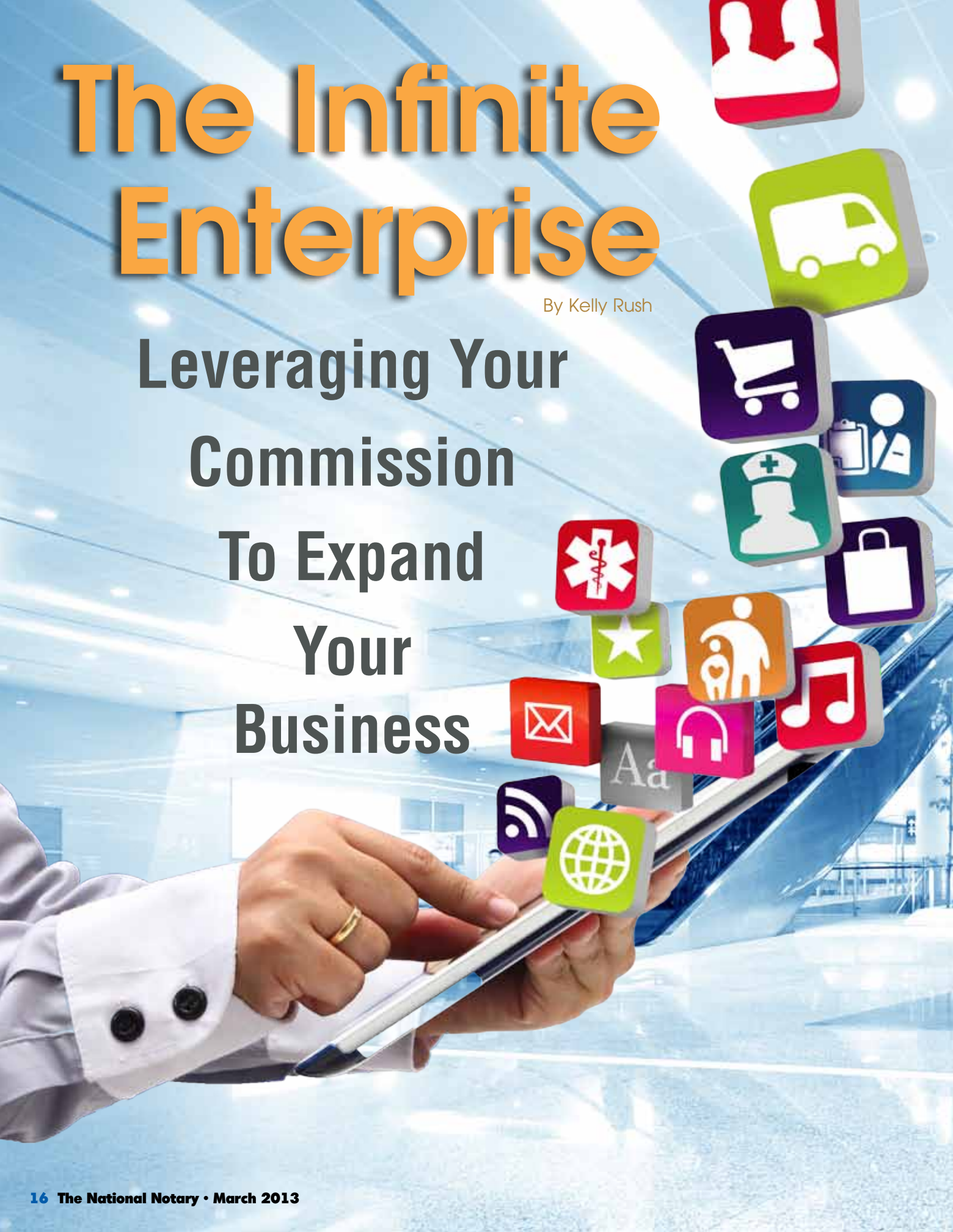
Fletcher serves the senior community by providing notarizations at adult facilities, often at no charge, and helps seniors apply for low income dental work, meals on wheels, Social Security Disability, or drives them to appointments. She is a member of the Paseo Verde Church Women's Ministry which helps with a shelter for women and children who are victims of domestic violence.

"You should always do your job as if you were the one sitting in the signer's chair."

The Infinite Enterprise

By Kelly Rush

Leveraging Your
Commission
To Expand
Your
Business





Doug Diebolt is a Notary who knows how to stay busy. The Indiana resident, who conducted about 800 closings in 2012, has always loved his loan-signing business, but wanted to make sure he was open and available to new opportunities.

He began advertising his services on databases and Notary Internet listings and started receiving calls to conduct business inspections.

Though the inspections aren't Diebolt's primary source of income, they're one more facet of an ever-growing business.

Enterprising Notaries around the country have followed a variety of paths to professional success. Some saw a void in their communities and determined to fill it. Others came upon their professions by accident or realized that they could carve out a business that allowed them to work from home and set their own schedule. In every case, a strong work ethic, a proactive approach, and a commitment to serving their clientele translated into success.

Typically, Notaries are able to leverage their commissions into professional and business opportunities one of two ways: through their own ingenuity and entrepreneurial spirit, such as offering concierge services or conducting business inspections; or through activities authorized by state law, such as registering vehicles for a state motor vehicle department.

Creative Opportunities

Diebolt's advice to Notaries who are trying to expand their businesses is to make good use of downtime, attend conferences and never stop learning.

"This is not a get-rich quick scheme," he said, but with patience, you can make it work.

Diebolt often works for the National Creditors Connection, Inc. (NCCI). He performs services such as making sure a business is legitimate, is at a specific address, and isn't about to close. NCCI notes on its website (NCCI.com) that it's looking for field inspectors throughout the country.

John Chang, a Notary Signing Agent from Alhambra, California, said he was inspired to start looking for assignments outside the mortgage industry after attending an NNA Conference several years ago. "Loan signings started drying up and I saw the need to look at other business opportunities the NNA was talking about," he said.

Chang connected with the Society of Field Inspectors (sofi.us), which offered resources to help him get established.

The general requirements for these assignments include owning a reliable vehicle and a good-quality camera with date and time-stamp capabilities, and having access to an Internet connection in order to upload and send photos and reports. Candidates may also need to pass a criminal background check.

Assignments in the industry can range from about \$12 to \$45 and take 15 or so minutes to complete, depending on travel and other factors, say Diebolt and others who perform this work. Other services field inspectors may perform include copying down VIN numbers on vehicles and checking out equipment.

Longtime Notary and Modesto, California, resident Laura Biewer has used her commission to make a full-time living since 2004, and has branched out from loan signings to apply her expertise into several creative lines of work requiring a mobile Notary.

Among other things, Biewer handles living trust packages for attorneys, notarizes auto title signings for people who buy their cars on the



Internet, and takes on quite a few assignments for healthcare providers involving powers of attorney and advanced healthcare directives. A real passion is assisting with international adoptions.

"These are smaller jobs, usually less than \$50 each, but they are quick and easy," she said. "I love these as they take much less time than loan documents, and I don't have to print anything."

Biewer's creative "outside-the-box" marketing has worked well for her. That starts with something as simple as conducting mentoring workshops and building her public speaking experience on top of performing notarizations. She doesn't charge for all of her services, such as speaking to a public-service group, but finds that assignments and recommendations come out of these meetings.

"I may think I'm the greatest Notary since Roman times, but if no one knows that, and no one has my phone number, it's not going to happen," she said.

Simple measures — such as putting her logo and phone number on her vehicle — go a long way.

While stopped at an intersection, she has seen people copying down her digits. She recalls the phone call she once got and heard, "I'm that white big rig behind you." They pulled over and she was able to help him.

Biewer has a simple listing in the Yellow Pages and a website, www.atyourservicemobilenotary.com. She also gets involved in the community by attending chamber of commerce mixers and networking groups with organizations such as real estate, title and mortgage brokers associations.

She received a call one day from an employee at a local hospital who had a document that needed to be notarized. There wasn't a single Notary in the building, Biewer said. So the woman looked up Notaries in the phone book and saw Biewer's ad.

"Now I'm their go-to Notary," she said. "I'm the only Notary that staff calls."

State-Sanctioned Opportunities

On the other side of the spectrum are professions

How One Mother's Commission Works For Her Family

Sometimes the best-laid plans pave the way for what's really going to happen.

Christine Krause didn't know that she would become an agent for the Pennsylvania Department of Transportation years ago when she was studying for her accounting degree at Kutztown University, but life has a way of intervening.

Krause, who owns Hill Church Notary and Auto Tags, had two children approaching the teen years and was thinking about going back to work full-time when she got a jolt.

"Surprise! Number three comes along," she said. "I had to rethink things."

She felt that the travel required to become a Notary Signing Agent wasn't feasible with three children. Her husband, Kevin, who is a huge car enthusiast, teased her about another option: Why not become an agent for the DOT and handle the paperwork involved in buying and selling cars?

"He threw this on the table and I often laughed,"

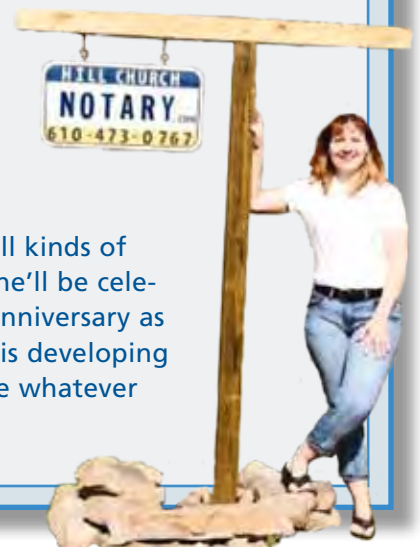
"Every way in which you present yourself should say, 'I'm the one who can solve your problems.'"

she said. "But we sat down and started researching it and what it would take." That research turned into a business that provides steady income along with flexibility, a necessity with children, she said.

Krause works out of her home office and sets her hours handling vehicle title and registration documents. She is available 24 hours a day, seven days a week, and will handle late-night appointments with advance notice, but she doesn't

recommend calling at 3 a.m. to ask basic questions about getting one's driver's license.

People come in with all kinds of requests, she said, but she'll be celebrating her three-year anniversary as an agent in March, and is developing the know-how to handle whatever comes her way.





that have been sanctioned by state law, several of which have education and professional development requirements. In Pennsylvania, Notaries may contract with the state Department of Transportation (PennDOT) as agents and handle certain kinds of paperwork for the issuance of temporary vehicle registration cards and license plates.

There are several different levels of service providers, including a full agent and a messenger service, said PennDOT spokesperson Jan McKnight.

The full agent may issue temporary registration cards and plates in conjunction with a customer's application for title, she said. The messenger service transports customers' motor vehicle and driver licensing applications that were completed at agent offices to PennDOT's office for processing.

Once the paperwork is processed, the messenger will transport documents back to the agent's offices for customers to pick up.

People seeking to become agents must apply; the requirements for the application may be found in the agent services handbook (Pub 457) on the department's website (www.dot.state.pa.us).

Some of the requirements include: obtaining an office that is accessible to the public and which has proper storage for documents and items such as plates; providing a letter of reference from a bank or financial institution; and submitting photos of the place of business showing a secure area for storage.

If the application is approved, the Notary must take a DOT-authorized training course within one year. Refresher course training is required every two years.

Christine Krause, who owns Hill Church Notary and Auto Tags, has been working as a full agent for several years. She said the process of being approved

is difficult, but once she got started, she found that her business offered her the flexibility she needed as a mother with three children.

She said prospective agents should find a professional organization for guidance and advice and buy a handbook, "NADA Title & Registration Textbook," updated annually, for information on out-of-state transfers.

"Get a list of people you can call and chat with and don't be afraid to tell your customer if you don't know (the answer)," she said. "Be honest; sometimes there will be no answer."

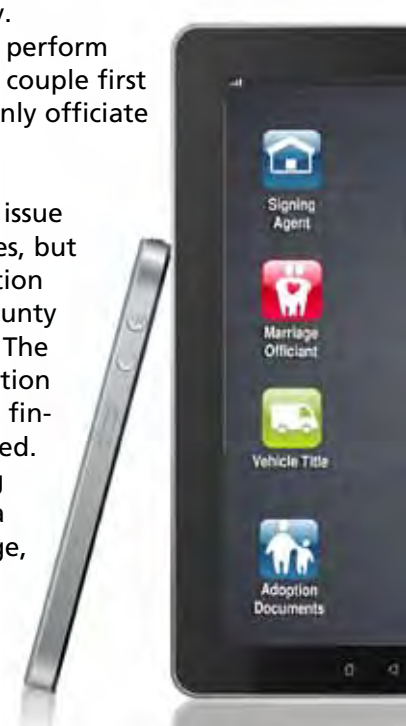
She finds most of her clients online via her website, and said she makes sure her name is at the top of search engines.

In several other states, Notaries are authorized to solemnize marriages. In Maine, Notaries do not need any further education or training, according to the marriage coordinator for the Secretary of State's office. South Carolina Notaries are also authorized to perform a marriage ceremony. They must witness the couple sign the license and file copies with the county.

In Florida, the Notary may perform the ceremony as long as the couple first obtains a license, and may only officiate at weddings held within the state.

Notaries in California may issue confidential marriage licenses, but must first submit an application to the county clerk in the county in which the Notary resides. The county clerk offers an education course, which a Notary must finish before becoming approved. Rules vary widely depending on the county. In order for a Notary to perform a marriage, she or he must be a priest,

**"Loan signings started drying up and I saw the need to look at other business opportunities the NNA was talking about."
— Doug Diebolt**





Online Survey: How You Are Diversifying

We recently asked our social media community what creative ways they use to earn extra income. The following are excerpts from hundreds of responses:

Sandra A. St. Luise of Kirkland, Washington, said she gives her business cards to banks and shipping stores, which has resulted in a variety of assignments from hospitals, attorneys and members of the general public. "Just putting my name and the fact that I am a Notary out there helps me get work."

Amie Richards, who works for an accounting firm in **Sylmar, California**, said her Notary commission has helped the business grow. She performs at least 10 miscellaneous notarizations every week — from Permission to Travel forms to international documents. "When people come in to our office to have documents notarized, they ask what else we do and usually come back for our services: tax preparation, payroll services and bookkeeping."

Karen Dunn of Paulina, Louisiana, said she gets a wide range of assignments, notarizing everything from vehicle title transfers, child custody documents and retiring spousal consent forms to affidavits, powers of attorney and acknowledgments of paternity. But she refuses calls to deliver delinquency notices.

A number of Notaries perform business inspections. **Michelle Maddux of Rio Rancho, New Mexico**, described it as a "great side job." She takes pictures and fills out a questionnaire. "It doesn't pay as much as a loan signing but it's fun and fast work."

Riverside, California, resident Cathy Boston has just started out as a Signing Agent, but she is getting site inspection assignments from a company who found her through the NNA website.

minister, rabbi or other such individual allowed to perform weddings under state law, according to the Secretary of State's office.

Unlike a regular license, the confidential marriage license is not public record, which is why some celebrities and other well-known individuals choose to get them.

Confidential marriage licenses also can be a good option for people who cannot appear in front of a county clerk in order to present identification, such as people who are housebound or in a hospital. In this case, the Notary gets the document from the county, presents it to the individuals seeking to be married, and may charge \$10 per signature.

Some Notaries have actually become ministers in order to provide full wedding services. A number have a real passion for the work because of the sacred nature of the ceremony and the responsibility involved in joining two people in marriage. But for Notaries with the right heart, they said, the vocation is a great honor.


Bobbi Scherrer of Modesto, California, became an ordained minister 20 years ago and later obtained her Notary commission. The NNA's 1995 Notary of the Year combines her wedding business (weddingsbyroberta.com) with her work as a Signing Agent, and has provided dozens of happy couples with confidential licenses. She's participated in theme weddings — once dressing up as Dracula for a Halloween ceremony — performed weddings in a barn wearing a cowboy hat, and officiated beside a babbling brook.

"I perform my services where your heart desires," she said. "I make sure the wedding I perform for these people is what they want, not what the mother-in-law or the mother wants; what the bride wants."

As a minister, Scherrer can officiate for any wedding; as a Notary, she can provide that extra degree of service by providing confidential licenses for those who need or want them.

The job isn't always easy, but it's always satisfying to help a couple realize their dreams, she said.

The common theme among all of these Notaries is the drive to be successful and the creativity to find ways to achieve that success.

As Chang noted, "You will only be successful in work that you're passionate about." 

Follow Your State's Requirements with Notary Certificates

Illustrated instructions on the back

A large space makes it easy to affix any size or shape Notary seal

Important optional data helps protect you and your signers from fraudulent misuse:

- Type of document
- Document date and number of pages
- Other signers

Select from the following certificates to meet the requirements of your state:

All States: except AZ, AR, CA, FL, HI, MA, MO, NV, NY, ND, OH, TX & WA, see state lists; (8½" x 11", unless noted)

- Individual Acknowledgment — #25936
- Corporate Acknowledgment — #15937
- Partnership Acknowledgment — #5938
- Attorney in Fact Acknowledgment — #5939
- Credible Witness Acknowledgment — #5943
- Signature-by-Mark Acknowledgment — #5945
- Proof of Execution by Subscribing Witness — #15944*
- Copy Certification by Document Custodian — #5946
- Copy Certification by Notary — #15922*
- Jurat with Affiant Statement — #25924

Arizona: (8½" x 11")

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

Arkansas: (8½" x 11")

- Individual Acknowledgment — #5947
- Proof of Execution by Subscribing Witness — #15944
- Copy Certification by Notary — #5949
- Jurat with Affiant Statement — #5950

California: (8½" x 11")

- All-Purpose Acknowledgment — #5907
- Proof of Execution by Subscribing Witness — #5908
- Copy Certification by Document Custodian — #5911
- Copy Certification of Power of Attorney — #5242
- Jurat with Affiant Statement — #5910

Florida: (8½" x 7")

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

Hawaii: (8½" x 7", unless noted)

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

Massachusetts: (8½" x 11")

- All-Purpose Acknowledgment — #5951
- Signature Witnessing — #5953
- Jurat — #5952
- Copy Certification by Notary — #15922

Missouri: (8½" x 11")

- Acknowledgment by Individual — #25936
- Acknowledgment by Corporation — #15937
- Acknowledgment by Partner — #5938
- Acknowledgment by Attorney in Fact — #5939
- Acknowledgment by Individual Who Cannot Write Name — #5940
- Acknowledgment Through Affidavit of Executing Witness — #5941
- Certification of Facsimile — #5942
- Jurat with Affiant Statement — #25924

Nevada: (8½" x 7", unless noted)

- Individual Acknowledgment — #5915
- Attorney in Fact Acknowledgment — #5927
- Representative Acknowledgment — #5917
- Credible Witness Acknowledgment — #5918
- Proof of Execution by Subscribing Witness — #5919
- Copy Certification by Document Custodian — #15946
- Copy Certification by Notary — #5920
- Jurat with Affiant Statement (8½" x 11") — #25924

New York: (8½" x 7", unless noted)

- All-Purpose Acknowledgment — #5925
- Proof of Execution by Subscribing Witness — #5926
- Copy Certification by Document Custodian — #5946
- Jurat with Affiant Statement (8½" x 11") — #25924

North Dakota: (8½" x 11")

- Witnessing or Attesting a Signature — #5956

Ohio: (8½" x 11")

- Jurat with Affiant Statement — #25924

Ohio (continued): (8½" x 11")

- Individual Acknowledgment — #25936
- Corporate Acknowledgment — #15937
- Partnership Acknowledgment — #15938
- Attorney in Fact Acknowledgment — #15939
- Credible-Witness Acknowledgment — #15943
- Proof of Execution by Subscribing Witness — #15944
- Signature-by-Mark Acknowledgment — #15945
- Copy Certification by Document Custodian — #15946

Texas: (8½" x 7", unless noted)

- Ordinary (Individual) Acknowledgment — #5243
- Credible Witness Acknowledgment — #5943
- Signature-by-Mark Acknowledgment — #5945
- Proof of Execution by Subscribing Witness — #15944
- Copy Certification by Document Custodian — #5946
- Copy Certification by Notary — #15922
- Jurat with Affiant Statement (8½" x 11") — #25924

Washington: (8½" x 11")

- Individual Short-Form Acknowledgment — #5906
- Representative Short-Form Acknowledgment — #5905
- Disabled Person's Acknowledgment — #5904
- Copy Certification by Document Custodian — #15946
- Copy Certification by Notary — #15922
- Jurat with Affiant Statement — #25924

PAD OF 100 CERTIFICATES

Per pad, mix or match.
Complete illustrated instructions included. **\$9⁹⁵ ea.**

3 OR 4 PADS — SAVE 10%
Per pad, mix or match. **\$8⁹⁵ ea.**

5 OR MORE PADS — SAVE 15%
Per pad, mix or match. **\$8⁴⁵ ea.**

Seal Embossers

Required in some states. An effective fraud deterrent when used in addition to your seal stamp. It's especially effective with loose certificates. Our embossers give you clear, crisp embossing every time. Impression size is 1½" in diameter.

A. DESK NOTARY SEAL EMBOSSE

Easiest to use. Beautiful, styled in brass or matte black. Not available for CO and ND.

- #5308 Brass-Plated | **\$44.95**
- #5310 Matte-Black

B. HAND-HELD NOTARY SEAL EMBOSSE

Economical and easy to store. Not available for CO, MO, ND and WA.

- #5295 Black and Chrome | **\$24.95**
- #5300 CHROME

C. PORTABLE/DESK NOTARY SEAL EMBOSSE

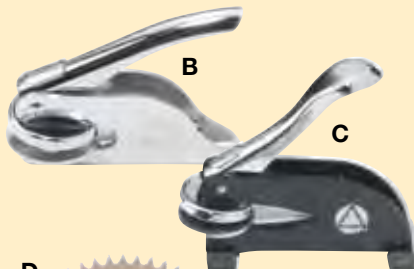
Easier to use than hand-held embossers. Handle folds for convenient storage. Not available for CO and ND.

- #5297 | **\$29.95**

D. GOLD FOIL SEALS

Permanent adhesive seals add a touch of professionalism to notarized documents. Often, such seals are expected on papers received in other countries. Each seal is 2" in diameter. 100 seals per package.

- #15844 | **\$8.95**



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



Crossing The Foreign Language Barrier

JUST BECAUSE A DOCUMENT IS IN A FOREIGN LANGUAGE DOESN'T ALWAYS MEAN IT CAN'T BE NOTARIZED. HERE ARE GUIDELINES TO HELP YOU WITH DOCUMENTS WRITTEN IN LANGUAGES YOU DON'T UNDERSTAND

The first reaction for many Notaries presented with a document written in a foreign language they don't understand is: "I don't see how I can notarize this!" It's understandable — after all, if you can't read the language, there's a very real risk that the document's content is being misrepresented to you or the signer, and the danger of potential fraud is greater.

However, in some cases you can notarize a signature on a document in a foreign language — provided certain conditions are met. Always remember that you have the final decision whether or not it's reasonable to proceed with a notarization. If you still have concerns about a document in another language, or are worried the risk of fraud is too high, recommend that the signer contact a Notary fluent in the other language instead.

The first and most important guideline is to follow your jurisdiction's Notary laws or recommended practices regarding foreign-language documents. Practices for each state vary — Maine recommends only notarizing documents written in a language you can understand, while Arizona only requires you to be able to read enough of the content to describe the document.

GENERAL PRINCIPLES

If your state or territory doesn't provide statutory guidance or suggestions from your Notary-regulating agency, the NNA recommends that you only notarize a document in a foreign language if all the following requirements are met:

The signer and the Notary can communicate directly with each other. No notarization can proceed if you cannot communicate with the signer without outside assistance. There's no way for you to know if an interpreter is misrepresenting the signer's wishes for their own reasons. If the signer can't communicate to you in a language you understand, another Notary who's proficient in the signer's native language should be used instead.

The certificate wording is in a language you read and understand. It's still possible to notarize if the main document content is in an unfamiliar language — but if the notarial certificate isn't understandable, you have no way of knowing what you are attesting to.

The signature notarized is in a language you can read. You must be able to read the signature in order to confirm the signature matches the person's proof of identification. If the signer writes using something like Chinese characters, Arabic writing, the Cyrillic (Russian) alphabet or other characters you can't read, don't notarize.

The notarial act is lawful in your jurisdiction. Some notarial acts are legal in the country a foreign-language document came from, but not in your state or territory. One example is a request to certify that a signer is alive in order to collect pension benefits from outside the United States — an act common in other countries but one U.S. Notaries aren't normally authorized to perform. You cannot notarize a foreign document if the act requested is not lawful in your jurisdiction.

TRANSLATIONS

In some cases, a Notary might be asked to certify that a foreign-language document is translated correctly. No U.S. state permits Notaries to certify the accuracy

of translated documents themselves, though a Notary may notarize another person's signature on a written declaration — such as an affidavit — stating a translation is accurate.

State-Specific Rules And Recommendations For Foreign-Language Documents

Alaska: The Notary and signer must be able to communicate directly and use certificate wording in a language the Notary understands. The Lieutenant Governor's website advises against notarizing any foreign-language documents if the Notary is named in the document, and recommends having the signer contact another Notary fluent in the signer's language or the state Notary office for assistance if the Notary is unable to perform the notarization.

Arizona: The state *Notary Reference Manual* says that the Notary must be able to read enough of the content to describe the document to perform the notarization. If notarizing a translated document, state law requires the document to be accompanied by an attached affidavit swearing or affirming the translation is accurate and complete. (ARS 41-313[C] and [D])

Connecticut: The state *Notary Public Handbook* recommends the Notary "be able to determine the nature of the document" before notarizing and only sign a notarial certificate in a language the Notary reads and understands.

Hawaii: The state Attorney General's website recommends only notarizing documents written in a language the Notary understands. If a signer does not appear to understand English when requesting notarization of an English-language document, the website recommends referring the signer to another Notary fluent in the signer's language.

Maine: The state *Notary Public Handbook* advises that a Notary Public should never sign a notarial certificate on a document written in a language the Notary does not understand.

Missouri: The *Missouri Notary Handbook* states that a Notary must be able to understand the language in the notarial certificate and recommends noting in the journal entry that the document is in another language.

Nevada: The Secretary of State's website says the Notary must be provided with the title of a foreign-language document. If the Notary cannot read the language the document is written in, the notarial certificate wording must be in English.

North Dakota: The July 2010 issue of the Secretary of State's Notary newsletter says that a foreign-language document must be accompanied by a permanently fixed written English translation. Both the original document and the translation must be notarized in English.

Oregon: According to the state *Notary Public Guide*, the Secretary of State recommends notarizing a foreign-language document only if the Notary is fluent in the language the document or certificate is written in. If using a foreign-language Notary certificate, the words "Notary Public" must be in English and the certificate must meet the minimum requirements of Oregon statute. (ORS 194.565, ORS 194.575)

South Carolina: The state *Notary Public Reference Manual* recommends against notarizing documents in a language you don't understand and instead suggests the signer find a Notary fluent in the document's language.

Wyoming: The *Wyoming Notary Handbook* states that the notarial certificate on a foreign-language document must be written in English.

The Ongoing Question Of Fees, Embossers And Property Documents



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

I am thinking of renewing my Notary Signing Agent status after being away for several years. Are there any regulations or law changes regarding fees that I should be aware of as a New York NSA?

R.M., Holbrook, NY

There have been no changes to state statutes or rules in the past few years that directly address the fees New York Notary Signing Agents may charge. You are free to negotiate the fee with your contracting company. When accepting a loan signing, you would want to know how large the loan package is. You will also want to know how far you might have to travel, as that too will help determine your fee. Don't forget that if you are working for a signing agency, you want to be clear on how and when they are going to pay you. You would also want to inquire if you will be paid even if the loan does not close.

I am a Florida Notary. Can I notarize a deed of trust if the acknowledgment is prefilled with a county in Virginia?

L.B., Tampa, FL

Yes, you can notarize the Deed of Trust. However, the "venue" part of the notarial certificate must reflect the state and county where you are performing the notarization. You can simply draw a line through the

incorrect state and county, initial it, and then write in the State of Florida and the county where you are performing the notarization.

I recently received my commission. I have my Notary stamp, but I haven't yet received my seal embosser. Can I notarize documents without the embosser?

R.L., Indiana, PA

As long as you have your Notary stamp, you can notarize a document. You are not required to have the seal embosser, just your Notary stamp, as embossers are optional. They are, however, recommended as an extra safety precaution, so we suggest you begin using your embosser as soon as you receive it.

In order to save time, is it okay to notarize a loan document before meeting directly with the buyer or seller?

L.R., Austin, TX

You cannot notarize a document unless the person whose signature you are notarizing appears in front of you, but you probably are asking if you can "complete" a notarial certificate on a document in advance of the loan signing appointment. Texas law does not speak to this practice, but the NNA recommends that Notaries complete notarial certificates in front of the document signer.

You can reach all our experienced Notary Hotline counselors at

1-888-876-0827

5 a.m. to 7 p.m.

*Monday to Friday, and
5 a.m. to 5 p.m.*

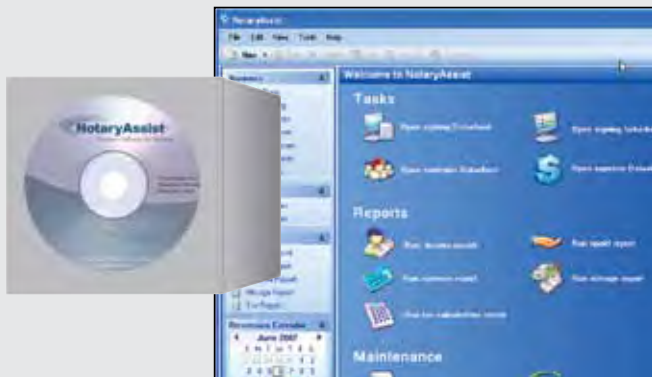
*Saturday, Pacific Time
or please visit*

**[NationalNotary.org/
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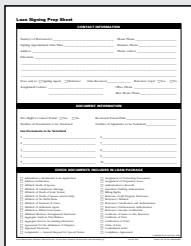
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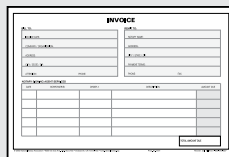
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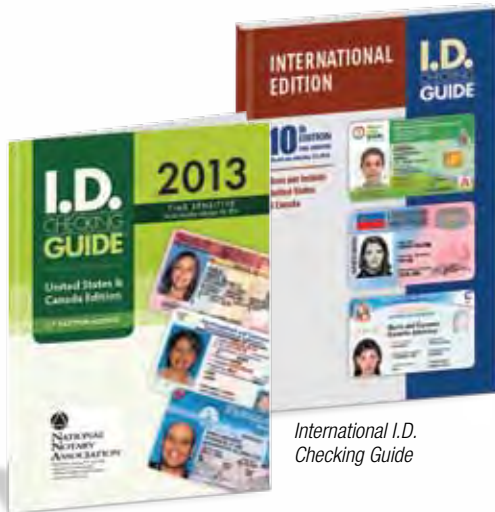
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