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September 2013



THE MAGAZINE FOR AMERICA'S NOTARIES

**The First
Assignment:
Notaries
Share Their
Stories**

Page 20

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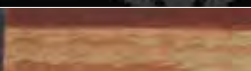
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The Notary community has been experiencing drastic transformation for more than a decade. There have been economic booms and busts, industry-shaking scandals and the emergence of new professions and roles. The NNA has experienced these changes with you, and in the process it became clear that we also needed to transform to better serve you.



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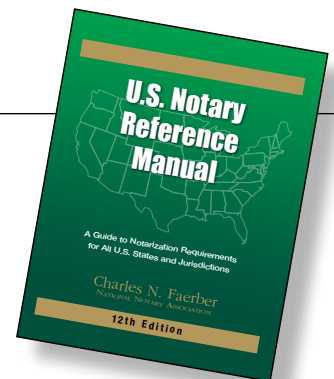
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ON THE WEB

U.S. Notary Reference Manual now available online for NNA members.

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Timely Payment Issues

I have been a Certified Notary Signing Agent since 2002. My biggest frustration is getting paid for my services. Signing Companies have many “rules” that Signing Agents must adhere to, but they place very little value on us as working people. We practically beg to get the little money that is owed to us. Our payments for closings have dropped. Why can't they pay us within a 30-day period? I'm sure that they receive their paychecks at least every two weeks. We all have bills to pay, and their payment policies really need to be reworked.

Judy Powell, New Port Richey, Florida

Dealing With Lack Of ID

Thank you for your July 2013 Nuts And Bolts article on what to do when a signer lacks proper ID. It helped confirm that I've been doing the right thing when asking for signer identification or turning someone away due to lack of proper identity credentials. Even though I'm insured, I would still rather do things the correct way.

Sharon D. Jamison, Huntsville, Alabama

'Crucial' Notary Concerns

I read with great interest your July 2013 article entitled “You are Crucial To The Loan Signing Process.” I could not agree more. We are crucial. Unfortunately, no one else seems to really believe that. It's one thing to go to a convention and hear these speeches, but in reality they are simply a bunch of words, in my opinion.

The people who are making these speeches are the same people who are NOT paying Notaries what they are worth. Notaries are put through numerous hoops due to the new regulations caused by the “financial crisis,” as they like to call it. This crisis was created by lenders in great part, and some of the same people who also conveniently own title companies and the subsidiary “signing services” they have created.

Notaries have had to take protective action by joining websites to list their experiences, both good and bad, for other Notaries to view in hopes they will keep them from becoming victims.

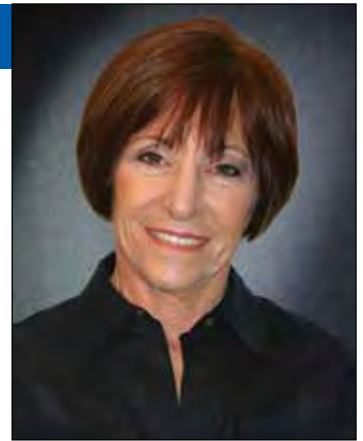
The Notary is crucial, as he or she makes appointment calls, prints documents (often 300 pages at a time due to increasingly bloated loan packages), drives to the signing, spends time with the borrower, reviews the documents, takes them to FedEx or UPS, drives back to the office and maintains records of every transaction. Yet, for all of this “crucial” work, companies only pay a Notary \$100 for the entire signing including e-docs. Some companies are currently offering \$45 to \$75 for a signing, including e-docs, which is borderline absurd. This is not proper pay for a “crucial” part of the loan signing process.

Simply stated, what Notaries want to hear is what is going to be done in face of all of these new regulations, and how (and when) is the Notary going to be properly compensated? I am talking about the Notary who supposedly is so “crucial” to the loan signing process.

Ralph D. Wedertz, Albuquerque, New Mexico

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 email 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.



Finding Your Path To Learning

With the perennial school year commencing this month, it started me thinking about how we learn. I don't remember how I learned to read. I passed chemistry by pure

memorization and after the final exam never looked back, though I do remember the elemental symbols for water and gold: a rather odd combination I suspect.

I never took physics but understand Boyle's Law, Archimedes' Principle and Dalton's Law from pursuing my open water scuba diving certification. I learned them because I wanted to.

We learn because we must or because we choose to.

For Notaries, it's the same. Most of us, whether we're asked to become a Notary or choose the office for ourselves, must learn Notary laws and procedures.

Though some states require some educational testing or assessment of what we know, generally, once a commission is granted, we're pretty much on our own.

Here is where learning becomes important, and how we learn makes us better Notaries.

We all have knowledge that is independent of experience. It's what can be known by reason alone; it's *a priori*. For a Notary it is the intuition and common sense that we bring with us to any notarization. It isn't something we can necessarily learn.

It's when you recognize a nervous signer and provide more explanations of what notarization is about to put that person at ease. It's when you determine that the first-time homebuyer is overwhelmed by the stack of documents you've brought and you proceed a bit slower and instill calm

and confidence into the situation.

The opposite, according to decades of philosophical discussion, is empirical knowledge — that which comes directly from experience. It's practice, practice, practice.

Surely it is evident then that memorization won't work to develop finely-honed and practiced notarial skills. It's not possible to pretend you understand the principles of notarization if you don't know how to execute them.

It takes a bit of this and that. As Notaries, you must develop a mixture of your gifts of sensitivity and insight with a lot of plain old hard-won learning and study of the rules and procedures of the notarial act.

Many of us may be fortunate to have mentors and advisors who, like the good scuba instructor, can provide the practical understanding of obscure concepts that enable us to execute our skills confidently. Others may find experience and study the avenue to success.

We don't all learn the same way, or even the same things. How we learn is not nearly as important as how we demonstrate our knowledge and, for us, it is serving our signers and the public with competence.

While learning was not one's first thought when applying for a Notary commission, it has grown as a measure of the Notary's reliability and professionalism.

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

The NSA Kit For Success

Senior Executives from First American Mortgage Services offered these key tips on how to be a successful Notary Signing Agent.



Certification

- Organizational and state credentials
- Education and training

"One of our requirements to become a Notary with First American is that you have to be a member of the NNA. We felt that was very important because that says that you've taken the time to be dedicated to your industry, you've passed the background check, you've done training, and you attend the NNA's annual conferences for additional training."

— **Robert A. Camerota, Sr.**,
Chief Operating Officer



Performance

- Accuracy
- Speed of tasks performed

"How quick or how slow you are in getting the documents executed. Sometimes going too fast isn't necessarily a good thing and sometimes lingering too long isn't necessarily a good thing. You have to be the judge of the borrowers in front of you and decide when you have overstayed your welcome."

— **Sam Zaki**,
Managing Director of Sales



Professionalism

- Appearance
- Behavior

"You never know what circumstances you are walking into. You could encounter a couple that just finished arguing so the environment is kind of hostile or tense. So you kind of have to be a personality manager if you will — or a marriage counselor at times."

— **Sam Zaki**



Service

- Ability to handle consumer requests and inquiries
- Refer to the appropriate sources

"The role of a Notary is the most crucial stage of the loan process. How you handle that closing and that borrower will really determine how well the signing goes. It is where everything can go smoothly, or everything can unravel."

— **Sam Zaki**

SUCCESS



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

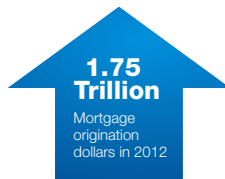
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5.4 Million
New Home Sales
estimated for 2013



1.75 Trillion

Mortgage
origination
dollars in 2012



2012 Mortgages

There were 783,000 housing starts. A 22% increase is expected in 2013.

Source: NNA Research

The NNA 'Likes' Our Facebook Friends

To show how much the NNA appreciates our Facebook friends, our social media team is hosting three "Sweepstakes Giveaways" this year with some exceptional prizes.

The winners will receive products designed to help Notaries do their jobs more efficiently in the workplace and in the field. Congratulations to Jose Walle, a Mobile Notary from Grand Rapids, Michigan, winner of our summer contest, who took home an iPad mini. Fall and winter sweepstakes will be announced shortly; don't miss out on this great opportunity.

It's simple to enter: Just "Like" our Facebook page, fill out a small form, and "Share" the contest with your friends. For every two friends you refer, you will receive one more entry for yourself to increase your own chances of winning one of the great prizes.

The NNA's online community reaches tens of thousands of Notaries across the country and provides important updates on new regulations, trends that impact the profession and much more. If you aren't already a Facebook friend of the NNA, visit www.facebook.com/NationalNotary and join us today.



Hotline Subscription Now Being Offered

The NNA Hotline has always been one of the NNA's most valuable resources.

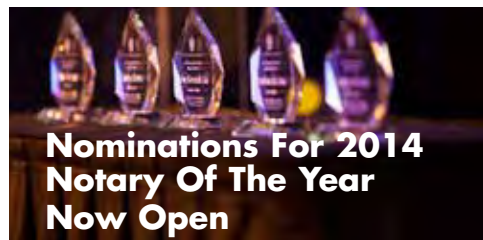
Each month the dedicated Hotline staff answers an average of 12,000 telephone calls and 700 emails, demonstrating how much the national Notary community depends on this service. In response to requests to provide this level of assistance to all Notaries, a Hotline subscription is now available at \$29 a year.

The NNA Hotline, 1-888-876-0827, is accessible Monday through Friday from 5:00 a.m. to 7:00 p.m. Pacific time, and from 5:00 a.m. to 5:00 p.m. Pacific time on Saturday. Subscribers can also email hotline@nationalnotary.org and receive an answer on the next business day.

The Hotline team offers help with:

- Inquiries about unfamiliar documents
- Questions about unusual circumstances, requests and identification
- Understanding when and why a notarization should be refused
- Questions about proper certificates or where to place the seal if document lacks space for it
- Vague state laws that need clarification

A Hotline subscription will help you feel more confident and protected. Visit www.NationalNotary.org to learn more or enroll.



Nominations For 2014 Notary Of The Year Now Open

Continuing a decades-long tradition, the NNA has now opened the nomination period for its 2014 Notary of the Year honor, recognizing Notaries with exceptional professional character and exemplary community service.

The 2014 Notary of the Year will be selected from among five special honorees from across the nation at the NNA 2014 Conference in Phoenix, Arizona. Nominees should show a high level of professional integrity, adhere strictly to best notarial practices and also be committed to educating other Notaries, supporting positive changes in state laws and helping others in need.

To learn more and submit a nomination, visit www.NationalNotary.org/NOTY2014.

The Anti-Desk Jockeys



Expect The Unexpected When It Comes To A Notary's Vocations And Talents

By David Thun



Andrea Sitter

Gerald Angel

Tessa Young

Photos of Tessa Young courtesy of Nadine Sachiko Hsu.

If you've ever needed a DJ for a big wedding, an expert opinion on water chemistry or someone to help you get in shape at a spinning class — why not ask a Notary? Many people don't realize it, but our nationwide community includes millions of people with remarkable talents and unexpected job skills. Some of them say they couldn't have followed their dream careers without the help of a Notary commission. One thing is for sure: You don't just find Notaries behind a desk or on the road. Check out these three amazing stories from your peers.



Tessa Young: Disc Jockey, Notary And Freelance Paralegal

Not many people have the skill to perform paralegal services at a law office in the morning, notarize an acknowledgment in the afternoon and then head out to drop a “phat beat” at a dance party in the evening — but Tessa Young of Los Angeles has done all three.

Tessa first became a Notary in 2001 while working for a bankruptcy law firm in Nevada. In 2008, she moved to Los Angeles, where she continued her paralegal work and got a new commission. But she’s loved music since she was a teen and decided to try out freelance DJ work on the weekends.

“Believe it or not, the formula for being a successful DJ is a lot like being a successful Notary,” she said. “You have to start out small, but once you start working for people and doing a good job, they will refer you to other customers. Eventually, small jobs turn into bigger ones.”

Tessa started off answering ads for smaller events on Craigslist, but her career took off quickly. She’s DJ’d an album release party for the electronic music duo Daft Punk, galas hosted by Elle magazine, and worked many other dance clubs, weddings and charity events around the L.A. area.

“I was getting too tired doing both full-time paralegal work and music, so I decided to become a full-time DJ instead,” she said. “I

only work nights and weekends, and have most of my weekdays free so I decided to start a mobile Notary business called Mid-City Mobile Notary. Now I operate my business during the weekdays and I DJ at night.”

Tessa still finds time for occasional paralegal assignments, though it gets a bit crazy working out of her home. “My own office would be nice,” she said, laughing. “I get more done in an office — there’s a lot of distractions at home.”

And whether she’s acknowledging a signature or playing a couple’s favorite song for a wedding, Tessa says building a good reputation is the key to success. “For either career, it all comes from referrals,” she said.

Andrea Sitter: Fitness Instructor And Signing Agent

Balancing a career as a fitness instructor, Notary Signing Agent and a mother of three may sound like an intimidating challenge — but it’s all in a day’s work for Andrea Sitter of Pittsburgh, Pennsylvania. In fact, she says being a Signing Agent made it possible for her to pursue two full-time careers that she loves.

“Before becoming a Notary, I worked in retail banking as a loan officer, but I’ve always been into fitness,” Andrea said. She

Continued on page 26



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Meet William Anderson And Steven Bastian:

THE NNA'S DRIVERS OF CHANGE

By Vicki Gardner



As the national Notary community deals with a period of unprecedented change, the NNA has relied upon two key executives to drive the evolution taking place within the Association.

With more than three decades of notarial knowledge and experience between them, William Anderson, Vice President of Legislative Affairs, and Steven Bastian, Director of Product Development, are uniquely qualified to help guide the transformation of the NNA's educational

platforms, certification programs, advocacy initiatives, membership benefits, product offerings and other services to help you succeed as Notaries.

Anderson and Bastian also are the NNA's compliance experts working with many of the nation's largest financial institutions, who came to the Association for help in developing standards and guidelines for Signing Agents and Notary employees to comply with new federal regulations and mandates.

Anderson serves as the NNA's expert on best practices for Notaries, and he also is in charge of developing and implementing our legislative initiatives across the country. Bastian has overseen the development of hundreds of education courses, member benefits and Notary supplies,

many of which are being used on a daily basis by thousands of Notaries and their employers.

The collective expertise of these two senior staff members builds on the NNA's 56-year legacy of leadership and service for the Notary community, and will continue to shape the way the Association fulfills its traditional mission of educating and serving Notaries.

I try to make notarial laws and best practices interesting, understandable, practical and relevant so that Notaries will be motivated to follow them.

— William Anderson

William Anderson

Over the years, Anderson has become one of the nation's leading experts on Notary law and best practices. He is known to many Notaries through his Signing Agent webinars as well as his popular

Conference presentations on best practices.

He began his NNA career in 1998 as Senior Program Development Coordinator, the first staff member hired in Curriculum Development. Although that department now contains a number of staff members developing and managing the curriculum of the NNA's educational offerings, Anderson is still very involved developing workshops and webinars, reviewing and editing state law primers, and writing educational material.

Anderson, who holds a bachelor's degree in business administration from Point Loma Nazarene University in San Diego, describes himself as an educator at heart. "I try to make notarial laws and best practices interesting, understandable, practical and relevant so that Notaries will be motivated to follow them," Anderson says.

Anderson brings that passion and expertise to other elements of NNA content as well. He serves as a primary subject matter reviewer of the Association's print and online publications, and plays a key role in developing some of the NNA's most important efforts to improve the professionalism of the Notary office — including the *Model Notary Act* of 2010 and the Recommended Notary Practices, which were

drafted in the wake of the “robo-signing” crisis as an aid to Notaries and their supervisors.

Another of his key responsibilities is to identify, analyze and follow the scores of bills affecting the notarial profession which are considered each year by the nation’s state legislatures. Keeping tabs on legislative activity is a lengthy and time-consuming year-round process. When he comes across a relevant bill that has a significant bearing on Notaries or their clients, he will contact lawmakers to communicate the NNA’s position.

After a bill becomes law, he analyzes its impact in a brief and comprehensible summary that is sent to Notaries in that state. Laws affecting notarization are not often widely publicized. In some cases Anderson’s “New Law Alert” is the first or only notification Notaries receive about statutory changes affecting their profession.

Anderson’s knowledge of Errors and Omissions insurance has become invaluable to Notaries, lenders, closing agencies and lawyers, all of whom have come to depend on his information.

Prior to joining the NNA, Anderson spent years teaching Notary courses in 35 different states and now consults regularly with state officials, regulators and the nation’s largest employers of Notaries regarding industry law.

Steven Bastian

As the man behind the NNA’s education programs and products, Bastian says education protects both Notaries and the public they serve.

“I like to think we make Notaries safer for the world,” he said. “I want them to have the education to comply with their state laws and best practices, and see they are well-equipped to practice their profession.”

Bastian started working towards this goal shortly after joining the NNA team in 1995, first re-organizing the *Notary Home Study Course* and later developing a video version (*Notary Basics Made Easy*) and then directing the development of an e-learning version of *Notary Essentials* that will result in a more accessible and less-costly study program.

“I put the ‘Five Steps to Proper Notarization’ right up front,” he said. “This made it easier and more understandable for new Notaries as they learned about the different types of notarization.”

Bastian has overseen hundreds of products with dozens in progress or in the planning stages at any one time. A significant accomplishment for him was an electronic version of the *U.S. Notary Reference Manual* that was first made available in June.

“Encyclopedias are no longer available in print and eventually dictionaries won’t be either,” Bastian said.


“Today, everyone looks online. In addition to easier access and the ability to provide more timely revisions, we are saving a lot of trees.”

He has also been responsible for a multitude of everyday Notary products, among them online certificate forms which became available in July, an easier-to-use embosser and new journal design

I want Notaries to have the education to comply with their state laws and best practices, and see they are well-equipped to practice their profession.

— Steven Bastian

Bastian, who earned his bachelor’s degree in business administration from California State University, Northridge, calls on his business background to work with major lenders, helping them educate their Notary staff and developing policies and procedures. 

business background to work with major lenders, helping them educate their Notary staff and developing policies and procedures. 



Business Or Pleasure

By Jessica Wiener and Moses Keshishian

Most of us have personal Facebook profiles to connect and share with our friends and family. But is what you're sharing on your personal profile appropriate for signing services and other business clients? More than ever, it is paramount to keep the two worlds separated. Your Facebook business page can be a platform to help your NSA business thrive. If used properly and appropriately, it can be a way to boost your business. If not, it can be your pathway to a quick marketing demise.


Looking The Part

Pictures of your child or your friend's birthday bash are great to share with close friends, but are those really the things you want to share with title companies and signing services? Comingling your personal and business profiles on one page looks sloppy and unprofessional, says digital marketing consultant Jon Loomer. It screams, "I don't know what I'm doing!" A separate business profile will convey an image of professionalism allowing clients to see you as someone they can trust. Think about it this way: Would you trust your Social Security number and confidential financial data to a Signing Agent whose profile is littered with racy photos?

Eliminating Confusion

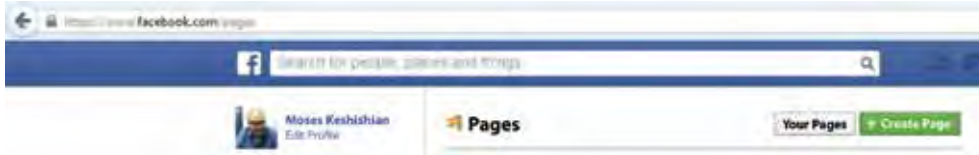
A Facebook page can be a valuable business tool because it allows your clients to easily communicate with you and others about your services. But that value gets muddled if your customers have to wade through personal posts. Escrow companies and signing services also may be more likely to ignore notifications from your page if they think they mean that you've just posted another picture of your precocious cat.

Avoiding Limits On Your Growth

Successful entrepreneurs hate the idea of limiting their growth potential, but relying solely on a personal Facebook profile will do just that because you'll be limited to a maximum of 5,000 "friends." A business profile lets you have an unlimited number of "Likes." With 1.6 billion active Facebook users, the sky is the only limit. 

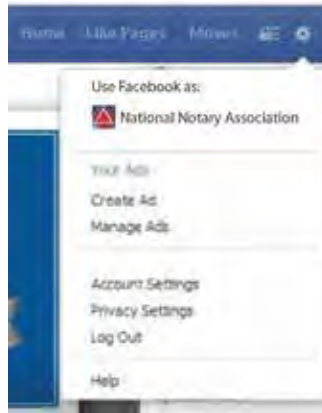


Why Your Personal And Professional **facebook** Profiles Should Be Separate



Navigating Between Your Business And Personal Profiles

When you log in to your personal profile, you can switch to your business page by clicking the settings wheel icon in the upper-right corner of Facebook. Then select the Facebook page you want to log in to. No one else can see that you are the administrator of these pages.



Creating A Business Profile

Go to Facebook.com/pages, log in to your personal Facebook profile, then click on the green "Create Page" button at the top and follow the simple step-by-step instructions.



Verifying Which Facebook Profile You're Using

Look at the top blue bar to see what name appears — it will be either your personal profile or business page. To avoid any confusion, always switch to "Use Facebook as your page" with the settings wheel icon in the upper-right corner when you do any business page activity, just so you are always clear what account you are logged into.

Sending Notifications From Your Business Page To Your Personal Profile

When using your personal page, you can keep tabs on your business page activity by activating this option. Go to your Account Settings, select your Notifications option, and check off the business pages you manage in the "What You Get Notified About" menu option.

If you have any questions about setting up your business page or getting more out of your social media presence, feel free to contact the NNA's social media expert, Moses Keshishian at facebook.com/moses.keshishian



National Notary Association

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To The Notary Community,
Your world has changed |

so have we

By Kelle Clarke



National Notary Association

Today

The Notary community has been experiencing drastic transformation for more than a decade. There have been economic booms and busts, industry-shaking scandals and the emergence of new professions and roles for Notaries Public. You and the identity verification services you provide are coming under increasingly intense scrutiny from government regulators, employers and consumers.

The NNA has experienced these changes with you, and in the process it became clear that we also needed to transform to better serve you. That's why over the past few years we have consulted with thousands of Notaries and NNA members across the United States through focus groups, social media, surveys, opinion polls and frank, face-to-face meetings during our NNA 2013 Conference. We listened intently to your comments — good and bad — and absorbed what you told us you needed from your Association.

What did we discover? Even though America's 4.4 million Notaries perform the same basic functions, their support needs differ dramatically based on their industry, job function, location, skill level, experience as an entrepreneur and other factors. It is clear that your professional needs are just as diverse as the society you serve — an environment that has changed radically since the turn of the century.

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One of the most important discoveries we made was that we needed to retire the NNA's traditional "one size fits all" approach to membership in order to serve your emerging needs, requirements and expectations. For example, a Florida Notary who runs a wedding business has little in common with the Notary who works for a multinational corporation and handles complex import-export documents. A Notary who works for a local UPS store probably doesn't have the compliance requirements of the Notary who works for a major financial institution. And the self-employed Notary Signing Agent deals with yet another set of challenges.

Apart from the differences between industries, the diversity in the Notary community is also shaped by local economic conditions and state laws. Between 2007 and 2012 when the recession was in full force, the number of Notaries in New Jersey dropped by almost 50 percent while Arizona experienced a 35.9-percent increase. Both states were hard hit by the housing market collapse, but clearly different dynamics were at play.

So after discovering this diversity, what did we do? We went to work.

We have spent the past year reinventing and transforming NNA services from A to Z. We have:

- Re-invented what NNA membership is, identified who it is for, and added valuable benefits.
- Created vibrant, engaging social media communities on Facebook and LinkedIn for Notaries in all walks of life and vocations — communities that help you connect with like-minded Notaries in your industry or geographic region.
- Revamped our educational programs to serve your specific training needs by state and industry.
- Opened to the public our popular online news and information site, the *Notary Bulletin*.
- Revitalized our service offerings to corporate clients supervising thousands of Notaries through TrustedNotary.com Solutions for Employers.
- Created a library of free webinars containing valuable information that helps you understand how to perform your duties better.
- Started offering our popular NNA Hotline service as a stand-alone subscription.
- Begun working closely with employers of Notaries, offering them training and other assistance to help them properly supervise their employee Notaries and comply with government regulations.
- Initiated an upgrade to our NSA certification program to better prepare you for new industry requirements and demands, and to help you find work.

The bottom line? Some of you need a social community to engage with other Notaries. Some of you need your questions answered on the fly. Some of you simply need to obtain Notary supplies. Some of you need membership. And some of you who just notarize for your employer might be interested in expanding the value of your commission by becoming a mobile Notary.

Your world is changing, and so are we.

The Notary Professional

10 hours ago

The group of Notaries most affected by this shifting landscape is the community of Notary Signing Agents. That's no surprise, as the rise of the Signing Agent as a viable career was born out of change itself.

Around the turn of the century, the housing boom, a shifting business model in the mortgage finance industry and breakneck developments in technology created a demand for Notaries to conduct remote loan signings on behalf of lenders. Tens of thousands of Notaries seized this opportunity, and many of you continue to make a living at it.

Just like any industry, the potential for success lies in how you plan for — and react to — the tough times. The recent recession and the housing market crash reduced the deal flow to a trickle, and the past several years have seen the survival of the fittest. Today the industry is recovering, and Signing Agents are finding more work. But along with that recovery comes a hefty new wave of regulatory initiatives, which puts every facet of a Notary's performance at the signing table under scrutiny.

To succeed in today's environment, you have to be at the top of your game. You need the best industry information and training, trusted certification, advertising, networking and engagement with the national NSA community, real-time answers to notarial questions and reference material to serve your clients the way they expect. You also need support and guidance on how to build and diversify your businesses to grow and prosper.

At the NNA, our analysis led us to one conclusion: Of all the different types of Notaries, Signing Agents are the ones who most need, and can benefit from, NNA membership. So we spent a significant amount of time re-tooling to meet



Need To Reach The NNA Hotline?

Whether you have a quick procedural question or a trickier scenario requiring helpful advice, we've made it easier than ever to reach our panel of trained counselors.



By **Phone**: Call **1-888-876-0827** to receive live, toll-free support from Notary experts. Hours: Monday-Friday: 5:00 a.m.-7:00 p.m. (Pacific Time); Saturday: 5:00 a.m.-5:00 p.m. (Pacific Time).



By **Email**: Send your questions to **Hotline@NationalNotary.org**, and a team member will reply by the next business day.



Through **Social Media**: Visit the NNA's Facebook page at **www.facebook.com/nationalnotary** and Twitter account at **www.twitter.com/nationalnotary** to access weekly Hotline Tips. Search "NNA" for our professional discussion groups on LinkedIn.

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The NNA Makes It Easier To Engage Your Way



A **Notary Professional** is a Signing Agent, mobile Notary or small business owner. Notary-related services represent their primary income.

- Signing Agent Certification
- NNA Membership
- Social media community
- News, information, analysis, culture (magazine, *Bulletin*)
- NSA Webinars



An **Office Notary** works for a financial institution, law firm, corporation, or other business and primarily performs notarizations for their employer. In general, they repeatedly notarize the same types of documents for regular signers.

- NNA Hotline Subscription
- News and information from the *Notary Bulletin*
- Social media community
- Trusted Notary Solutions for Employers (Organization)



A **Retail Notary** provides their services in a retail environment for customers — most often bank branches, office supply stores, gift shops, etc. They generally notarize for the public, encounter a wide variety of documents and are faced with unusual situations.

- NNA Hotline Subscription
- NNA Membership
- Social media community
- News and information from the *Notary Bulletin*
- Commonly Asked Questions Webinars



A **Moonlighter** is either an Office Notary or a Retail Notary who offers Professional Notary services to increase their income or serve their community.

- NNA Membership
- Signing Agent Certification
- Social media community
- News and information from the *Notary Bulletin*
- NSA Webinars

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your changing needs.

We started by reinvigorating our information and community resources. Our Facebook, LinkedIn and Twitter channels allow any Notary to join discussions and exchanges about notarial subjects. In fact, our social media presence is the only place where all Notaries can do this. You can drive the discussion, ask questions of your fellow Notaries, network, and share your own knowledge and experiences with the entire community. Thousands of Notaries have said they cannot go a day without at least checking the NNA's Facebook page to engage in the latest conversation, information or fun.

We are refocusing our magazine, *The National Notary*, to include more features and analysis on subjects pertaining to your business environment as well as tips on how to better market and diversify your offerings. Our online news source, the *Notary Bulletin*, keeps you current on Notary news and events, and now features regular stories about the state of the real estate finance industry and other subjects important to you. We have launched a series of regular webinars and online tips that provide you with expert guidance on everything from handling difficult signers to explaining the purpose of new regulatory documents in loan packages, and how to handle them.

And in addition to valuable benefits like the NNA Hotline, we have added new ones, including online access to the *U.S. Notary Reference Manual*, and downloadable notarial certificates for all 50 states, Washington D.C and the five U.S. territories that members can instantly access online and print. Coming soon, your NNA membership will also include a listing on the national FindANotary.com database.

The mortgage finance industry is increasingly recognizing your value as NNA member. Speaking at NNA 2013 Conference in Austin, Texas, Robert Camerota, of First American Mortgage Services, noted that his company requires its Signing Agents to be NNA members because "it says you've taken the time to be dedicated to your industry."

The Office Notary

14 hours ago

If you are like most Notaries in the United States, you work for a financial institution or other business. It's also likely that you received your commission as a value-added skill set or because your supervisor asked you to become a Notary to fill a business need.

Our research indicates that 88 percent of the nation's 4.4 million Notaries work for the major companies, institutions, hospitals and law offices that drive our economy. And while being a Notary is not your first professional identity, you do take your ministerial role seriously even though mastering notarial practices and procedures is not the highest priority on your list.

What you need to know, however, is that the Notary services you provide in these environments carry a high risk. If foreclosure packages, legal paperwork, advanced healthcare directives and other documents pertaining to life events or high-stakes transactions are not notarized properly, it can cause major financial and legal consequences for the signer, for your company and for you.

We have seen those consequences this decade. The foreclosure crisis investigations revealed that the dramatic increase in the number of loans, foreclosures and other real estate and legal documents caused workloads to increase industry-wide. That caused the pressure and stress to increase among staff, which led to mistakes, shortcuts and rushed document processes that led to countless notarizations being executed improperly. Signatures were forged. Notary seals were being applied to documents by non-Notaries. It was a mess that further damaged our already injured national economy.

As a result, an alphabet soup of regulatory agencies emerged to

set new standards for the financial industry to rebuild trust. Agencies like the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller of the Currency (OCC), the Federal Trade Commission (FTC) and several others have implemented new regulatory requirements that all financial institutions must comply with. And that makes your job as a corporate Notary all that more important and risky.

What you need in this environment is help with compliance. That's why we made one of the most drastic changes to the NNA's service offerings: We broke out our popular NNA Hotline and have begun offering it as a standalone subscription. This service allows you to contact an NNA expert six days a week during business hours — a valuable resource when you are faced with tough or unusual circumstances which often pop up in a corporate environment.

Office Notaries can also gain valuable guidance from our Facebook page, our Corporate Notary LinkedIn group, the *Notary Bulletin* news source, our webinars and other information and community services we offer at no charge to all Notaries.

Lastly, in companies that employ hundreds, or even thousands of Notaries, there is a growing need to have company-wide Notary compliance programs, standardized corporate purchasing systems, and consistent, legal Notary policies — especially if you do business in multiple states. That's why we created the Trusted Notary Solutions for Employers program.

We have established a valuable suite of services for employers, including Notary tracking, training, supply fulfillment and training for supervisors and executives on how to properly manage and guide Notaries in the workplace. Of course, the key component of Trusted Notary Solutions is company-wide access to the NNA Hotline for all employed Notaries.

Most importantly, your employer will also gain assistance from NNA experts on establishing workplace policies that fully meet government mandates. In the current regulatory environment, many companies have found the Trusted Notary Program to be vital in meeting their compliance needs. The NNA currently works with 70 percent of Fortune 100 financial companies, and that number continues to grow.

The Retail Notary

18 hours ago

Somewhere between professional Notaries and office Notaries are those who run or work for businesses that provide notarizations in a retail environment. These are Notaries who work at the local mailbox franchise, office supply stores, bank branches or professional service entrepreneurs who offer notarization as part of their suite of diversified services.

If you operate in this environment, you do not face the same regulatory challenges as Signing Agents or office Notaries. But you still face risks, even though notarization is a small part of what you do.

Notaries in this environment could definitely benefit by following Notary community issues and trends on our Facebook page, or by getting your no-cost subscription to the *Notary Bulletin* online news resource. That way you'll be able to get information on law updates, the latest trends in fighting fraud and identity theft, and intelligence on how to better market and make more money from your Notary offerings.

You could also benefit from our popular "become a Notary or renew your commission" programs, our training courses and our insurance offerings — services that ensure there are



Today's NNA Membership

- **NNA Hotline Subscription:** Expert advice with expanded hours is just a phone call away.
- **Publications:** *The National Notary* magazine, the *Notary Bulletin* and New Law Alerts provide news coverage and in-depth analysis of notarial issues.
- **Member Badge Privileges:** Identify yourself as a trusted NNA member with a downloadable badge to use on your website, business card, and social media profile.
- **Online *U.S. Notary Reference Manual*:** The online edition of the *Reference Manual* gives you access to information about state laws and Notary requirements.
- **Notary Certificates Online:** Forms for all states are available as easy, convenient downloads.
- **Access to the NNA's social media communities:** Engage with Notaries in your industry, your geographic region or on subjects that have shared meaning.
- **Coming Soon:** Expanded online systems to help advertise your services, making it easy for customers to find you.

no gaps in your authority to perform notarizations, that keep your skills up to date to better serve your customers, and that keep you protected should you ever be sued for an error or oversight.

And lastly, if you perform notarizations on a variety of different document types, our NNA Hotline subscription also could help guide you through those tough situations where you don't know what to do, especially if your customer is requesting a notarial practice that is unethical or illegal.


The Moonlighter

20 hours ago

While most of you become Notaries at the request of your employer, some of you begin to realize that you can leverage your appointment to perform loan signings and other mobile Notary work with an eye toward earning additional income.

If you are one of these Notaries, you will definitely want to become an NNA Certified Signing Agent to obtain all of the knowledge and benefits it provides. NNA membership would also be right for you to provide you with continuing information and support. While you still work in a corporate environment, you'll need the membership support to get off the ground as a mobile Notary.

In addition, the NNA's Notary Professionals Discussion Group on LinkedIn is an invaluable resource for mobile Notaries. Many new Signing Agents trying to start their careers get helpful tips and guidance from established Signing Agents on this social media venue.

Regardless of how you use your commission, the changes you're seeing at the NNA have not stopped. As we continue to discuss and listen and learn, we will continue to grow and adjust to find new ways to fulfill our traditional mission of serving you — the way you want. 

THE FIRST ASSIGNMENT: Notaries Share Their Stories

By David Thun



The first notarization is often the hardest. You have no experience, and even if you've trained and prepared, you never quite know what to expect. Every Notary has been there, and often they learned important lessons that helped them improve. Several members shared their early notarization stories with The National Notary and offered insights to help give new Notaries a jump start.

Don't Let Nervousness Get The Better Of You

Even if you've taken classes and carefully studied your state's rules, your first notarization can be intimidating. "I was so nervous on my first notarization I was looking at the document but not seeing it properly," said La Vonne Long of Middlesboro, Kentucky, who first became a Notary in 2007. La Vonne said that she was trying so hard to hide her inexperience that she didn't notice the signer was writing his name in the wrong place. Fortunately, the signer caught the error and was able to correct it before the notarization was completed.

"My first notarization taught me to be careful, which ensured better notarizations in the future," she said. "I learned to make sure all the i's are dotted and the t's are crossed."

La Verne Patane of Los Angeles, California, was also nervous during her first assignment — she was asked by friends from New Zealand to notarize important paperwork to extend their visa documents. La Verne says that she was so nervous that she blanked out when asked what her fee was.



She now brings her reference materials and the NNA Hotline number to every notarization. "I thought my first notarization would be easy-peasy, but all you know can go right out the

window when you're actually notarizing the first time and the signers are watching you."

Don't Give Unauthorized Advice Or Answer Inappropriate Questions

Another important rule to remember: Notaries can't provide advice or answer questions about documents, as Danielle Finger found out during her first loan document signing.



Danielle, a paralegal and Certified Notary Signing Agent from San Francisco, California, said that her first assignment in 2003 wasn't easy — it was late at night in a rough neighborhood, and the signers kept asking her about the loan documents. "They got pretty upset when I told them I couldn't answer questions," she says. Danielle remained firm, and was able

to complete the assignment successfully. "I have a checklist of things I have to do, and I stick to it," she said.

Say 'No' To Inappropriate Requests

New Notaries need to understand that they can't agree to requests that violate state laws. When Dianne Shorte received her first commission, a TV show saved her from such a violation.

Dianne, a legal assistant from Los Angeles, California, was working at a law firm when a prominent attorney asked if she could notarize some documents for him, signed by his spouse. Even though the wife wasn't present, the attorney wanted Dianne to go ahead and notarize without personal appearance.

"I was just about to do it," Dianne said, "when I remembered this TV show I had seen the night before where the criminal killed his wife and then forged her signature on some documents." She realized that she had no way of knowing if something suspicious was going on — and that she could be in big trouble if she notarized fraudulent documents.

She explained to the attorney that she couldn't notarize without the document signer present with ID, and offered to travel to the wife's location to

"My first notarization taught me to be careful, which ensured better notarizations in the future."

notarize instead. Though at first he pressed her to make an exception "just this once," the attorney eventually agreed to reschedule the notarization.

Paralegal Madeleine Holt of Pleasant Hill, California, also learned a valuable lesson during her first notarization: Just because a signer is an authority figure doesn't mean they're infallible, or honest.

During her first notarization, Madeleine was asked to simply "stamp and sign" a document, not realizing that certificate wording was required. "He was a nice guy, and seemed to come across knowing what he was doing," Madeleine said — but that still left her unable to comply with the request.

Fortunately, the signer had no objection when she offered to attach a loose certificate with the proper wording instead. Since that first notarization, Madeleine says she's had few problems but that first experience taught her how important it is that Notaries know what they are authorized to do by law.

Take Ownership Of Your Training And Education

Rene' Erard of Las Vegas, Nevada, was casual about being a Notary in her early days. She was working in a small office in 2001 when she was commissioned, and at first, she thought she had all the resources she needed. It was during an early assignment that she realized the rules for Notaries were more complex than she knew.




"A company sent me an advertisement for a round Notary stamp. It looked nice so I ordered one," she said. It wasn't until she got a phone call from the state about the stamp that she found out round stamps aren't legal to use in Nevada. Though she was able to resolve the situation amicably, she realized she had to

take charge and educate herself more. She started attending training classes and carefully reading reference material to make sure she wasn't taken by surprise again.

Today Rene' not only carefully reads her state's

handbook each time it's updated but also follows legislative updates on new state laws that affect her. Her diligence and preparedness have paid off — she now works as a legal coordinator at the corporate offices of Caesars Palace, one of the most famous hotels and casinos on the Las Vegas Strip.

When Teri Wilson first got her commission in 1979, the state did not have any mandatory education courses. Instead, Teri relied on a unique mentor — her mother, JoAnn Howard. Teri's mom ran the family's escrow business for years and wanted to be sure that Teri knew how to notarize properly. Thanks to that help, Teri had a solid grounding in notarizing documents that served her well for decades. She and her sister ran the family escrow business for fourteen years, and today Teri continues using her commission in her work as a Notary Signing Agent.

"My mother absolutely influenced my career as a Notary," she says. "She ensured I became much more successful than I would have been without her training." 



The Finer Points

Based on their own experiences, veteran Notaries offered a number of tips and suggestions for handling your first notarization:

"Keep a checklist for all your tools and items. Also, before you go to the signing, fill out an index card with the name the person is signing the document with and the current date."



— **Danielle Finger**, San Francisco, California

"If you work solely as a Notary, it takes time to make a living from it. I recommend having another job as well when you first start out so you have additional income."

— **Lynn Gidlow**, Beverly Hills, California

"Keep up to date with all the laws of your state so you don't make any major mistakes. Read your reference books and know what you're doing."

— **La Vonne Long**, Middlesboro, Kentucky

"For your first notarization, review some of the basics before you go in, just to remind yourself and refresh your memory as to what to do."

— **Madeleine Holt**, Pleasant Hill, California

"Even if your employer paid for your commission, it's your responsibility to make sure you know what to do. Take classes, read the state handbook, attend webinars."

— **Rene' Erard**, Las Vegas, Nevada



"If you think you know something, don't take it for granted that you will remember it. Read up on your notes, visit the NNA website, know the latest news out there. If you're not sure of something, call the NNA for help."

— **La Verne Patane**, Los Angeles, California

"Take your time and don't let yourself be rushed by anyone. Make sure you do everything that is required. Take your role seriously and people will respect you. Above all, maintain integrity."

— **Dianne Shorte**, Los Angeles, California

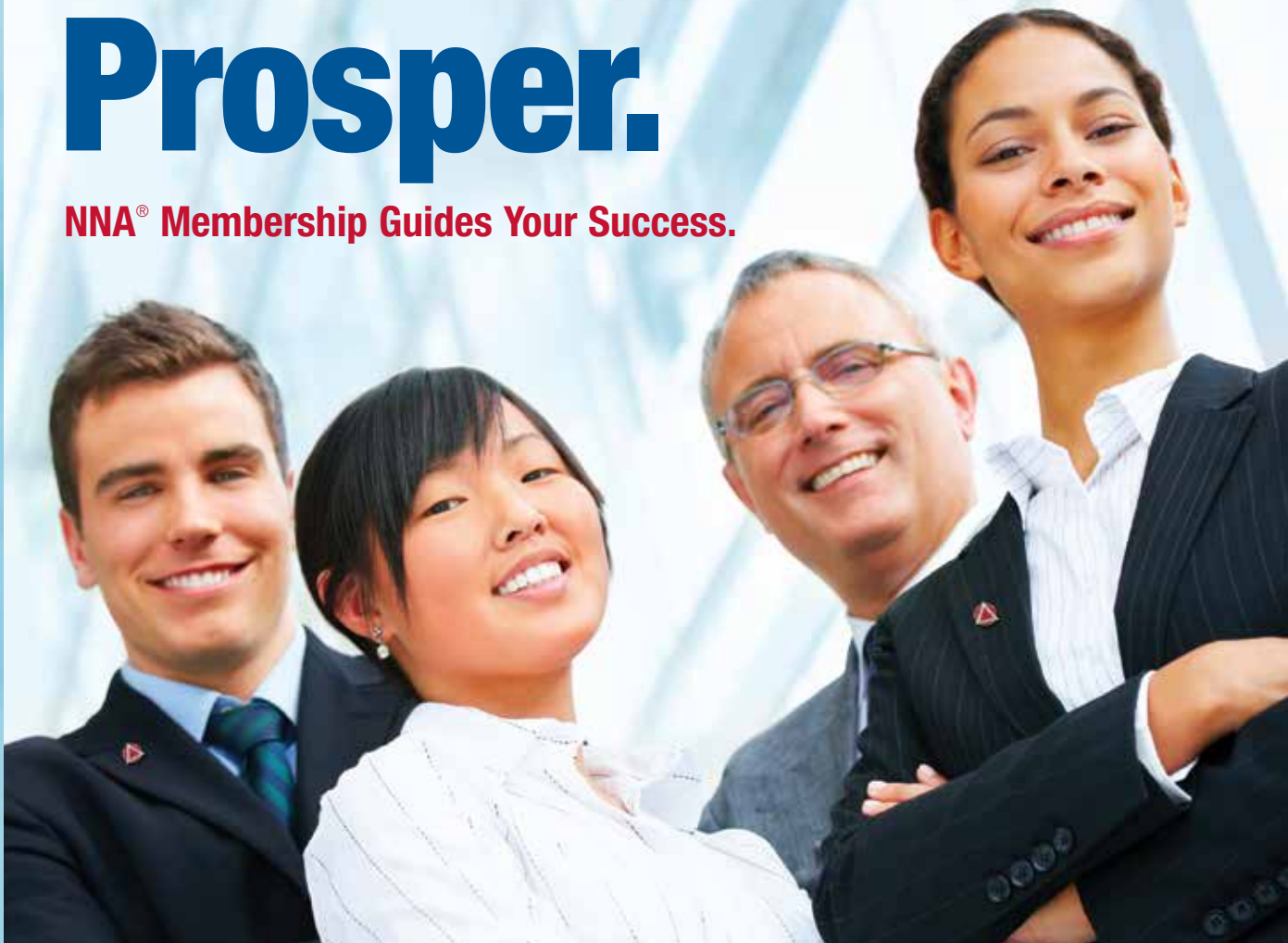
"Everyone should keep a journal. A thumbprint in a journal entry is the best thing to prevent fraud. And if you want to do loan signings, get as much information as you can and take as many classes as you can. Just getting a commission doesn't ensure you know what you're doing."



— **Teri Wilson**, Hemet, California

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Resolving Poor Seal Impressions

A SEAL THAT DOESN'T LEAVE A PROPER IMPRESSION IS A NUISANCE — BUT THERE ARE STEPS YOU CAN TAKE TO TRY TO RESOLVE THE PROBLEM BEFORE YOU CALL THE NOTARIZATION OFF.

It's frustrating when you've looked over a signer's ID, completed your journal entry, filled out the notarial certificate — and then, just as you are about to complete the notarization, you press your seal to the document and the image comes away blurry or incomplete.

A SECOND IMPRESSION

If you have a problem with your first seal impression — the image is smudged, incomplete or illegible — you can try affixing a second, clear impression to the document. In order to do this, first make sure there is enough room in the certificate wording area near your signature to place the second seal. However, don't try to affix a seal again if the new seal impression won't fit in the remaining area provided, or would cover any document text or signatures, or any part of the original seal impression.

If there's no room for a second seal impression on the document, then it may be necessary to attach a "loose" notarial certificate to the document. Write in the same information as the original certificate wording and make a fresh seal impression on the new certificate. You can then attach it to the document. If the signer wishes, you can line through the original certificate wording or write "See attached certificate" with your initials and the date near the faulty seal impression.

Never try to correct a seal impression with pen and ink. Also avoid using correction fluid to blot out a faulty seal image. Using correction fluid, nontransparent tape or any material that covers up wording gives the document the appearance of being tampered with and is a common cause for document rejection by recording agencies.

EXCEPTIONS

However, if you are an Alaska or Mississippi Notary, you may type or print the illegible information produced by your seal adjacent to, but not within, the faulty seal impression without having to affix a duplicate seal impression.

Notaries in California, the District of Columbia, Oregon and Utah also should be aware that these jurisdictions have alternative rules for affixing a seal on Mylar® or plastic subdivision plat maps because standard seal ink may smear or smudge on Mylar® surfaces.

You may want to test to ensure there's enough ink on a seal before trying to correct a bad first impression. You can try affixing a test impression on a sheet of scrap paper first to see if the seal will reproduce clearly or not. However, be sure to tear up or shred any "test impressions" before disposing of them, to make sure someone doesn't try to copy an image of your seal.

If your seal won't produce a clear impression due to a mechanical problem or lack of ink, then you will have to cancel the notarization. You should contact the vendor that made your seal as soon as possible to request a replacement. Depending on your state's laws, you may also need to contact your state's Notary-regulating agency to request authorization to purchase a new seal and/or report that the old one is no longer functional.

JOURNAL NOTATION

Regardless of what steps you take, it's a good idea to note in your journal entry that the original impression was faulty and record the steps you took to correct the problem in the "additional information" section.

Overseas Signers, Faxed Signatures and Changing Jobs



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

**A client asked if I can handle remote closings, where the signer is in another country. Is this possible?
P.B., Seattle, WA**

A person whose signature you are notarizing must personally appear (physically) before you; therefore, you would not be permitted to notarize a document for a person who is out of the country (RCW 42.44.080).

**A signer asked if I can notarize a letter that he will sign on behalf of his mother, who is in a nursing home out of state. Can I notarize this letter for him (which he will sign on his mother's behalf), or can he have his mother sign it and fax it to me directly?
B.B., Missoula, MO**

In order for your client to sign on behalf of his mother, he must have legal authority to do so, such as a power of attorney document. Furthermore, you would not be authorized to notarize a faxed version of the mother's signature, because she is not appearing before you and it's not an original signature.

If his mother is capable of signing and has proper ID, the best solution would be for the mother to sign the letter herself and have a Notary in her state notarize the mother's signature directly.

My employer paid for my commission. I am being laid off soon, and I'm

**not sure what to do with my notarial journal. Should I photocopy the pages where my employer's notarizations appear and give those to my employer? Is there anything else I need to do?
L.H., Laguna Beach, CA**

If your employer requests copies of journal records, you are only required to provide copies of your journal entries that are directly related to the employer's business, and the copying of those journal entries must be made in your presence. When you leave your employment, take all your journals with you, as well as your official seal, as your commission was issued to you as an individual and not as a company employee (Government Code Section 8206(d)).

**A client recently came to me with an original document that she had already signed days prior, as she did not realize the document would require notarization. The client provided ID proving she had signed the document. Can I notarize an acknowledgment for a document that has already been signed?
S.N., Tallahassee, FL**

Given the information you provided, you may perform this acknowledgment. As long as the signer acknowledged the signature on the document was theirs and you recorded the date of the notarization onto your acknowledgment form (the date the customer appeared before you), this is an acceptable act.

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/
Hotline**

*Hotline 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*

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‡ 2013 Identity Fraud Survey Report, Javelin Strategy & Research, February 2013.

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first became a Notary and started doing loan signing assignments while on maternity leave in 2008. Her assignments as a Signing Agent went well enough that she decided to leave banking and pursue a career teaching spinning and cycling classes at local gyms. "I'd always been into fitness and taught classes occasionally. Being a Signing Agent gave my schedule the flexibility to teach more classes," she said. Plus she's surprised a few of her students from the gym when she's shown up to notarize their mortgage documents after class!

Today, Andrea teaches an average of four fitness classes per week at area gyms in between loan document signings, and she says the two career paths go surprisingly well together. "Exercise is a great stress relief, especially when something doesn't work as planned for a signing, like having to change an appointment time at the last minute," she said. And she found time to go back to school and graduate with her MBA degree in September 2012. Andrea says becoming a Signing Agent opened a lot of doors for her to follow her dreams. "I wouldn't have had the time to squeeze all this in otherwise," she said. "Being a Notary Signing Agent really allowed me to follow and pursue my passions and interests."


Gerald Angel: Chemist With A Commission

Gerald Angel has been curious about the world since his childhood, and always wanted to know more about how things worked. It was this curiosity that drew him to the science program at Cal Poly Pomona, eventually graduating with degrees in chemistry and biotechnology. "I really like science," the Diamond Bar, California, resident says. "Studying chemistry was a way to learn about the building blocks of life."

Today, Gerald works for the Los Angeles County Sanitation District, traveling around Southern California and using his chemistry skills to test the purity of water in coastal-area rivers and at industrial sites. But when his girlfriend Lina decided to become a Notary Public, curiosity drove him to get a commission as well.

"She had just graduated and needed an additional source of income," Gerald said. "Her mom is a real estate agent, so she was looking into doing loan document signings while working with her mom. I decided to study and get a commission along with her."

Gerald says becoming a Notary taught him a lot of things that surprised him. "I never understood why Notaries couldn't tell you what kind of notarization you need done." Taking a class helped him understand that Notaries are prohibited by law from giving unauthorized legal advice — including advising signers what notarial acts they need.

Gerald says he plans to offer free notarial services to his fellow Diamond Bar residents. "It's a way I can network and give back to my community," he said. And his curiosity hasn't quit yet — he's studying for a business degree to pursue a possible administrative position at a research lab or other scientific establishment. 



Do you have a unique career or hobby story you'd like to share? Tell us about it at: [Facebook.com/NationalNotary](https://www.facebook.com/NationalNotary)



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