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The National NOTARY®

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NNA 2014

“This Conference was the best ever. Every Notary should experience it for themselves.”

— Carol Salter, 12-year Conference attendee



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Our Mission

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

Our Core Values

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

Our Core Values of Membership promote:

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

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2014 Notary of the Year: David Shean

David Thun

Whether it's fighting for Notaries in the escrow industry or providing expert testimony in major court cases, David Shean of Pasadena, California, has been a tireless voice for Notaries in the real estate industry. He has been just as dedicated in his support for cancer research. And he shows no signs of slowing down.

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What Happened to Refis and Will They Come Back

Lew Sichelman

There was a time not too long ago when the mortgage refinancing market was booming. Lenders were writing trillions of dollars on loans. But those days are gone. Nationally syndicated housing columnist Lew Sichelman explains what happened and how the mortgage industry is responding.

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Creating a Powerful Social Presence for Your Notary Business

Caitlin Dodds

Marketing your Notary business through social media has a lot of advantages: Besides being free and easy to set up, it provides exposure for your brand and leads that turn into sales. *The National Notary* offers some tips and guidance for getting the most out of your social media marketing strategy.

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Revolutionize Your Marketing Strategy

Michael Lewis

NNA 2014 was all about finding ways to prosper in a tough economy, and keynote speaker Marcus Sheridan shared how he used content marketing to save his company from the brink of disaster — and generate millions in sales. Those methods can help Notaries “be the first one called for a signing.”

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Coolidge and Notaries: A Common Bond

speaking of a president, most Notaries wouldn't consider themselves in this group.

Yet, it was only a couple of months ago that Notaries showed how much they live up to these attributes.

At this year's annual Conference in Phoenix, Notaries, once again, proved that they are committed to an office that is unlikely to reap vast fortune or much fame.

signer, who is often nervous, defensive and distrustful of anyone representing the unfamiliar and officious.

Because Notaries are required to strictly avoid the unauthorized practice of law that includes giving advice or counsel regarding a document, they must develop that art of responding politely and knowledgeably to signers without crossing that fine line.

And finally, every Notary discovered as the days passed that there is another feature that they share with the nation's chief executive — public service — a calling that for the Notary practitioner provides small, immediate comfort but speaks to a yearning in each of us to make a contribution to our community.

Coolidge, a humble man who undoubtedly thought he would experience political office no greater than vice president, found himself one summer morning raising his right hand before a Notary as he became president of the United States.

For Notaries, it is another reminder that they are more than a part of history but also a reflection of it as they execute their duties with the same responsibility, civility and public service as one of our most honored American leaders.

While we enjoy this final month of summer, it is worth remembering a significant anniversary for Notaries during this time of year.

Were it not for a Notary, our 30th President, Calvin Coolidge, might not have been sworn into office on a fateful morning on August 3, 1923.

Early in my career at the National Notary Association, the story of his father, a Notary, administering the oath of office, was all I knew about Coolidge. Over the years I learned that Coolidge was more than a president whose oath of office was administered by a Notary.

Rather, I found him to be an individual, much like Notaries themselves, who was committed to law, civility, and public service.

While such words may conjure up grand personalities and sweeping statements when

“Notaries must develop that art of responding politely and knowledgeably to signers.”

Witnessing the energy and activity of the attendees, I was convinced of their earnestness and impressed with the level of accountability each accepted as part of their notarial responsibility.

Revealing a similarity to Coolidge, most frequently remembered as a man of civility and moderate discourse, our Notaries, too, revealed how their office, required a high degree of respect and courtesy in accommodating the individual

CFPB, FHA Embrace eClosings

THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) and the Federal Housing Administration (FHA) are looking to use technology to streamline the mortgage loan process while improving the borrower experience and consumer protection.

The CFPB recently announced an eClosing pilot program designed to alleviate problems consumers have with the current loan-closing process, including lack of review time, overwhelming paperwork, overly complicated language and document errors. The agency is asking companies to develop electronic, paperless closing systems that will eliminate unnecessary steps in the loan process, enable participants to review mortgage loan documents in advance, and potentially encourage the use of electronic notarization.

Meanwhile, the FHA is increasing the number of electronically signed documents it will accept from lenders, thereby streamlining the originating process and reducing document submission timelines. "This extension will not only make it easier for lenders to work with the FHA, it also allows for greater efficiency in the home-buying and loss mitigation process," said FHA Commissioner Carol Galante.

By the end of the year, almost every document in a loan package — including those requiring notarization — will be able to be submitted to the FHA electronically.

For more information about electronic notarization, see the June edition of *The National Notary* magazine.

More Notaries Becoming Wedding Officiants

ONLY FLORIDA, MAINE, NEVADA AND SOUTH CAROLINA currently authorize Notaries to perform wedding ceremonies under the designation of "Notary," but, several online organizations offer quick and convenient ordination for Notaries and others in some states to expand their businesses by becoming wedding officiants.

The online process to become ordained is easy, says Virginia Notary John Cole. "Internet ordination is totally legal and recognized in most jurisdictions," says Cole, who specializes in performing last-minute wedding ceremonies for \$150.

Notaries interested in becoming wedding officiants should consult their state laws and vet organizations offering ordination to ensure they are reputable, ask what the fees and requirements are, and where the ordination is recognized.

Making Sure You Have the Best Insurance Coverage

A COMPREHENSIVE ERRORS AND OMISSIONS INSURANCE POLICY offers Notaries the best protection against liability due to unintentional mistakes made during the notarization process. But a typical E&O policy, while essential, may not be enough for self-employed Notary entrepreneurs to protect themselves against potential liability and damages.

"Depending on what type of Notary work you do, you may need a general business owner's insurance policy in addition to a separate policy relating to specific issues like E&O," advises Texas Notary David Howell, who also serves as a mentor with the small business organization, SCORE.

Howell recommends self-employed Notaries consult an insurance agent familiar with both general business liability and the specific issues Notaries face, such as identification forgery and other types of fraud, to ensure they have sufficient coverage.

Keep Safety in Mind on the Road

NAVIGATING FREEWAYS AND SIDE ROADS is as much a part of the job of a mobile Notary as dealing with complicated loan documents. That makes road safety a major concern. Here are a few simple tips from experienced signing agents.

- Always keep a stocked emergency kit in your trunk containing water, a first aid kit, flashlight, jumper cables, blankets, phone charger and snacks.
- Map your course ahead of time, and use a GPS.
- Perform regular maintenance checks on your automobile: Check the tire pressure, fluids, and windshield wipers; make sure your spare tire is in good condition; and load up the gas tank with enough to get you to and from your signing destination.



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Registration Open for NNA 2015 in Orlando May 31-June 3

REGISTRATION IS NOW OPEN AT A DISCOUNTED RATE for NNA 2015 May 31-June 3 in Orlando, Florida.

NNA President Tom Heymann announced Orlando as next year's event location last month at the conclusion of NNA 2014 in Phoenix, Arizona. This will mark the first time the Conference has been hosted in Florida since 2003.

Along with valuable and informative workshops, hands-on training sessions and networking, Orlando offers visitors many opportunities for water sports, shopping, dining and theme parks including Walt Disney World, Universal Studios Florida, Busch Gardens and SeaWorld Orlando.

For more information and to take advantage of the discounted rate, call the Customer Care team at 1-800-US NOTARY (876-6827).



'We All Can Do More to Give Back'

MILT VALERA, CHAIRMAN of the National Notary Association and an active alumnus of California State University, Northridge, makes an important point in a recent presentation entitled, "Why Volunteer Leadership Makes A Difference." Addressing an audience of University staff and leadership, Valera said "We all have an obligation to give back and do more in our own communities and in society." He stressed the need to both participate, and get others involved "simply by asking."

Valera serves on several Boards at the institution, including the University Foundation Board, and has received CSUN's highest award for volunteer service and leadership. The NNA and the University, which serves 40,000 students, have partnered in several programs including scholarships and events to support students.



Milt Valera, NNA Chairman

'NNA Member News' Launches

ASSOCIATION MEMBERS NOW receive notarization tips, updates on what's going on at the NNA and news from the Notary industry at large in a new monthly electronic newsletter.

"NNA Member News" also includes recommended practices for unusual situations, links to NNA member resources, articles in *The National Notary* magazine and more. The email newsletter is sent to members on the second Tuesday of each month.

Members can also access past issues of "NNA Member News" online through their "My NNA Profile" feature at www.NationalNotary.org.

Lucky Notaries at NNA 2014

FOUR LUCKY ATTENDEES at NNA 2014 in Phoenix, Arizona, took home some amazing gifts from their Association.

Jean Zei of Chicago, Illinois, won a trip to Orlando, Florida, where she'll attend NNA 2015 Conference with complimentary hotel, travel and event registration provided by the Association.

Three other attendees received mobile devices great for both personal and business needs. Alison Conner of San Francisco took home an iPad Mini; Vijay Lilliah of Queens, New York, won an iPad Air; and Julie Tingle of Virginia Beach, Virginia, won an ASUS Chromebook laptop.

Congratulations to all four of our lucky NNA 2014 attendees.

POOL GUY TO NOTARIES: REVOLUTIONIZE YOUR MARKETING STRATEGY

By Michael Lewis



Marcus Sheridan,
The Sales Lion, at
NNA 2014

WHAT DOES A POOL GUY HAVE IN COMMON WITH NOTARIES? “I have no idea myself,” joked Marcus Sheridan, co-owner of River Pools and Spas in Warsaw, Virginia, and the keynote speaker at the NNA 2014 Opening General Session. But it turns out he had a lot in common with the more than 600 Conference attendees who gathered in Phoenix, Arizona.

Like Notary entrepreneurs, he had to find a way to survive the hard times. Starting in 2001, he and his partners built River Pools and Spas into a prosperous business, but they were rocked by the stock market collapse in October 2008. Within a matter of months, the business was on the verge of bankruptcy and Sheridan faced the prospect of losing his home.

In that time of desperation, Sheridan had a moment of insight about how marketing should be done in the age of social media, and he embraced simple tactics that any entrepreneur should leverage. Sheridan, who later founded the popular sales and marketing blog, The Sales Lion, and became a digital marketing expert, shared those concepts and offered his vision for helping NNA members become “the first Notary contacted for a signing in their market.”

According to Google, which knows everything about consumer behavior today, 70 percent of all people who want to buy something or use a service have already made their purchase decision before they even contact you. So if you are just handing out business cards and buying a listing in the phone book, you’re doing it wrong.

“No matter what we do, no matter what your business is, the game has changed for all of us,” said Sheridan. “People don’t shop around anymore. They don’t have to because they do all of their research and ask all of their questions online. That’s the reason you have to have a great website and a great social media marketing strategy.”

The New Rules

Whether it is a lender, title company or a member of the public, consumers are more impatient and demanding than they’ve ever been when it comes to searching for what they want. But with that impatience comes a beneficial side effect: They are also more loyal, repeat customers than they’ve ever been.

“If they find that one website, that one vendor, that one source that gives them everything they’re looking for, they keep going back,” he said.

Having a good website and social media presence is crucial today because it’s where consumers research what they want and often make decisions to buy. Just think about how we all identify and patronize a basic luxury: restaurants.

“It used to be if you wanted to choose a new restaurant, you would either ask a friend or just simply go there and try the food,” he said. “Today, you go online. You go to Yelp and get reviews. And you go to the restaurant’s website to look at the menu. And we want to see prices. If you don’t see the prices, you leave. You don’t want to gamble your money or your time.”

Sheridan offered some valuable, simple advice on how a Notary should organize their websites:

- Make your home page header about your customer, not about you. For example, don’t put “Scottsdale’s No. 1 Notary Public.” Instead, put something like, “Need a document or loan package notarized? Your solution is here.”
- Your home page should list three primary service offerings, for example: “Loan Signings,” “Mobile Notary Services,” and “Your Questions Answered.”
- Make sure you provide a menu of all the services you offer and clearly list the prices for each product or service.
- Keep your home page simple and clutter free with basic, easy to digest information. Your home page exists for one reason: to get customers to click to the second page. You can have more information on the second page that provides in-depth information and answers questions, all of which gets them closer to a purchase or hire.

“No matter what we do, no matter what your business is, the game has changed for all of us.”

Answer Customers’ Questions

When Sheridan’s business was on the brink of collapse, he turned things around after having a truly profound epiphany. As with most epiphanies, this was simple — so simple it was undeniable.

He realized that his website received thousands of questions each year from potential customers, but he never ever answered them because he, like most entrepreneurs, initially felt like telling the truth would scare customers away. “I have seen this in every single industry I’ve ever worked with. You get hundreds if not thousands of questions. How many do you answer?”

In early 2009, Sheridan decided to answer every question one by one, transparently and honestly in a blog on River Pools’ website, starting with the most common question: How much does an inground fiberglass pool cost?

For River Pools, the answer depends on the options the customer chooses, but “because we were willing to say, ‘It depends,’” that one article has generated more than \$2 million in sales to date. The reason is simple: When people research the cost of a swimming pool, his article comes up, and they go to his website. He established himself as the industry expert, and it paid off.

When it comes to getting found on the Internet, “certain subjects move the needle.” Consumers look at costs, they compare things, they look at “best of” reviews. “This is how we shop,” Sheridan said. “We’re all the same.” It’s a great irony that business

owners are reluctant to provide the kind of information they look for as consumers, he said.

Answering questions honestly is scary. What if people don't like your answers and leave, or what if your competition sees your prices? Your customers will leave if you don't answer their questions, and your competition already knows what you charge.

Another blog article compared the fiber-glass pools he installed with the concrete pools of his competitors. When people did a search to compare the two pools, Sheridan's article was the first link people found when they searched for that topic on Google. That article alone brought in over \$500,000 in sales.

Another article listed the five best pool builders in Richmond, Virginia, and Sheridan deliberately excluded his company. "The moment I put myself on the 'best of' list of anything, I lose your trust. But where are you? On my website." That article made his company over \$150,000 in sales in one year.

This approach also has increased the number of visitors to River Pools' website from 50,000 a year to more than 200,000 a month.

Sheridan cited these personal examples to show that there is a return on investment to "being a great listener, communicator, teacher and helper. I'm asking you to think like that, to be different."

Sheridan suggested that Notaries publish blogs addressing "any subjects that will answer questions about notarizations, or how to get the best service in their local markets."

There are a number of subjects that would be of interest to potential clients, including:

- How much does a notarization cost?
- The different types of notarization
- How to prepare for a notarization

Sheridan reiterated his golden rule: If they ask, you answer. If you don't, someone else will. By answering questions honestly, openly and transparently, you engender trust. "If you want to be the first one called for a signing, you have to engender more trust than anyone else in your space," he said.

'Don't Be The Exception'

Sheridan acknowledged that he often gets push-back from audiences who think he has a nice story to tell, but think his tactics don't apply to them because they are "different," they are the "exception."

When he asked NNA members how many saw themselves as the exception to everything he was telling them, several hands were raised. Everyone plays by the same rules, he reminded, whether you're a Notary signing agent, a member of the Innkeepers of America or a professional pet sitter (yes, Sheridan spoke to a conference of pet sitters).

"You think you're different because you want to feel special," he said, "but don't be the exception. It doesn't matter how it's always been done. Ask yourself, 'Is there a better way?'"

Sheridan again drew from his personal experience to explain the ultimate value of his lessons. During the early years of his career, he worked 60-, 70- and 80-hour weeks, leaving no time to spend with his wife and children. He missed lots of family events because he thought that's what it took to be successful. Now, he has time to be the coach of his 13-year-old daughter's softball team and has lots of time to spend with his family.

"You came here for time," Sheridan said. "You want more time to do that which you value most." ■

NNA 2014 Highlights: Learning to Prosper

The 36th annual NNA Conference featured something for everyone in the Notary industry, including:

- The NNA's VP of Legislative Affairs Bill Anderson and a panel of industry experts discussed the reemergence of **eNotarization**, as well as the CFPB's new program to implement **eClosings**.
- Veteran Notary entrepreneurs discussed the strategies they employed to expand their business in a down market.
- **Social media strategies** and **content marketing** were on the minds of signing agents and mobile Notaries, and the NNA's Social Media Specialist Moses Keshishian gave them an in-depth primer.
- **Reverse mortgages** were discussed as a potential revenue stream for signing agents, and the NNA's Laura Biewer helped guide them through the process.
- New and experienced Notaries alike refreshed their skills by training in the **five easy steps to a flawless notarization**.
- Legal expert Richard Busch counseled attendees on the most common Notary **mistakes that cause lawsuits**.
- Signing agents from across the country gathered at an **exclusive networking event** with lenders, title companies and signing services, to discuss the state of the industry and make important business connections.

VETERANS ANSWER THE 'CONSUMER PROTECTION' CALL OF DUTY AT NNA 2014

By Kat Garcia

DAY ONE OF NNA 2014 was awash with patriotism and pride as the NNA hosted a contingent of veterans from across the nation for a day of complimentary Notary training.

More than 100 veterans registered to attend NNA 2014 to receive the complimentary training, which was fully funded by the NNA's philanthropic arm, the National Notary Foundation. Veterans learned how serving the country as a Notary Public is an important role for consumer protection and preventing financial exploitation of the elderly. Veterans attended a variety of workshops ranging from Notary basics to Notary signing agent training, current trends for electronic notarizations and how to find work as a Notary.

"Mobile Notary skills are a fully transferrable career skill set that can be taken anywhere in the country and used in any industry," said Valued Veterans President and CEO Andrew Belt. "As a veteran myself, I understand how hard it is to transition back into civilian life and find meaningful work. Given the current veterans employment climate, many large lending institutions understand that it's of reputational and societal value to engage our nation's warriors for work."

Belt lead a "Career Opportunities For Veterans" workshop. His organization is trying to recruit 1,000 veterans into his Notary signing agent network by the end of this year and provide each of them contract work from clients including American Title, Inc. and Title Source.

This is the second year the NNA has offered complimentary Notary training for veterans during the annual conference to support our troops as they establish civilian career paths.



"This contribution is a small token of our gratitude for their service. We're proud to participate with other industry leaders in providing a warm welcome home for our servicemen and women," said NNA President and CEO Thomas Heymann. "We believe veterans bring an inherent level of trust, loyalty, honesty and safety to the table, which makes them a natural fit for serving as a Notary Public."

For veteran Michael Tillotson, who works with homeless veterans at the Community Resource & Referral Center in Phoenix, NNA 2014 offered him an important opportunity. "I want to become a Notary to help veterans overcome the stumbling blocks to obtain housing, get jobs, get their health care in order and get back to being productive citizens."

Numerous organizations helped spread the word about this program to the national community of veterans including Valued Veterans, Military Connection, American Legion, Wounded Warrior Project, Arizona Department of Veterans Services, VISTA (Volunteers in Service to America), The Arizona Republic and Associations Now. ■



See more photos on our Social Media channels



MORTGAGE EXECUTIVES: INCREASING FEDERAL REGULATIONS RESHAPING INDUSTRY

ONE OF THE MOST HEAVILY ATTENDED EVENTS at NNA 2014 was the “Lender and Title Industry Panel Discussion: How Regulation and Compliance Affects Signing Agents.” With federal regulatory initiatives reshaping the mortgage industry, the relationship between signing agents, title companies, and lenders has been evolving. Hundreds of attendees gathered to listen to the discussion, which covered a wide range of current topics, and ask questions.

The discussion started with a detailed look at the top-down regulatory environment.

“Regulators make it clear that the lender is accountable for anything that a third-party service provider does throughout the life of the loan,” said Sally Freudenberg, Vice President with Wells Fargo Home and Consumer Finance Group. That includes

“We direct our vendors to send more business to signing agents who show positive results.”

— Jim Sloan, Vice President of Vendor Management, JPMorgan Chase

vendors such as title companies and signing services down to the signing agents they hire.

In other words, banks are responsible for what happens at the signing table. If there is a problem, the Consumer Financial Protection Bureau will hold the lender accountable.

As a consequence, every step of the loan

process is closely monitored. The panel noted that every borrower is surveyed, and every loan signing is graded for problems and errors.

“We direct our vendors to send more business to signing agents who show positive results,” said Jim Sloan, Vice President of Vendor Management with JPMorgan Chase. “On the flip side, when we get responses that aren’t positive, we exclude those signing agents.”

And more regulations affecting loan closings are coming. The next wave from CFPB is expected to be issued next spring and take effect in August 2015. One of the most significant changes is the requirement to make certain loan documents available to borrowers three days before the signing.

“These are obviously very significant changes,” Freudenberg said. “Getting documents to borrowers is a very big issue.”

Protecting Borrower Information

Protecting non-public personal information is a “great concern to everybody in the industry, regulators, title companies, lenders and others,” said Shawn Murphy, Executive Vice President with ValuAmerica, Inc. He recommended that signing agents double check email addresses and fax numbers when sending back documents. “Make sure you return the loan packages to the correct company,” he quipped, noting that he has exchanged many packages with other companies over the years.

Ryan Flaherty, Vice President of Closing Agent Vendor Management with ServiceLink, noted that FedEx and UPS drop boxes “are a big security

issue” because they often are vandalized. He urged signing agents to go into shipper offices and get a receipt so packages can be tracked.

eClosings

The panelists agreed that electronic loan closings — which encompass eSignatures and eNotarizations — are coming to the industry.

While there are significant hurdles to overcome — particularly the lack of consistency among government agencies and regulators — the industry sees eClosings as a way to improve the customer experience by getting the loan documents to them well in advance of the signing. Electronic closings are also easier to audit and track. They also help signing agents, said Flaherty, “because you will have a better educated borrower.” That will cut down on questions at the signing table and reduce cancelled appointments and instances where borrowers decline to sign.

“Things are changing,” Flaherty said. “We’ve got buy-in from government organizations that will help us push this. We’ll see rapid change in the next couple years.”

Despite all the regulatory, technological and market changes hitting the mortgage industry, Freudenberg offered a positive note: “We all have to partner together to succeed as an industry.” ■



1. Ryan Flaherty, Vice President of Closing Agent Vendor Management with ServiceLink; 2. Sam Zaki, Senior Vice President of Client Relations with First American Mortgage Services; 3. Sally Freudenberg, Vice President with Wells Fargo Home and Consumer Finance Group; 4. Jim Sloan, Vice President of Vendor Management with JPMorgan Chase; 5. Shawn Murphy, Executive Vice President with ValuAmerica, Inc.



2014 NOTARY OF THE YEAR

DAVID SHEAN

A VOICE FOR NOTARIES IN THE REAL ESTATE INDUSTRY

By David Thun

In 2007, David Shean — an escrow officer and Notary Public with decades of experience — was laid off by his employer. For the first time in 50 years, he didn't have a job, and the real estate industry was already heading toward a meltdown that made the job market look bleak. But Shean didn't give up. Instead, as he likes to put it, he took a chance and “reinvented himself” as a Notary signing agent.

He reached out tirelessly to his contacts in escrow and real estate to build a network of new clients, worked hard and kept his signing agent business thriving through the toughest years of the mortgage meltdown.

Today, he is a prosperous Notary signing agent, and also runs a professional escrow administration service in Pasadena, California.

But Shean was not content to merely rebuild his career. He was determined to use his decades of experience and knowledge to help improve his industry and strengthen the Notary office.

His testimony as an expert witness on notarial procedures has been invaluable in several cases involving notarized documents, and he's volunteered his time to help educate Notaries about the complex issues they often encounter.

He's constantly educating escrow professionals about the importance of the Notary's role while advocating for positive changes for Notaries working in the lending industry. For these reasons, the National Notary Association is proud to name David Shean as the 2014 Notary of the Year.

Shean received his honor June 3 during the NNA 2014 Gala Banquet in front of an audience of more than 600 attendees. NNA President and CEO Tom Heymann praised Shean for his decades of service as a Notary Public.

“He's used that experience to raise awareness in the real estate industry about the importance of Notaries and notarial practices,” Heymann said. “He's been a true beacon of light.”

Choking back his emotion, Shean encouraged Notaries to work together to strengthen the professionalism and reputation of the Notary office.

“When we are out in business, it's very competitive. But when we are here, we are peers,” he told the audience at the Gala Banquet. “We want everyone to learn to be better Notaries, because that improves our profession — that's what we're all about.”

Over the course of his career, Shean has worked to help mortgage industry professionals and the public better understand the Notary's duties and improve policies for Notary-employees. One company he worked for threatened to fire any



JPMorgan Chase & Co. Receives March Fong Eu Achievement Award

The NNA honored JPMorgan Chase & Co. as the 2014 March Fong Eu Achievement Award recipient for founding the One Chase Notary Program to support its 24,000 Notary employees nationwide. Alongside 10 of her colleagues, Tamra Bubke, Vice President of Operations and leader of the One Chase Notary team, accepted the award on Chase's behalf.



Representing the One Chase Notary Program (from left), Tracey Gilliam, Tamra Bubke and Micheale Striblin accept the 2014 March Fong Eu Achievement Award on behalf of JPMorgan Chase & Co.

employee who notarized documents outside of business hours. Shean explained to management that the policy wasn't appropriate and was instrumental in getting it changed.

One of the biggest challenges he's encountered over the years is a lack of understanding of the Notary's role by other real estate professionals, especially when the convenience and efficiency of business clashes with state law. For example, he said, escrow professionals often have a hard time understanding why Notaries must have a signer physically return if a document has to be re-notarized.

"What we do is critically important," he said. "Our authority is from the state. We may not agree with all the rules and regulations, but they are the ones who establish the rules."

He has also served several times as an expert witness on notarial procedures and practices in court cases where document fraud was a critical factor. Shean's expertise played an important role in the 2011 prosecution of a multi-million dollar car theft ring. The thieves stole cars with liens on them and gained illegal access to California Department of Motor Vehicles computer systems and forged notarized documents to eliminate the liens on stolen vehicles. One Mercedes stolen by the thieves later had its paperwork doctored and was resold at a car auction for \$100,000. California Deputy Attorney General Ed Skelly said Shean's testimony on notarization was instrumental in securing the convictions of the thieves, with the ringleader of the group sentenced to nine years in prison.

Shean has helped present online webinars teaching Notaries about the escrow process. He's also worked with the American Escrow Association and Mortgage Bankers Association in support of lenders standardizing loan instructions and

Notary of the Year Honorees (from left) Michelle Riley, Lucius Morris, Valerie Barrett, NNA's Tom Heymann, Honoree Tara Bradford and Notary of the Year David Shean



documents to make the process easier for signing agents and borrowers.

Shean says that recent changes in the industry — especially new directives from the Consumer Financial Protection Bureau to lenders — have made it more important than ever that mortgage industry professionals understand the critical role Notaries play in protecting documents from fraud.

At the same time, Shean firmly believes that Notary signing agents must adapt to the regulatory changes the mortgage industry is going through. "I'm 68 years old," he said. "When I first started, loan documents consisted of just a note, a deed of trust and a message from the bank. That's not the case anymore. If you insist on doing things the old way, you may not be around very long. We have to adjust, but at the same time always follow what our state Notary-regulating agencies say we're allowed to do."

Shean says that he would like to see more mortgage industry professionals and signing agents work with state Notary officials to find solutions to issues that come up when notarizing signatures on loan documents.

Despite more than five decades working in the escrow industry and more than three decades as a commissioned Notary, Shean still finds the time to actively support charitable causes, especially cancer research. Shean helps organize and participates in charity walks to support City of Hope, one of the leading cancer research facilities in the nation, and donates blood and platelets every two weeks for patients in need. In fact, he's made more than 120 platelet donations.

"I get emotional about cancer research," he says. "My sister had cancer of the larynx, and another sister had breast cancer. It's something I feel strongly about, and why I think charities that support cancer research are so important."

No matter what he does as a signing agent, escrow professional, Notary mentor or charitable volunteer, Shean performs his task with care, enthusiasm and integrity.

"I've been blessed with what I've been able to do and it's important to share that knowledge and be a mentor for others," he said. "The Lord's been good to me, and I believe in giving it back and paying it forward." ■

WHAT HAPPENED TO REFIS AND WILL THEY COME BACK?

By Lew
Sichelman

Frank Nothaft has refinanced so often that he can't remember exactly how many times he's turned one mortgage in for another. "It was a whole bunch of times" is his best estimate. "So many times that I lost count." Like thousands — or perhaps millions of other borrowers — Nothaft, the chief economist at Freddie Mac, was a serial refiner. But he finally bit the bullet and paid off his home loan, so he's done now. And so is the refi feast, which lasted nearly five years.

It began in 2009 and officially ended in this year's first quarter, when the refi share of mortgage originations fell below 50 percent for the first time in 60 months.

What's more, it's doubtful that refinancings will dominate the market anytime soon. Freddie Mac's projection is that refis will account for 40 percent of total originations this year and slide all the way down to just 20 percent in 2015.

We'll examine what lies ahead in a moment. First, let's look at where we've been.

Since January 2009, Freddie Mac estimates that some 27 million borrowers refinanced their conventional, government and jumbo loans, many more than once — and an untold number numerous times. "That's a lot of people," says economist Nothaft.

But the trend actually began much earlier than that. In fact, 2014 will be the first year that originations will be dominated by mortgages (for home purchases) since 2000. "That's how much refinancing we've been living off of over the last decade," the economist comments.

People were refinancing so often in 2001, the average age of an outstanding home loan was a mere 1.6 years. Today, it is just over seven.

The biggest refi year in terms of dollar volume was 2003, when two-thirds of the nearly \$4 trillion in originations were refinancings. By 2012 and 2013, the dollar amounts were far smaller (see chart on page 19). But refinancing accounted for a high share of the market in those two years because housing sales remained sluggish as the economy continued to work its way out of the recession.

In last year's first quarter, refis were responsible for a whopping 74 percent of all mortgages written in the period, according to the Mortgage Bankers Association. "That's when refis started to slow," says the Freddie Mac economist. By the first quarter this year, the refi share dipped to 49 percent, the first time since 2007 that it was less than half of all originations.

The reason, of course, is that mortgage rates started to rise. When rates rise, the rule of thumb says, refinancing activity falls. And so it has. "Rates are up one percent from about a year ago, and

that's taken a big bite out of the incentive to refinance," says Nothaft.

It's not that loan fees are strikingly higher these days. Indeed, they are at a six-month low as this is being written, but they're still about a percentage point or so above the record low of 3.3 percent in November 2012.

For refis to "take off" again, says Nothaft, "rates need to come down a lot more, up to half a point or more."

Unfortunately, it doesn't appear that that's in the cards. Most forecasts call for rates in the five percent range by the end of the year. That doesn't mean that refinancings will go away altogether. But it does mean that the number of people refinancing will be down significantly.

For one thing, many borrowers are now locked in to some of the lowest rates on record, and they are not going to take out a new loan at a higher rate. In fact, they cherish their low rate loans so dearly that the big concern in the housing sector is that they will put off buying another home — maybe forever — just to hang on to their low-rate mortgages. "There is definitely more incentive to stay put than to move," Joel Kan, Director of Economic Forecasting at the MBA, told *American Banker* newspaper recently. "Once you lock in a low rate, you're much less likely to move."

Freddie Mac's Nothaft estimates that only about two million people are still candidates to refi. But Koysta Gradushy of Black Knight Financial Services pegs that number much higher. He counts the "refinanceable population" at 5.1 million. That's 5.1 million borrowers who are "in the money" — have a credit score of at least 720 and are in good standing with their lenders. If the FICO score benchmark is lowered to just 700, Gradushy says, another 700,000 borrowers will be potential refi candidates.

For one reason or another, however, many of those eligible to refinance probably won't for a number of reasons:

- Some have really small balances. Even with just \$40,000-\$50,000 remaining on their six percent or higher mortgages, the dollar savings may not be enough to justify the effort — or the expense.
- Some have adjustable rate mortgages.

While rates seem to be on the rise, which will

eventually lead to higher monthly payments, for now these borrowers have been content to keep their loans because, to date, rates have either declined or remained at acceptable levels.

- Some are just lazy. Economists call them "woodheads." These folks just don't want to bother. They can afford what they are paying, and that's good enough for them.
- And finally, some remain underwater, owing

more on their loans than their homes are worth. They'd have to come to the table with cash to refinance to a lower rate. And if they had the cash, they wouldn't be in the red.

As housing values rise, so will their stake in their homes. And as their equity grows, the more they can bring to the table. Unfortunately, after a two-year run of rapidly increasing appreciation, analytics company Veros Real Estate Solutions expects values to rise at a more modest 3.4 percent over the next 12 months. "The wave of appreciation may have crested," says Veros Vice President Eric Fox.

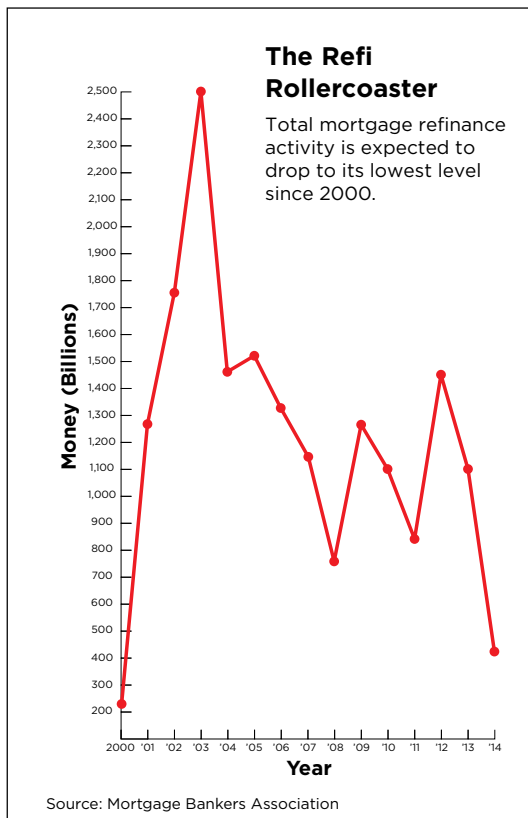
At the same time, though, lenders are starting to move away from ultra-strict underwriting requirements, a step that should more than make up for any slack in appreciation. Both Fannie Mae and Freddie Mac, as well as the Federal Housing Administration,

have announced changes in their rules recently that should open the lending spigot a bit wider in the coming months.

Meanwhile, lenders who built their businesses on refis are trying to recoup lost loan volumes by easing their credit requirements in an effort to make it easier for borrowers with a few bad marks to pass muster. In April, Wells Fargo, the nation's largest mortgage lender, cut its minimum credit score requirement for Fannie-Freddie loans from 660 to 620. Wells also increased its loan-to-value ratios, in effect allowing for larger loan amounts relative to the property's worth.

While refis may not hit the levels seen a decade ago, the mortgage industry is looking for ways to jumpstart that part of the business. ■

About the author: *Lew Sichelman is a nationally syndicated columnist covering the housing and mortgage markets. He has worked for the Washington Daily News, the Washington Star and the National Mortgage News.*



CREATING A POWERFUL SOCIAL PRESENCE FOR YOUR NOTARY BUSINESS

By Caitlin Dodds

It's 9:00 a.m. and your inbox is virtually empty, your phone isn't ringing, and you're wondering where the business is. If you're finding it difficult to generate new leads or signing assignments, then perhaps it is time to re-evaluate your social media marketing presence.

Marketing your Notary business through social media has a lot of advantages: It is essentially free and easy to set up and manage. It provides exposure for your brand, generates networking opportunities, and is leveraged by many entrepreneurs to turn leads into sales. However, to be truly successful in your social media marketing, you will need to overcome some roadblocks. It takes time, commitment, and a solid understanding of effective strategy.

To begin, it helps to approach social media marketing as an extension of your normal, face-to-face networking strategy. After all, social media is just another way to build relationships with potential clients, and each social platform can be designated for specific types of relationship building: personal, professional and local.

Facebook's Personal Relationships

Most people know Facebook, but it has become a tricky social media platform to use. Between the growing number of competitors using it, along with the frequent changes Facebook makes to reduce the number of people who see your posts, businesses have a much harder time seeing value for the content they post. But there are methods you can use that will help you reach your desired audience.

Start by posting a casual mention of your Notary business on your personal Facebook page. You never know when your neighbor, gym buddy, or PTA friends will need a Notary. Also, mentioning your business on your personal page increases the likelihood that they will remember you when they need a Notary.

You can keep this information balanced and "non-promotional" simply by sharing relevant articles and relating it to your experiences or expertise. If Notary laws in the mortgage industry change, be the expert your friends can rely on to let them know if this impacts their loan closing. Focus on offering valuable content and information, not on promoting your business.

LinkedIn's Professional Relationships

Every Notary entrepreneur should have a LinkedIn account, and it should be used to grow your online network. Connect with other Notaries, title companies, real estate agents, local banks, hospital administrative staff, law offices, and any other potential client. Make sure that your profile is completely filled out and that "Notary" or "signing agent" appears in your job title, summary, employment history or skills so that your profile can be found in search results.

Join a few relevant groups and get involved in their discussions. The National Notary Association hosts a few groups for Notaries to share advice and information. Look for groups related to your immediate community so you can make connections with other local business owners in your area. Craft a short note to introduce yourself to



potential business partners and offer your services as a resource should these businesses require a Notary in the future.

Google+'s Local Relationships

Google+ is the best social network for getting your business found when people search for a Notary in Google search and maps. Unlike other social media platforms, your Google+ posts show up in search results faster. But active pages tend to show up in search results more readily than dormant or unclaimed pages. It's important to keep posting content on Google+ rather than simply creating a profile and forgetting about it, because active profiles show up more regularly in search rather than inactive profiles.

Another benefit to Google+ is that reviews are clearly visible and pages that have multiple reviews show better engagement than those without. If your Google+ page is linked to content on your website, it can result in better rankings, which will make it more likely that your business will come up in Internet searches.

Herbert Willis of Sunshine Signing Connection, Inc., said he cancelled other marketing efforts when he started using Google+. His office in Florida has great visibility in the search results because of his Google+ activity. "I noticed that my posts started showing up in search, too."

Avoiding Time Drain: Creating A Weekly Social Calendar

Once you've set up your social profiles, you have to post regular content to see results. Just like any relationship, it requires effort to keep it alive.

T.L. Smith from AfterHoursVA manages over 10 social media platforms. She says, "The key is planning ahead and having some sort of content calendar. I usually plan out my posts on a monthly basis and use Hootsuite to schedule posts. But even if I automate posts, I still take about 30 minutes mid-day and maybe an hour in evenings to respond to people, like and share posts, and engage with potential clients."

For optimal results, plan each week in advance so you are never scrambling to post something. Instead, you can thoughtfully create a weekly social calendar (see chart for a sample social calendar) and evaluate the timing and potential effectiveness of your posts before they happen.

When determining what to post, variety is essential. Experiment and try different kinds of posts to see what works best for your business. It may help you to schedule a number of items in advance on Sunday morning, and have them post early each day throughout the week. This will give your audience time to read and comment so that your available time later can be spent responding to the comments made earlier in the day.

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Converting Your Network Into Clients

Anyone who has networked knows that the point is not just meeting people and developing a large circle of acquaintances. The real value comes from having the people *you know* refer the people *they know* to you. Those referrals are even easier to find online if you are actively networking on social media. If a local realtor needs a Notary and remembers a discussion with you on LinkedIn, he or she may give you a call. Perhaps a title company started a discussion on Google+ and noticed your insightful comments. Or perhaps you networked with other Notaries in your area who may refer business to you when they are unable to take it.

Remember, your local connections will be your most meaningful. You are likely already attending local networking events. When you get home, log onto your social media sites and reach out to the people you met: Connect with them on LinkedIn and follow their Facebook and Google+ pages. Comment on their posts and continue to nurture that relationship so your face and name come to mind when they need a local Notary.

Once you see social media as an extension of in-person networking, it is easier to see the benefits. After all, as Willis puts it, "You have to build relationships and help people." The rest will follow. ■

About the author: *Caitlin Dodds is a search marketing specialist with WebTalent Marketing.*

A Sample Social Media Calendar

Day	Morning	Afternoon	Evening
Sun.	Find 3-5 news items you can share throughout the week. Schedule on HootSuite.	Share business tips, advice, and motivation.	Check social profiles for activity, and respond to those who engage with you.
Mon.	Share an article you've written on your blog (this should be pre-scheduled via HootSuite)	30 minutes to respond, share & engage	1 hour to respond, share & engage
Tues.	Comment on a few group discussions on LinkedIn	30 minutes to respond, share & engage	1 hour to respond, share & engage
Wed.	Generate a discussion on your own page by sharing industry news with your thoughts and ask for other opinions. Need inspiration? The NNA Bulletin is published weekly! (This could be pre-scheduled via HootSuite)	30 minutes to respond, share & engage	1 hour to respond, share & engage
Thurs.	Network on LinkedIn or a Google+ community	30 minutes to respond, share & engage	1 hour to respond, share & engage
Fri.	Talk about a recent signing that was challenging and how you resolved it. (Pre-scheduled via HootSuite)	30 minutes to respond, share & engage	1 hour to respond, share & engage
Sat.	Share an industry relevant article with your insights (Pre-scheduled via HootSuite)	30 minutes to respond, share & engage	1 hour to respond, share & engage

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When Is It Okay (or Not) to Refuse a Notarization?



As the first guiding principle of the *Notary Public Code of Professional Responsibility* states, “The Notary shall, as a government officer and public servant, serve all of the public in an honest, fair and unbiased manner.” Notaries serve in their role as impartial witnesses and, as such, should not let their personal beliefs interfere with their duties. However, there are situations that may require a Notary to refuse to perform a notarization.

In Cases Where Communication Is Compromised

A lack of communication or comprehension can be a legitimate cause for refusal. If the signer does not appear to be aware of the contents of a document, such as in the case of one suffering from dementia, you should refuse the notarization. The same goes if the signer appears to be intoxicated or otherwise incapacitated. In the case of the latter, you can suggest reconvening at a later date, when the signer is more coherent. Unless you are an Arizona Notary utilizing the services of a translator, you may need to refuse the notarization if a language barrier makes it impossible to communicate directly with the signer.

Basing a Decision on Personal Beliefs

If you come across a signer

whose personal beliefs are opposed to yours due to such issues as religion, race, or politics, you may not refuse the notarization based on those beliefs. As an impartial witness, you must not let personal beliefs interfere with your duties. Remember: The act of notarizing a customer’s documents in no way endorses the contents of those documents. You are simply verifying the signer’s identity and witnessing his or her signature. You may not refuse a notarization based upon an individual’s race, religion, gender, sexual orientation, political preference or nationality.

Signer’s Relation to the Notary or Notary’s Relation to the Document

In some cases, the signer’s relationship to the Notary might make it tricky — or downright illegal — for the Notary to perform the notarization. A Notary must always refuse to notarize documents in which the Notary has a financial interest. And while specific laws prohibiting Notaries from notarizing the signature of a close relative vary from state to state, the NNA recommends that all Notaries avoid notarizing for family members. Finally, the Notary must never notarize transactions in which the Notary himself is a signer.

Refusing Service to Non-Customers

State Notary laws vary on the issue of whether Notaries may refuse notarizations to non-customers, so it is important that you know your state’s laws. In addition, other applicable state laws may allow employers of Notaries to limit the activity of their employee Notaries during hours of employment.

Unlawful Requests

Notaries must refuse to notarize when a request is not proper or lawful. It is a Notary’s job to ensure that the signer is properly identified, the documents are complete, and all signing parties appear physically before the Notary. If the Notary questions the validity of the signer’s ID, notes omissions in the documents being notarized, or is faced with an absentee signer, the Notary must refuse the notarization. Likewise, if the Notary suspects that signers are being coerced, or has knowledge that the documents being presented are fraudulent or otherwise illegal, he or she must refuse the notarization.



Recording Addresses, Naturalization Papers, and Tips on Filling Out Your Notary Journal

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

When I enter my client's address into my journal, should I enter their mailing address or their street address, assuming the two are different? A recent client used her driver's license for identification, and it contained a P.O. box as her address. Is it OK to use that, or should I ask her for her residential address?
—J.B., Monterey, CA

California law does not require you to input a signer's address in your journal; however, the NNA does recommend requesting either a mailing or residential address to include in the entry. As neither is mandatory, the choice is yours.

I have been asked to notarize a person's signature on a copy of his naturalization certificate. The signer said he needs it to be attested to by a county clerk with an *apostille*, to then

provide as acceptable proof to the Romanian consulate to apply for a passport renewal. The copy contains the owner's signature attesting that it is a "true copy." Is this something that I am permitted to notarize?
—F.C., Sunnyside, NY

This is not a notarization you are authorized to perform. You can inform your signer that the U.S. Citizenship and Immigration Service instructs naturalized U.S. citizens in need of having a Certificate of Naturalization authenticated by the U.S. State Department for use by foreign governments or embassies to make an appointment with his or her local USCIS office using the InfoPass Appointment Scheduler on the State Department's website. The USCIS can make the copy of the Certificate

of Naturalization and certify it as a true copy. Direct your signer to the USCIS website to search for: *How Do I Obtain Certified True Copies of a Certificate of Naturalization?*

A signer brought in a document titled "Direct Interrogatories Propounded," which lists several questions and includes an answer sheet for responses. The documents contained a notarial certificate which states: "Upon the appearance of the witness, John Doe, after he was duly sworn and under oath, I propounded each of the questions stated in the direct interrogatories propounded to John to which these are attached, and above answers to each interrogatory was stated by said witness to be his answer before me." I have





never seen such a document; is this something that I am authorized to notarize?
—J.G., Richland, WA

In Washington, Notaries may certify that an event has occurred or an act has been performed (RCW 42.44.010[2][g]). What you describe appears to qualify for this unique notarial act. In certifying that an event has occurred or an act has been performed, a Notary must determine the occurrence or performance either from personal knowledge or from satisfactory evidence based upon the oath or affirmation of a credible witness personally known to the Notary (RCW 42.44.080[7]). RCW 42.44.100(6) contains a notarial certificate you may complete for this notarial act.

I have a multi-part question. As a Notary signing agent in Texas, do I need to record each notarial act or document included in a Notary signing package in my notarial journal? And, if so, am I permitted to record the documents prior to the appointment to save time?
—S.M., Beaumont, TX

Yes, Texas Notaries are required to make a record in a Notary journal of every document in the signing package that requires notarization. While you must complete an entry for each document in the signing package requiring notarization, you may use shortcuts such as ditto marks down the columns in each line to indicate repetitive information. Yes, you may record documents in the journal before the appointment but there is

a potential reason you may not want to do so. Should the appointment be canceled or the signer opts not to carry through with the signing, your journal will be cluttered with unfinished journal entries.

Also, would it be acceptable to simply have the signer sign each space in the journal at the end of the appointment?
—S.M., Beaumont, TX

Not according to NNA best practices. The proper procedure is to have the customer sign right before you notarize each document.

Finally, with regards to the oath of identification, is personal knowledge of an individual acceptable? If so, how is that recorded in my journal?
—S.M., Beaumont, TX

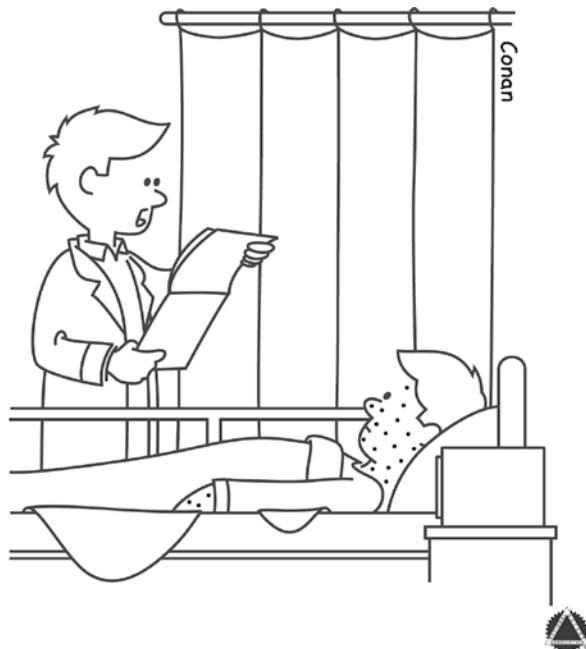
“Personally Known” is acceptable in Texas, provided you know the individual taking the oath. If you obtained your journal from the NNA, check off the box: “Personally Known by the Notary.”



YOUR COMMUNITY

Oddball Notary Situations

NOTARIES ON FACEBOOK share some of the wildest situations they've found themselves in while performing a notarization. Share your most oddball situation by visiting www.bitly.com/oddballsituation.



"You should have had your immunization record notarized."

Partner with the Best Signing Services

THE TOP DISCUSSION in the NNA's Google+ community is all about which signing services Notaries have had the best experiences working with. Here's what some Notaries are recommending:

Gene Corbin: "Title Source has been an excellent partner in my Notary business; especially with Quicken Loans' signings."

Bette Earnhardt: "Signature Closers are a favorite of mine. They are courteous, pay on time, and respect Notaries because they understand what they go through."

Richard Stewart: "My best overall experience has to be BancServ. They're easy to work with and pay on time."

For more insight on the nation's best signing services, visit www.bitly.com/bestsigningservices.

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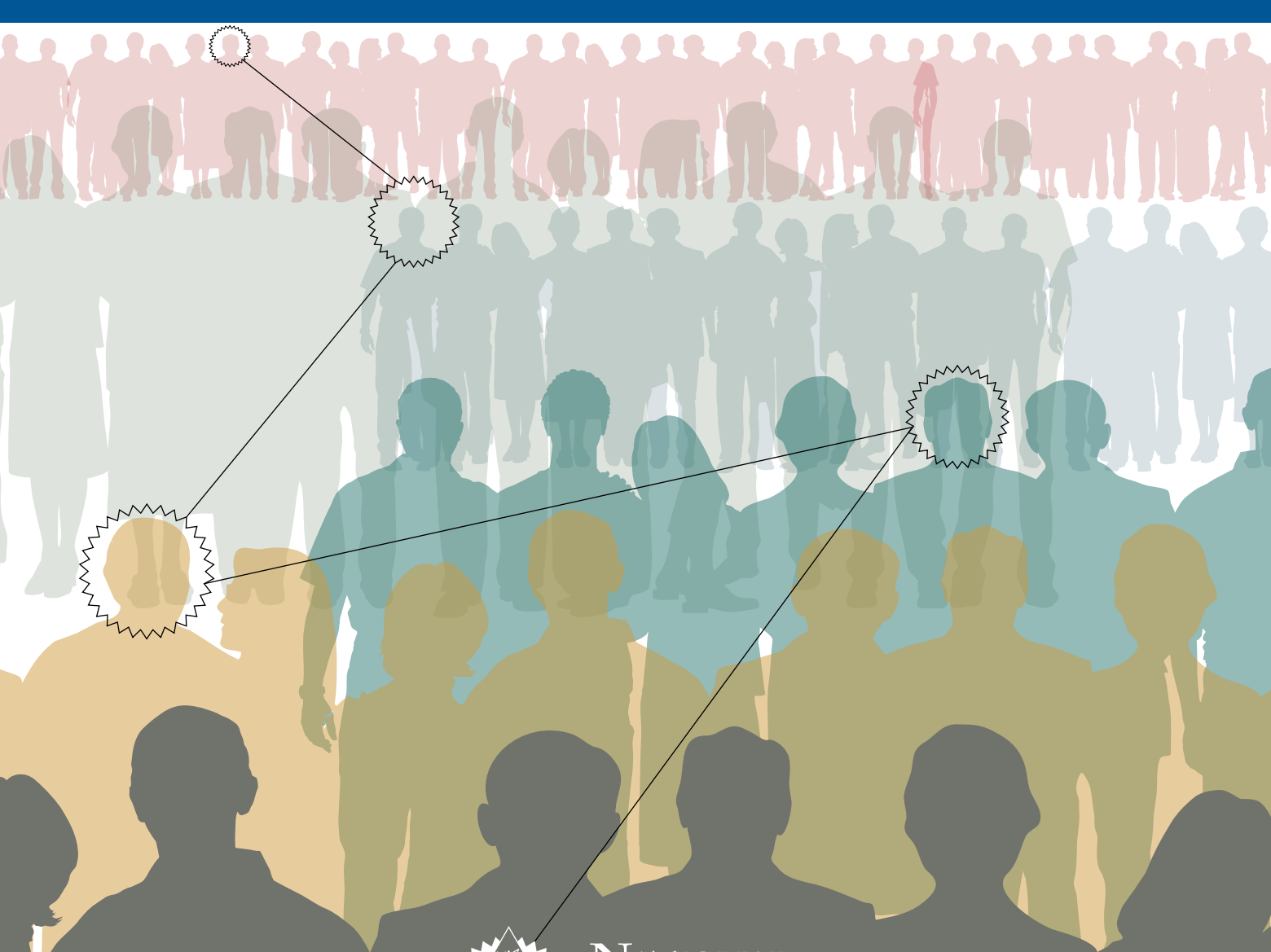
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