

Educational Notice: Closing Your Signature with a Period

Subject: Why placing a period after your name matters under commercial law.

1. Principle of Incomplete Instruments

Under the Uniform Commercial Code (UCC):

- UCC § 3-115 – Incomplete Instrument:

An instrument that is signed but left incomplete may be completed by others. If completion is unauthorized, it can still be enforced against the signer unless they object.

- UCC § 3-407 – Alteration:

If an instrument is altered by adding words or numbers after the fact, it may still be enforced in the form completed, unless proven unauthorized.

2. Why the Period Protects You

- A signature without a clear ending leaves 'open space.'

- This can allow others to add terms after your name, such as:

- Agent
- Guarantor
- Surety

- These added words can change your role from creditor (owner) to debtor (liable party).

A period functions as a termination mark:

- It closes your endorsement.

- It prevents unauthorized additions.

- It signals: 'This is the end of my signature. Nothing further may be added.'

3. Proper Signature Practice

Always end your name with a period. Optionally add a line to block extra words.

Example:

Chris Magis Nero©.

Secured Party.

4. Educational Summary

- Law Merchant and UCC principles recognize that silence or incompleteness can be exploited.
- Closing your name with a period removes ambiguity.
- This is a simple but powerful way to maintain control of your signature and protect your capacity as a living man, not a corporate surety.

This notice is for educational purposes, to remind all parties of the importance of complete instruments and clear signatures under the UCC.