

1. **How much money can you make as a notary?** Well, the honest answer to that question is “It’s all up to you!!”

You have to really market yourself in person and online. There are a lot of terrific opportunities out there but you will need to dig in and find out what those opportunities are that are near you and in your community. Also, don’t forget to market yourself in a particular niche if you have a specific skill like speaking another language.

2. **Why do I have to keep a journal if it is not required by law?** Keeping a journal is a time-honored professional practice. Your journal protects you in the event that someone else has used your name to notarize a document. In addition, it protects your client in the event that they have been the victim of identity theft.

3. **What about fingerprinting?** This is closely related to the last question. If you have a client question you as to why you are asking for your fingerprint, let them know it is for their protection. ID’s can be faked, signatures can be forged, but a fingerprint cannot be falsified.

4. **What is an “acceptable form of ID?”** Just remember this acronym – DUPES.

D – Description: Does the description match the person?

U – UV light pen will show the imbedded seal that is now required on all government issued IDs

P – Photo: does the photo look like the person who is before you?

E – Expiration date: check the expiration date to be sure that the ID has not expired

S – Signature: Does the signature match the signature on the document that they are signing?

5. **What if there is no place on the document for me to sign but the client insists that the document must be notarized?** You may show the client an example of a jurat and an acknowledgement pointing out the difference in the wording and ask which one they would like to use. You may NOT under any circumstance, tell them which one they need to use. That would be considered the practice of law. Be patient. If they are still unsure, tell them you will be glad to give them time to see or speak to an attorney for legal advice. If that means that the appointment needs to be re-booked, then it is perfectly acceptable to charge for your time and travel.

6. **Do I have to record identifying witnesses in my journal?** As with many things in the notary world, the answer to this varies by state. Contact the Secretary of State Office in your state for clarification. However, as a general rule, Credible Witnesses may NOT be used to complete the Patriot Act form. However, they may be used to verify the identity of an individual in general. It is not required that the credible witness information and identity be recorded in your notary journal. However, to protect yourself, as a notary, it is considered “best notary practice” to record the information. Should any document or the identity of any signer come into question, the information recorded in your journal may prove to be invaluable.

7. **My client insists that they have to have a notarized copy of their birth certificate, but I thought that I was not allowed to notarize copies of vital records.** This one is very tricky because people are often “told” by someone that, in order to proceed with their transaction, they must produce a notarized copy of their birth certificate, marriage license, etc. However, as a notary, you must be aware that you may NOT certify a copy of any vital record or “recordable” document. Only the issuing authority is allowed to produce a certified copy of that document. There is, however, an independent company that most states utilize that will provide certified copies of vital records called VitalCheck. In addition, some states allow you to notarize a document called a “Document Custodian.” Basically, this document simply states that the signer has had custody of the original certified copy from the date of issue. Remember, you are not allowed to offer legal advice regarding such matters and must refer your client to an attorney for answers for their specific request.

8. **Why can't I use an interpreter when notarizing documents for someone who speaks another language than mine?** The duties of a notary require you to be able to communicate with your signer in their native language in order to insure the following:

The identity of the signer

The signer's documents are for their true identity

The signer is aware of the contents of the document

The signer is proceeding willingly without coercion or intimidation

9. **Am I allowed to notarize a document for a minor?** As with most “unique” situations, it is best to consult the Secretary of State’s office regarding your state’s specific laws. First and foremost, you must understand that the age of a minor varies from state to state. Having said this, the answer is both yes and no. Yes, you may notarize the signature of a minor with proper identification if they have been emancipated. There are exceptions to this rule and an attorney will need to advise your signer of what is appropriate in your state. And no, a minor may not legally enter into a contractual agreement without the consent of a parent. The marriage certificate in Alabama is a good example of this. Yes, you are verifying the identity of the minor signing the document only after notarizing the parental consent form where you have verified the identity of the parent or custodian of the minor.

10. **What is a Notary Signing Agent?** A Notary Signing Agent or Notary Loan Signing Agent is a notary that has passed a certification course that specifically trains them in the general knowledge of the documents that must be signed and/or notarized for the completion of a loan involving real property. In addition, these notaries are required to undergo an extensive background check and increase their Errors and Omissions Insurance policy up to \$100,000.

11. **What is Remote Online Notarization and how is it different from Remote Ink Notarization?**

Simply put, RON is a process whereby the entire notarization process (including your Notary signature and seal) is completed online via video representation. RIN is a process whereby the identification of a signer, their awareness and willingness to sign a document takes place in an online process via video representation. Documents must still be “wet” signed by both the signer(s) of the document and the Notary. Notary Know How has created a very simple and easy to understand chart that explains the difference. You may view and download that document here:

<https://www.notaryknowhow.org/r-o-n-vs-r-i-n> In addition, please note that there are some states that do NOT utilize or approve these methods of notarization. For example, Alabama is a RIN state but does NOT approve RON for notarizations at this time (August 2023).

12. **What is a bond and why is it required?** The surety bond for all notaries is a three-party agreement that guarantees the principal will act in accordance with certain laws and protects the State of Alabama. The bond further protects consumers from loss resulting from unlawful or unethical actions on the part of the notary. Bond requirement amounts vary by state. Please check with your Secretary of State before purchasing a bond. Currently, Alabama requires the highest bond amount (\$50,000) in the US. Notary Know How is proud to work with CNA Surety to provide bonds for Alabama notaries. Click the following link to purchase: [www.NotaryKnowHow.org/something-something](http://www.NotaryKnowHow.org/something-something).

13. **What is errors and omissions insurance and why is it required?** Errors and Omissions Insurance is not required. However, it protects you and your business from financial losses due to an error or omission committed whether intentional or unintentional during the completion of the notarial act. For general notarial work, you may choose a policy for as little as \$15,000. However, it is highly recommended that you carry a minimum amount of \$25,000. As a Notary Loan Signing Agent, you will need to increase that amount if you want to be hired by various Signing Agencies. The recommended amount is \$100,000. Some agencies will not even accept your application without E&O in the amount of \$100,00. Again, Notary Know How has made this process simple and easy for Alabama notaries. CNA Surety also provides Errors and Omissions insurance in varying amounts. Please click the following link to purchase the appropriate amount you deem necessary for your growing business.  
[www.NotaryKnowHow.org/something-something](http://www.NotaryKnowHow.org/something-something).

14. **Why do I have to have a background check?** The simple answer is, you don't, unless you become a Notary Loan Signing Agent. NLS Agents have access to very sensitive information in the loan documents that they handle. Some of which are Drivers Licenses, Social Security numbers, income amounts, bank and routing numbers. Signing Agencies require an annual background check to assure that you can be trusted with this very sensitive information.

15. **I have residences in more than one state. Can I be a notary in both states?** Wow!! That is a loaded question!! The "no." You must be a resident and file Federal taxes in the state in which you are commissioned. Your commission is not transferrable to another state – EVER!!!!!!! However, it may be permissible to obtain a non-resident commission in some states under the following provisions:

If you live in a "border" city, you may contact the Secretary of State office of the state that you border and inquire if it is permissible. It is rare but there are some states that allow this if you fulfill all their requirements (training, bond, E&O insurance, and applicable fees).

Some states will allow a non-resident to become fully commissioned in their state if they own a business and pay applicable taxes in that state for the business. Again, you must fulfill all of that state's requirements for commissioning. An example of this would be if you live in Alabama but own an import/export business that primarily operates out of New York.

This one is similar to the previous question: if you can provide documentation of full-time employment in the state for which you are not a resident and the duties of your position require you to perform notarizations of company documents, you may apply for commissioning in that state as long as you fulfill all of that state's requirements for notarial commissioning. An example of this would be if you lived in Alabama but worked for a car dealership in Georgia for which notarization of car titles was part of your job description.

Lastly, some notaries are commissioned by the Federal Government to perform notarizations at US bases and installations throughout the United States and overseas. These positions are generally filled by US military personnel.

16. **Can I notarize documents for a family member?** Every state has specific laws regarding notarization for family members. However, all of them have the same caveat: If you, as the notary, will directly or indirectly benefit from the transaction, you may not notarize the document. For example, your husband's great aunt (so not directly related to you) is changing her will and is going to leave you her mint condition stamp collection worth \$90,000. Rule of thumb: If relatives arrive, don't notarize!! It is certainly not worth having an important document challenged in a court of law and polarize relationships within your family when most notaries will be glad to notarize your documents at no cost knowing that one-day they may need you to do the same for them.

17. **If my employer paid for my notary commission and I leave or they go out of business, am I still a notary?** Good news!! YES!!! In addition, when you are no longer employed by that business, your stamp, seal go with you and any/all journals that you filled out while in their employment. Some employers may insist that you leave your journals but, by law, those journals belong to you. You may explain that, at any time, if they need to reference your journals, you will be glad to comply with a WRITTEN request to produce the applicable journal. Requiring a written request protects you as the notary!

18. **What do I do if I think that the person I am notarizing documents for is being manipulated into signing a document?** This is where the authority of your office comes into play. You may state that, as an appointed public official and it is within your authority to refuse to notarize a document if you do not feel that the signer meets all the criteria under current state laws.

19. **Can I back-date or post-date a document when requested by a Signer to do so?** Absolutely NOT!!!! This is against the law in every state and carries with it stiff criminal penalties, fines and often times will result in an arrest. Friends, family members (already discussed) and even the employer that paid for your commission may ask you to do them a "favor" or may even try to intimidate you into notarizing a back/post-dated document. It has been said that "Sin will take you farther than you want to go, keep you longer than you want to stay and cost you more than you want to pay." Once an individual has coerced you into being complicit the first time, they will do it again and again.

20. **Why do I have to keep my stamp, seal and journal under lock and key?** Especially if you are a notary in the workplace, it is too easy for someone whose intent is to defraud another to “lay in wait” for you to use the restroom/go to lunch/take a break/go to a meeting to access your stamp and seal. If they do so and commit a fraudulent act using YOUR supplies and even forging YOUR signature, you are still “on the hook” for THEIR criminal behavior because you did not lock up your supplies. It would be absolutely devastating to have criminal charges brought against you in a matter in which you were not complicit and were completely unaware had taken place. However, IT DOES happen and IT IS a prosecutable offense. If your desk does not lock, invest in a locking briefcase to protect your commission and your reputation. As the old saying goes “better to be safe than sorry.” So, lock it up tight, day and night!

I also want to add here that, if you are transporting your notarial supplies in your vehicle, it is not permissible to leave them in your vehicle under any circumstance even if they are in a locked briefcase. In other words, if you take your supplies home with you after work, do not leave them in your car. If a thief broke in and stole your briefcase and used your seal and signature to commit fraud and/or identity theft, you are still culpable for each offense because you knew that it was not permissible to leave these items in your vehicle.

21. **Is Notary Know How a legitimate training company?** We are so glad you asked! YES!!! Notary Know How is an elite notary education platform. We are driven by integrity and strive for excellence and professionalism in all that we do. It is our heart-felt desire to exceed all expectations in the way we conduct business and seek to educate others on how to be a professional notary while providing amazing resources along the way. Furthermore, we aim to maintain the highest level of ethical standards and require this from our students as well. One of our main goals at Notary Know How is to set the bar in Alabama for Notary Educational Services and that all students certifying through our program are the most sought after by the professional and legal communities.