

August 2017

The National NOTARY®

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The Official 2017 NNA Census

4,462,573

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NATIONAL NOTARY ASSOCIATION

The National NOTARY

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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.

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

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The Official 2017 NNA Census: Notaries Are on the Rise Again

David Thun

For the past 25 years, America has demonstrated a consistent need for more than 4 million Notaries to help protect its most important business and personal transactions. And the official NNA 2017 Notary Census is no exception. After a pronounced decline in the 2012 census following the Great Recession, the number of Notaries in America has pushed north of 4.4 million. While many states saw small decreases over the past five years, others saw significant upswings in their Notary headcount. And most observers credited the shift in numbers to the economy.

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2017 Notary of the Year: Tracee Jordan

Cindy Medrano



Driven by an ambition to succeed and a passion to help others, Tracee Jordan of Houston, Texas, took a chance towards a new career path not knowing the successes that would follow. And that has allowed her to have an impact on her community and the people around her beyond merely notarizing their important documents.

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eClosings Are Coming

Phillip Browne



In an era when customers are taking Ubers instead of taxis, renting Airbnbs instead of hotel rooms, and are adapting to new retail environments driven by Amazon, the practice of fully electronic loan closings is quickly reaching maturity throughout the mortgage finance industry. And NSAs need to embrace this change. TitleSource executive Brian Hughes and NNA CEO Tom Heymann explain why.

What Would You Do: The Case of the Childlike Signer

OUR NOTARY COMMUNITY WAS PRESENTED WITH A SCENARIO that involves determining a signer's awareness. The signer is an adult, and says he understands what he's signing. But his childlike conduct raises concern. Here's how your peers said they would handle the situation.

I would ask to be alone with the signer and then ask relevant questions to determine capacity and willingness to sign. If I feel that the signer did not have capacity I would not do the notarization.

Barbara Citty, Orange, CA

We're only to determine if they are signing willingly and if they understand what they're signing. If he/she can verbalize in their 10-year-old speech pattern that they are



aware of what they are signing and that they are signing willingly, then I would notarize.

Pat Warmack, New York, NY

First, I would ask to speak with the person alone to see what answers I got without the relatives coaching assistance. I've noticed that family members of disabled persons sometimes offer assistance

when it is not needed. It's like they don't see what the person is capable of doing or understanding. I would never assume that the person was incapable of understanding just because relatives "helped" with the answers. I've seen disabled persons dismissed by family, as if they don't count.

Deborah Rhoden, Cedar Hill, TN

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Coming to You Live from NNA 2017!

For the first time in NNA Conference history, social media allowed non-attendees to experience two Conference workshops to experience two Conference workshops live from the Notary event of the year! Watch these workshops, and many others from NNA 2017 at bitly.com/nnavideos. You can also catch all the fun by visiting our photo gallery on Facebook at bitly.com/nna2017photos.



Getting Help with Unfamiliar IDs

IDENTIFYING SIGNERS is arguably very challenging, particularly considering the hundreds of different types of IDs that people carry. If you haven't already encountered unfamiliar ID cards, it's likely that you will.

To help you navigate the demands of verifying a signer's ID, the new *NNA Keeping Documentchecker Guide* is a comprehensive guide for checking U.S. and Canadian driver's licenses and ID cards. It includes each ID's essential security features for quick and easy verification.

While some states specify the types of ID you may accept, many states leave the determination of an ID's suitability up to the Notary. If your state does not specify what ID sign-



ers may use, the standard of professional practice is to ask for IDs issued by a state or federal government. It should include a photograph, a physical description and the

bearer's signature. These elements provide a basis for comparison with the actual physical appearance and signature of the person requesting the notarization.

Trending Now: eNotarization's Impact on Escrow

NNA VICE PRESIDENT of Government Affairs Bill Anderson was invited to speak to the American Escrow Association's national conference attendees about eNotarization.

He talked about the trends and key issues being discussed in the mortgage finance and closing services industries — including remote notarization. He also described the related impact on Notary best practices and legislation across the country.



Pennsylvania Notaries: Your Guide to the New Law

NOTARIES IN THE KEYSTONE STATE have a lot of questions about the new law going into effect in October. We put together a handy “FAQ: Pennsylvania’s New Notary Procedures” in the *Notary Bulletin* to help guide you through the transition.

The FAQ will provide regular updates as we learn more from the state. If you

have a question that does not appear on the FAQ in the Laws & Regulations category of the *Notary Bulletin*, please send it to us at publications@nationalnotary.org.

If you'd like to read our complete analysis of the new law, visit NationalNotary.org/knowledge-center/news/law-updates.

More Companies Connect with NSA Data Exchange

COMPLIANCE IS THE NAME of the game for lenders and title companies, and more businesses are verifying credentials before hiring Signing Agents.

Late last year we launched the NSA Data Exchange system so companies would be able to securely verify your information in real-time, making it faster and easier for them to hire you.

Title Source, Ventek and NotaryGo have joined Snapdocs in using our technology to confirm the status of your commission, background screening and your E&O insurance policy. The data is generated from your SigningAgent.com listing — so make sure your profile is up to date to ensure your eligibility for assignments.

More States OK Webcam Notarization



TEXAS AND NEVADA have become the latest states to authorize webcam notarization. They join Virginia and Montana as the only states to permit the practice.

Ten other states have considered webcam notarization bills this year. So far, Colorado, Indiana, Kentucky, Maryland and

Missouri opted not to enact their webcam proposals, while Minnesota, Nebraska, Oklahoma, Ohio and Pennsylvania are still considering them.

“Webcam notarization” allows the signer to personally appear before the Notary using video and audio technology over the internet. Most states require the signer to be in the Notary’s physical presence at the time of the notarization.

With so much activity surrounding webcam notarization, it is gaining momentum across the country. In an interview with National Public Radio, NNA Vice President of Government Affairs Bill Anderson described it as “the Notary issue of the year.”

A main provision of Nevada’s law specifically authorizes webcam notarizations for electronic wills. New Hampshire is considering a standalone measure permitting webcam notarization for eWills. However, similar bills failed in Arizona, Florida, Indiana and Virginia.



Immigrants Expected To Drive Housing Market

THE IMMIGRANT POPULATION in the U.S. is growing faster than the population as a whole and will be a major factor in the growth in the housing market, according to a recent report from the Urban Land Institute.

The report, which examined U.S. Census data and homeownership rates, noted that immigrants currently make up about 13.5 percent of the nation’s total population. And roughly one million new immigrants arrive each year.

Even though total homeownership rates have slipped during the recent recession, homeownership among immigrants has grown in recent decades and is expected to continue, the report said.

And the rising influx of higher-income immigrants from China and India could accelerate the homebuying demand.

Nearly Half of U.S. Counties Have eRecording

MORE THAN 46 PERCENT of the recording offices in counties and municipalities across the country are capable of electronically recording property records, according to the latest count

by the Property Records Industry Association.

All told, 1,673 recording jurisdictions in 46 states out of about 3,600 nationwide can eRecord. These jurisdictions include more

than three quarters of the U.S. population. Kentucky, Rhode Island, Vermont and West Virginia are the only states without any jurisdiction capable of eRecording.

There are seven states where all recording jurisdictions can electronically record documents, including Massachusetts, Colorado and Iowa.

According to PRIA, eRecording improves the quality of data, reduces turnaround times and provides significant cost savings compared to a manual process.





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The National Notary Association Official 2017 Notary Census



4,462,573
U.S. Notaries
ON THE RISE AGAIN

By David Thun

IF THERE'S ONE THING THAT OUR 2017 NATIONAL CENSUS of Notaries made clear, it's that the economy drives Notary growth — and the rising number of U.S. Notaries suggests business may be looking up. 2012 saw the first significant drop in U.S. Notary population in 40 years due to the economic hardships brought on by the collapse of the U.S. housing bubble and the Great Recession that followed.

But since then, the economy has stabilized, and the NNA's exclusive count of Notaries found that the number is again climbing upwards — to the tune of more than 77,000 nationwide.

While many states saw small decreases over the past five years, others such as Florida, Georgia, North Carolina and Texas all saw significant upswings in new Notaries receiving commissions. Officials in these states credited the rise in Notaries to increasing prosperity and business growth, with more companies looking for Notaries to meet their transaction needs.

“Between 2007 and 2012, we saw many Notaries leaving the mortgage and settlement services industries,” said Phil Browne, NNA Vice President of Communications. “Now that we’re in better economic times, the demand for Notaries is starting to pick up again.”

What’s remarkable is that for the past 25 years, America has shown a consistent need for more than 4 million Notaries, to help protect its most important business and personal transactions. The Notary count broke the 4-million mark in the 1992 census and has stayed there ever since.

More Than 20 States See New Notary Growth

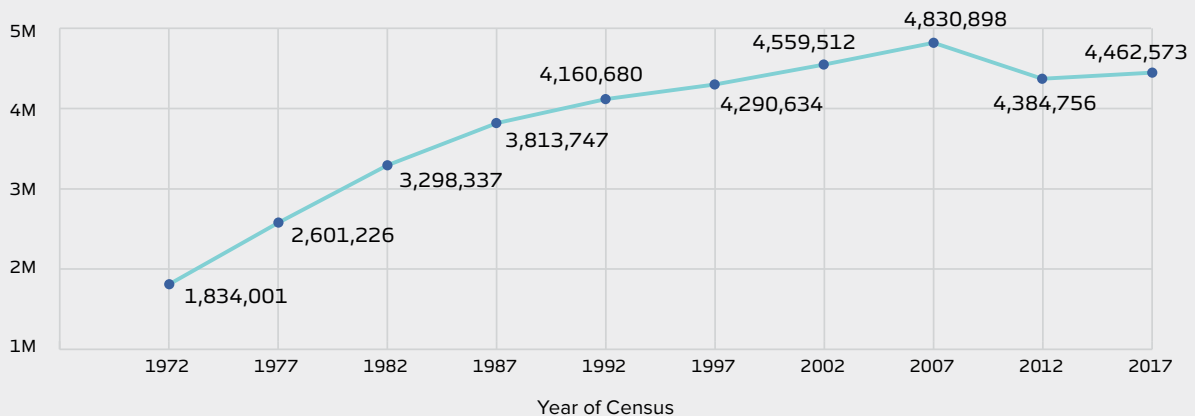
Today, there are more than 4.4 million Notaries commissioned throughout the United States. Overall, the number of new Notaries rose in 21 states.

Florida surpassed every other U.S. state and territory in new Notaries over the past five years, with an astonishing 97,838 additional Notaries commissioned between 2012 and 2017 — bringing the state’s total population to nearly half a million Notaries. Officials pointed to the state’s private-sector job growth, which has been above the national average for the past five years, and a drop in unemployment in Florida to the lowest levels since 2007.

The number of Notaries nationwide has climbed steadily, adjusting to fit the growing needs of consumers.

“Since December 2010, more than 1.37 million Floridians have found private-sector employment, meaning job seekers are finding good jobs,” Cissy Proctor, Executive Director of the Florida Department of Economic Opportunity said. “Our impressive job growth and business-friendly climate has helped Florida establish itself as a national leader in job creation.”

U.S. Notary Population



Source: U.S. Census Bureau & NNA Research

Change in U.S. Notary Population 2012 to 2017 **↑ 77,967**

Notaries by State



STATE	NOTARIES 2017	NOTARIES 2012	CHANGE	2010 U.S. POPULATION CENSUS	2017 NOTARIES PER 100,000
ALABAMA	66,450	63,065	3,385	4,779,736	1390
ALASKA	14,529	13,194	1,335	710,231	2046
ARIZONA	69,032	99,206	-30,174	6,392,017	1080
ARKANSAS	50,372	54,198	-3,826	2,915,918	1727
CALIFORNIA	162,411	163,711	-1,300	37,253,956	436
COLORADO	83,783	87,812	-4,029	5,029,196	1666
CONNECTICUT	49,500	50,000	-500	3,574,097	1385
DELAWARE	10,001	10,275	-274	897,934	1114
DISTRICT OF COLUMBIA*	10,000	9,500	500	601,723	1662
FLORIDA	495,891	398,053	97,838	18,801,310	2638
GEORGIA	174,102	159,649	14,453	9,687,653	1797
GUAM	584	576	8	185,674	315
HAWAII*	6,000	6,000	0	1,360,301	441
IDAHO	25,217	25,681	-464	1,567,582	1609
ILLINOIS	163,956	173,713	-9,757	12,830,632	1278
INDIANA	90,779	86,555	4,224	6,483,802	1400
IOWA	59,492	57,490	2,002	3,046,355	1953
KANSAS	49,002	50,554	-1,552	2,853,118	1717
KENTUCKY	80,705	84,610	-3,905	4,339,367	1860
LOUISIANA	59,192	56,245	2,947	4,533,372	1306
MAINE	23,876	30,506	-6,630	1,328,361	1797
MARYLAND*	80,000	70,915	9,085	5,773,552	1386
MASSACHUSETTS	113,842	140,000	-26,158	6,547,629	1739
MICHIGAN	112,069	121,974	-9,905	9,883,640	1134
MINNESOTA	76,721	84,826	-8,105	5,303,925	1446
MISSISSIPPI	37,382	38,000	-618	2,967,297	1260
MISSOURI	72,066	76,501	-4,435	5,988,927	1203
MONTANA	16,270	20,000	-3,730	989,415	1644
NEBRASKA	28,418	33,497	-5,079	1,826,341	1556





STATE	NOTARIES 2017	NOTARIES 2012	CHANGE	2010 U.S. POPULATION CENSUS	2017 NOTARIES PER 100,000
NEVADA	25,350	28,364	-3,014	2,700,551	939
NEW HAMPSHIRE	23,051	22,940	111	1,316,470	1751
NEW JERSEY	134,414	124,607	9,807	8,791,894	1529
NEW MEXICO	29,776	34,624	-4,848	2,059,179	1446
NEW YORK*	292,000	279,674	12,326	19,378,102	1507
NORTH CAROLINA*	174,000	143,180	30,820	9,535,483	1825
NORTH DAKOTA	15,348	13,116	2,232	672,591	2282
OHIO	163,932	224,060	-60,128	11,536,504	1421
OKLAHOMA	82,644	83,959	-1,315	3,751,351	2203
OREGON	38,790	40,795	-2,005	3,831,074	1013
PENNSYLVANIA	114,187	74,008	40,179	12,702,379	899
PUERTO RICO	9,072	9,186	-114	3,725,789	243
RHODE ISLAND	20,774	20,449	325	1,052,567	1974
SOUTH CAROLINA	139,985	138,000	1,985	4,625,364	3026
SOUTH DAKOTA	18,031	17,667	364	814,180	2215
TENNESSEE	88,093	97,996	-9,903	6,346,105	1388
TEXAS	427,556	401,232	26,324	25,145,561	1700
UTAH	22,072	17,000	5,072	2,763,885	799
VERMONT	15,804	14,120	1,684	625,741	2526
VIRGINIA*	135,000	113,693	21,307	8,001,024	1687
U.S. VIRGIN ISLANDS	733	645	88	109,574	669
WASHINGTON	74,352	75,830	-1,478	6,724,540	1106
WEST VIRGINIA	41,545	44,730	-3,185	1,852,994	2242
WISCONSIN	82,265	86,920	-4,655	5,686,986	1447
WYOMING	12,157	11,505	652	563,626	2157
AMERICAN SAMOA	NA	45		68,061	
NORTHERN MARIANAS	NA	105		44,852	
TOTAL	4,462,573	4,384,756	77,967	312,879,480	1,518

States with the most Notaries

1. Florida	495,891
2. Texas	427, 556
3. Georgia	174,102
4. North Carolina	174,000
5. Illinois	163, 956

Texas added more than 26,000 new Notaries, giving the Lone Star State the second-largest number of Notaries in the U.S. The rising number of new businesses in the state in recent years has directly contributed to growing demand for Notary services, said Sam Taylor, Communications Director for the Texas Secretary of State's office.

"The overall strength and diversity of the Texas economy is certainly a factor in our increased number of Notaries," Taylor said. "As more people and businesses move to the state, the business community, homeowners, entrepreneurs and others are looking for the most efficient, streamlined process that allows them to get up and running quickly, which creates a demand for more Notaries."

In Georgia, which gained more than 14,000 new Notaries in the past five years, a turnaround in the construction industry may have helped drive demand from businesses for notarial services, said Mike Smith, Director of Communications for the Georgia Superior Court Clerks' Cooperative Authority, which regulates the state's Notaries.

"We were slower to rebound from the recession than most states, because a lot of our economy was tied up in construction, and that took a hit when the real estate bubble burst," Smith said. "But now there's building going on everywhere. If the economy is doing better, I'd imagine businesses have

States with the fewest Notaries

1. Hawaii	6,000
2. Delaware	10,001
3. Wyoming	12,157
4. Alaska	14,529
5. North Dakota	15,348

more documents that need notarizing."

North Carolina — a state that lost more than 20,000 between 2007 and 2012 — saw significant growth in new Notaries as of 2017, now boasting an estimated 174,000 Notaries in 2017. Most of that growth is very recent, said Ozie Stallworth, eNotarization Analyst and Director with the North Carolina Secretary of State's office.

"A lot of that had to do with the recession and the problems in the mortgage industry," Stallworth said. "Overall, our numbers plummeted in the past five or six years. But as of the past 18 months or so, the numbers are coming back thanks to trending economic improvement."

Conversely, states that have been slower to recover from the economic downturn have seen fewer Notaries commissioned. One example is Arizona. With many jobs lost in the recession and a struggle with high unemployment rates over the past five years, Arizona saw a decline of more than 30,000 Notaries in the state between 2012 and 2017.

Ohio, a state that has experienced a downturn in manufacturing and a slow rate of job growth since the Great Recession, lost more than 60,000 Notaries in the past five years. Tennessee, another state that has struggled with high unemployment rates, saw a drop of 9,903 Notaries.

States with the largest increase since 2012

1. Florida	+97,838
2. Pennsylvania	+40,179
3. North Carolina	+30, 820
4. Texas	+26,324
5. Virginia	+21,307

States with the largest decrease since 2012

1. Ohio	-60,128
2. Arizona	-30,174
3. Massachusetts	-26,158
4. Michigan	-9,905
5. Tennessee	-9,903

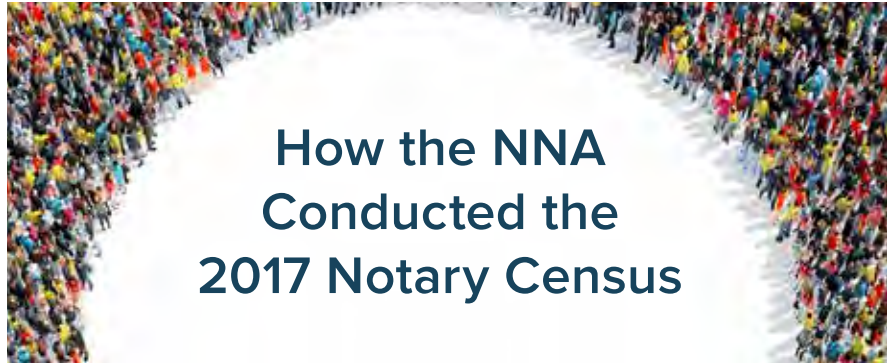
National Notary Population Remains Stable

Despite a handful of states seeing noticeable growth or decline, overall, the number of Notaries nationwide has climbed steadily over the past few years, adjusting to fit the growing needs of consumers as the national economy has settled from the tumultuous booms and busts of the previous decade.

Compared to 2012 — which saw a decline of more than 450,000 Notaries in the United States, the first national downturn the NNA has tracked in 40 years — in 2017 the U.S. total Notary population started to grow again with an increase of 77,967 new commission holders joining its ranks. In fact, the two states that reported the largest drops in 2012 — California and New Jersey, which each lost more than 120,000 Notaries between 2007 and 2012 — appear to be coming back. California's Notary tally remained steady at 162,411 Notaries, and New Jersey saw its Notary count reach 134,414 — a gain of more than 9,800 new Notaries for the Garden State over the past five years.

While Florida, Georgia and Texas saw the largest Notary growth among the 50 U.S. states, several others, including Alaska, Maryland, North Dakota, Pennsylvania, South Carolina, Utah, Vermont and Virginia saw an increase in the per capita number of Notaries available to serve state residents. In fact, while South Carolina ranks ninth in total number of Notaries, the Palmetto State has boasted more Notaries per capita than any other state for the past decade.

As the U.S. economy has recovered, the need for Notary services today has not only remained constant, but in some states has seen significant growth. Through good times and bad, the services Notaries provide remains a vital part of our nation's business and economy. ■



How the NNA Conducted the 2017 Notary Census

Every five years the National Notary Association conducts and compiles an exclusive census of Notaries commissioned in the United States and its jurisdictions. Over a six-month period starting in January, a special NNA research team spent countless hours collecting data from Notary regulating officials throughout the country to establish the current number of Notaries commissioned in each state, and then reviewing and following up with the officials on figures that required clarification.

In addition, the NNA invited Notaries to participate in a nationwide survey to collect demographic data on the U.S. Notary population.

While the number of commissioned Notaries can change daily, five states and the District of Columbia did not provide precise counts, claiming an inability to do so based on the following:

- **The District of Columbia** was amid an IT infrastructure upgrade, prohibiting them from accessing detailed data.
- **Hawaii** manages its Notary commissions on paper and counting them would have been time and cost prohibitive.

- **New York** chose to release an estimate instead of an exact count, claiming their numbers change daily.

- **Maryland, North Carolina** and **Virginia** all reported that staff time constraints, coupled with technical and scheduling issues, prohibited them from providing a precise count.

“In the cases where estimates were provided, state officials gave their assurance that their estimates were trustworthy,” said Phillip Browne, the NNA’s Vice President of Communications. “Still, in our ongoing pursuit of precision and accuracy, it’s disappointing that these six jurisdictions could not provide more than estimates within a reasonable time period for the populations they serve.

“We will continue to be diligent in working with all states to get precise and accurate state Notary counts so our readers, federal and state governments, policy makers, academicians, industry leaders, and the legal community can confidently rely on the information we publish every five years,” Browne said. “We are very appreciative of the efforts made by all participating state officials and also of Notaries and industry leaders.”

Notaries

BY THE NUMBERS

Source: NNA Research Center

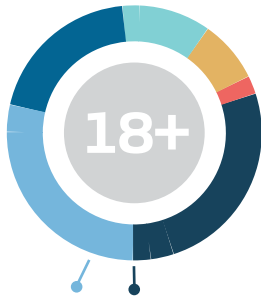


84% Female



16% Male

Age



30%

56-65 & 46-55

- 36-45: 16%
- 66+: 12%
- 26-35: 10%
- 18-25: 2%

General Education



28%

College-Bachelor's Degree

- College-Associate Degree: 26%
- High School Diploma/GED: 27%
- College-Master's Degree: 9%
- College-Ph.D. or Doctorate: 2%
- Other: 8%

Years as a Notary

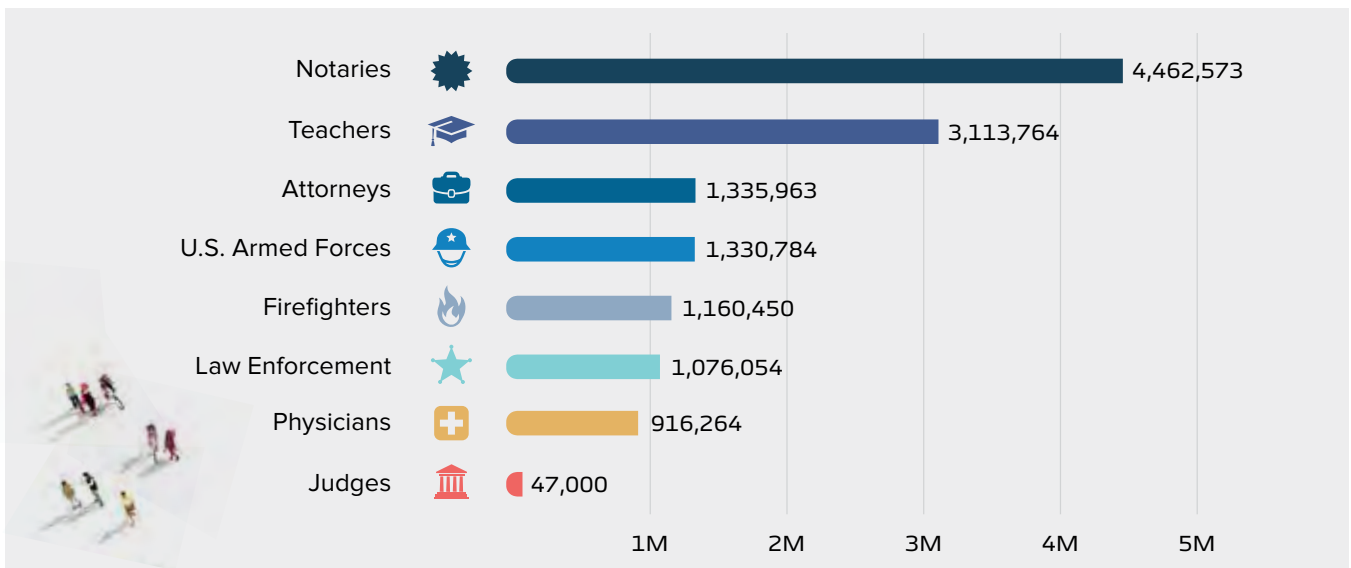


42%

0 - 4

- 5-8: 17%
- 9-12: 14%
- 13-16: 10%
- 17-20: 6%
- 21+: 11%

How You Compare to Other Professions





Office & Retail Notaries

1 in 5

Number who have been asked to perform an illegal or improper notarization

15

The percentage who notarize outside the workplace

Self-Employed Notaries

54

The percentage who have been self-employed for 5 years or less

53

The percentage who get most of their work from loan signings

46

The percentage who have been self-employed for more than 5 years

47

The percentage who get most of their business from work other than loan signings

Who Are America's Notaries?

The importance of Notaries can be underscored by a couple of simple facts. There is one Notary for every 73 U.S. residents. And there are more Notaries than military personnel, police and firefighters combined.

But who are these Notaries? To find out, the NNA conducted an online survey of our Notary community, and more than 2,500 individuals responded, offering intriguing observations.

The Notary population tends to skew older and is fairly well educated. Sixty percent of the respondents were between 46 and 65 years old. And nearly two thirds have some college education. Respondents were overwhelmingly female (84 percent), and a surprising number (42 percent) have been a Notary for four years or less.

Traditionally, Notaries have been found in all industries and most walks of life. And that is still true. Our survey asked respondents what industry they worked in and offered 19 options, including real estate, legal professionals, healthcare, banking and government. The responses crossed the gamut. The most common option — chosen by 28 percent of respondents — was “other.”

Only two other options — real estate and paralegal-legal assistant — were chosen by more than 10 percent of the respondents. The rest of the responses were spread out among the remaining industries, including:

- Real estate, 13.2 percent
- Paralegal-legal assistant, 11.5 percent
- Healthcare, 9.8 percent
- Banking/Financial Services, 9.6 percent
- Corporate, 6.3 percent
- Education, 6.2 percent

Of the self-employed, mobile Notaries who responded, 54 percent said they had been a mobile Notary for five years or less. Interestingly, a similar number (53 percent) said they get most of their business from loan-signing assignments, while 43 percent rely mostly on general Notary work.

Ultimately, all these numbers show that business, consumers and governments alike value the protection Notaries bring to our countless daily transactions. ■

A close-up portrait of Tracee Jordan, a Black woman with her hair styled in braids, smiling warmly at the camera. She is wearing a dark, patterned top and a thin necklace. The background is a neutral, light gray.

2017 NOTARY OF THE YEAR TRACEE JORDAN

By Cindy Medrano

GREAT THINGS HAPPEN WHEN YOU ALLOW YOURSELF to step away from your comfort zone. Driven by her ambition to succeed and accomplish set goals, Tracee Jordan of Houston, Texas, did just that. She took a chance towards a new career path not knowing the successes that would follow.

Not only does she have a driven persona, but she is also passionate about helping those around her. A humble soul that demonstrates her compassion and generosity to others.

It was Jordan's exemplary service to her community and her commitment to public service that inspired the NNA to recognize her as the 2017 Notary of the Year.

"Tracee's kindness and spirit of generosity are just a few of the reasons we are honoring her as Notary of the Year," said NNA President and CEO Tom Heymann during the award presentation at NNA 2017's Gala Banquet in June.

Being named Notary of the Year "made me realize that all my work is not in vain," Jordan said. "I do my best to stay out of the spotlight as much as possible. Because I am not someone who is looking for accolades or honors,

to know that someone is looking at me do well, made me so proud."

Angel on Earth with a Notary Stamp

To much of the world, Jordan is a mobile Notary with her own business. But for her, being a mobile Notary is about so much more than a way to make a living. It offers her a chance to help others. Perhaps nothing illustrates that more than the time in 2016 when Jordan received a notarization request unlike any other.

A grandmother desperately needed to gain temporary custody of her grandchildren after they were involved in a tragic accident which resulted in the passing of their step-father. Jordan offered free Notary services to the woman during her time in need.



From left: 2016 Notary of the Year Elissa Davey, 2010 Notary of the Year Daniel C. Lewis, 2015 Notary of the Year LaQuita Gaskins, 2009 Notary of the Year Elaine Wright Harris, 2017 Notary of the Year Tracee Jordan, 2004 Notary of the Year Jamie Smith Liggins, 2014 Notary of the Year David Shean.



Notary of the Year Honoree Lorraine Gabryelski, Notary of the Year Honoree Alisha Allen, Notary of the Year Tracee Jordan, Notary of the Year Honoree Brenda Charles-Edwards.

“When this family came to me for a notarization, I knew I was going to do everything I could to help. They had been through so much it absolutely broke my heart,” Jordan said.

She created a GoFundMe account for the family and orchestrated various community fundraisers at local businesses and churches to help the family recover.

Jordan went above and beyond for a family she didn’t need to. She could have completed the notarization and ended the relationship there, but due to her caring nature, she had to help the family with more.

“If I see someone in need, I help them. And that is what has gotten me to this point today,” said Jordan.

She is also consistent contributor to the community, she has no problem closing her business once a year to assist with the Houston Bar Association’s “Will-a-Thon”. This event allows her to perform complimentary notarizations for veterans, seniors, disabled persons, and low-income individuals. She also visits local hospitals to provide free services to patients, employees, and social workers.

Humble Beginnings

Jordan began her career in public service in 2005 as a 911 police telecommunicator in Houston, Texas. During that time, she waited four and a half years for a higher-level position to open in Austin and worked to meet all the requirements, believing that was her next step in her career path. When she saw the position finally become vacant, she applied without hesitation. To her surprise, she did not receive the job offer.

“I wasn’t angry. I wasn’t shocked. I was more in amazement,” said Jordan. “This was a position that I wanted for four and half years, so if I didn’t get it, God must have something better for me.”

And that is when she began to shift her focus to see where

“If I see someone in need, I help them.”

— Tracee Jordan

she was needed. After 10 years of service to the Houston Police Department, Jordan took a leap a faith that would ultimately change her path from serving behind the scenes to being in the front lines.

She already had developed a second income from being a part-time, mobile Notary, and she saw there was room for growth. So, Jordan had to ask herself if she was ready to make a change. “If I really wanted to make this change and catapult it to the next level, I could do it, but was I willing to take that leap of faith?”

She weighed the pros and cons and decided it was worth the risk. That was in February, but she held off on resigning her position so she could make a plan and prepare to transform her part-time Notary business into a full-time gig. She gave herself a personal deadline of July 31.

To begin this road, Jordan sold her townhome and moved back with her mother. She worked up to 16 hours a day to save money until she reached her personal deadline. She had a vision of where she wanted to be and was patient with herself as she pursued it. The date arrived and Jordan was ready to make the move from employee to self-employed.

Jordan launched her business, 24-Hour Notary Houston, LLC, a mobile Notary firm that serves Houston and the surrounding area. Today she leads a team of Notaries who meet the needs of diverse clients across Texas with different types of documentation and translation services.

“I want other Notaries to take away from my story and understand that you can make money in this industry. But don’t let that be your primary focus,” said Jordan. “Your primary focus is to be a public servant. So, you have to serve the public. And if we continue to serve each other, instead of looking for ways to one-up each other, that’s how we can all make the world a better place. By serving one another.” ■

eCLOSINGS ARE COMING, EMBRACE THE CHANGE

By Phillip Browne



IN AN ERA WHEN CUSTOMERS ARE TAKING UBERS INSTEAD OF TAXIS, renting Airbnbs instead of hotel rooms, and are adapting to new retail environments driven by Amazon, the practice of fully electronic loan closings is quickly reaching maturity throughout the mortgage finance industry.

Notary Signing Agents need to embrace this change and be prepared for it because technology and quick, efficient on-demand services are what customers expect today.

“eClosings are coming. It’s up to you if you’re going to have a seat at the table because the future depends on what you do today,” said Brian Hughes, Chief Operating Officer

of TitleSource, one of the nation’s largest title service providers. “If you’re not prepared for what’s coming ... let’s get started because this technology will soon be a part of everyday life.”

Hughes and National Notary Association President and Chief Executive Officer Tom Heymann discussed the



Left to right: Tom Heymann, NNA President and Brian Hughes, TitleSource, Chief Operating Officer

“Embrace the change and the technology.”

— Tom Heymann, NNA President

“eClosings are coming. It’s up to you if you’re going to have a seat at the table.”

— Brian Hughes, TitleSource, Chief Operating Officer

evolution of eClosings during the NNA 2017 Conference in Dallas in a general session titled “Signing Agent Closings: Past, Present and Future.” Hundreds of Signing Agents from across the country participated in the conversation — a subject that is being widely addressed across the industry.

The Changing World

Today the average home buyer is 32 years old and the average repeat home buyer is 52. More than half of those buyers found their home by shopping on the internet, because that’s how shopping has evolved for just about every industry.

“15 years ago, did you think you would be making payments, bank transfers and check deposits through an app?” Heymann asked the crowd. “That’s why eClosings are important. The expectations of the real estate market are the same as any other industry — access to goods and services by touching a button on your phone. It’s this demand driving the evolution of the mortgage industry closing process.”

The impact on Notary Signing Agents will be significant. eClosings will save NSAs time, money and resources. There will be no need to drive to assignments, fight traffic, put gas in the car, print out edocs, or perform a signing in a shady location. NSAs will be able to schedule more signings in a day because they will be able to perform them from the comfort of their own home or office.

“This is going to make your job much more efficient,” Heymann said. “Imagine not having to worry about fax-backs, the paper flow, the inconvenience of having to find a FedEx secure drop point after hours. And you won’t be carrying around your signer’s private information in your cars, which reduces your risk.”

Renewed Impetus for eClosings

While a move toward eClosings has been discussed for more than a decade, the current push for industry adoption is being driven by the U.S. Consumer Financial Protection Bureau which conducted an eClosing Pilot Program in 2015.

The agency found that technology could help alleviate four major pain points consumers experience during loan closings: not enough time to review documents, an overwhelming stack of paperwork, documents that are difficult to understand, and correcting errors in the loan package.

During its pilot program, the CFPB discovered that consumers going through an eClosing received their loan documents sooner, had more time to review documents, had shorter closing meetings, and had a much higher perception of efficiency compared to paper-based closings. In addition to the CFPB, eClosings have since been endorsed by Fannie Mae, Freddie Mac and Quicken Loans, among others.

Today, Title Source has three options for a closing: A traditional “in person” closing, a full eClosing and a hybrid closing, in which some documents, but not all, are e-signed. These options are likely to be around for the next five years, Hughes said.

Title Source has a goal to close 50% of loans in one of these electronic formats by May 2018. “From there we want to transition to completing a majority of loans to eClosings by 2020,” Hughes said. “We plan to have the entire closing process happen in our Web portal.”

Significant obstacles still remain for industrywide adoption of eClosing systems, including the need for companies to carry out large-scale changes to their workflow and loan-processing procedures, the large number of separate entities involved in a mortgage transaction, and varying state and federal rules and regulations about notarization, consumer protection and business processes.

But the pathway to the future is already paved, and it’s only a matter of time before it arrives in a major way.

“This is change management. Embrace the change and the technology,” Heymann said. “This change is coming and I encourage all of you to understand it, learn how to implement it and how to plan your future based on it. This is a change that you will have to deal with soon, so why wait?” ■

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Dealing with Notary Errors on Government Documents



Many government forms require notarization and come with pre-printed notarial wording. It's easy to assume the wording complies with your state's Notary guidelines because it comes from a government agency, but that's not always the case.

The agency may be unaware of your state's specific Notary requirements, or the form could be outdated, missing critical information, or contain other errors that can cause problems down the line. Therefore, you need to be able to recognize issues with Notary certificates and know how to fix them.

Fixing Errors in Notarial Certificates

The only way to identify issues with government-issued documents is to be familiar with your state's Notary requirements, including the types of notarial acts you may perform and the correct certificate wording.

For starters, examine the document and ask yourself four basic questions:

- *Where?* Does the document include a space to record the location where you are notarizing the document (often indicated by the words "State of..." and "County of...").
- *When?* Is there a space in the notarial wording to record the date when you notarized the document? (Make sure the date is accurate.)
- *Who?* Does the wording contain a blank to insert the name of the person whose signature is being notarized, or to whom the Notary must administer the oath or affirmation?
- *What?* What type of notarial act is the form asking you to perform, and are you authorized by your state to perform it? Stated another way, what, exactly, is the notarial wording asking you to certify and is it a certification you can make as a Notary?

If you are unable to answer one or more of these questions, you should halt the notarization until the question is answered.

You should ask the signer to contact the issuing or receiving agency for alternative solutions, such as using a notarial certificate authorized by your state. If that doesn't work, the signer may need to seek the assistance of an attorney.

Two Problem Government Documents

To illustrate, we'll highlight two of the more common problem forms: the U.S. Department of State passport application for a minor and a Thrift Savings Plan document.

- *Passport Application for a Minor:* The passport application, or form DS3053 fails the "What" question. The form requires the Notary to notarize his/her own oath, which no state allows.

- *Thrift Savings Plan:* This document fails the "Where" question. It requires an acknowledgment and contains acknowledgment wording that complies with most states' laws. However, there isn't a space for you to record where the notarization took place, nor does it allow room for you to affix your seal. The document states that no additional certificates will be allowed, meaning you can't attach an acceptable acknowledgment form with a proper venue statement.

These examples show that you don't want to assume that the document preparer will always get it right. Instead, trust your own training and Notary knowledge.





Moving, Missing Wording, Damaged Journals, Foreign IDs...

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

Q I am a Pennsylvania Notary, and our company is moving to Ohio. Can I still use my Pennsylvania commission in Ohio or do I have to re-apply in the new state?

P.J., Pennsylvania

A No, you would not be able to use your old commission, because a Pennsylvania Notary's jurisdiction is for that state only. You would need to apply for a new Notary commission in your county of residence in the state of Ohio.

Q I have a signer insisting that I print "LS" over my stamp. I explained that the "LS" is for Notaries who use an embossing seal to notate where the seal is located and I use an ink seal. How should I handle this?

T.D., Hawaii

A This request is not necessarily illegal, but we'd recommend you write "L.S." to the side of your seal

impression and not within it. "L.S." is the abbreviation of the term *Locus Sigilli*, which means "place of the seal." It appears on some documents to indicate where the Notary's seal should be placed. The presence of "L.S." on a certificate doesn't require the seal be placed over the words, only near it. We're concerned that a receiving agency could reject the notarization if the insertion of "L.S." within the seal obscured or rendered illegible the information in it.

Q I was asked to perform an acknowledgment on a

document that had some of the required wording but not all. Can I still notarize if I complete and attach a certificate with the full correct wording?

R.Z., California

A There are a couple of ways to answer this question. If the document was to be filed or recorded in California, yes, you could take the acknowledgment if you attached a California acknowledgment certificate with the full and complete wording. If the document was to be filed in another U.S. state or jurisdiction, it's possible

you could have signed the acknowledgment certificate as it is. We would have to see the exact wording of the certificate to know for sure. Next time, be sure to call our hotline and we'll walk you through this.

Q I spilled water on my journal and need to know what to do. I dried it, and you can read the information. Can I purchase another and continue with the new one instead?

M.V., Texas

A Yes, you can start using a new journal. You are required to keep the damaged journal in a safe





and secure manner. If there are any unused pages in the damaged journal, we recommend writing a note after the last entry stating that you began a new journal after the date of the last entry.

Q Can I legally refuse to notarize a document for someone who seems to be mentally impaired, such as an older person that appears to have dementia?
D.M., California

A California state law does not explicitly permit you to refuse a notarization for an individual who is mentally impaired. That

said, it would be unwise to notarize for an individual who shows clear signs of dementia at the time of notarization. *The Notary Public Code of Professional Responsibility* recommends against performing a notarization “for any person if the Notary has a reasonable belief that can be articulated that the person at the moment is not aware of the significance of the transaction.” (Standard III-C-1)

Q I was just asked to notarize a signature on a concealed weapon permit. Is that OK?
M.C., Virginia

A Yes, a Notary in Virginia can notarize a signature on a gun permit. You would treat it like any other document you are asked to notarize.

Q Are we able to notarize documents for a signer with a foreign ID, such as an Argentinian driver's license or passport?
R.W., Florida

A An Argentinian driver's license, no; an Argentinian passport, yes, if it meets the legal requirement. A Florida Notary is allowed to identify a signer with a foreign passport as long as

the passport is 1) current, or if expired, issued within the past five years and 2) bears a serial or other identifying number. In addition, a foreign passport must also be stamped by the U.S. Citizenship and Immigration Services (USCIS). The Argentinian driver's license would not be acceptable, since the only foreign driver's licenses that are acceptable are licenses from Mexico or Canada.

Q Is it okay to notarize a document that has no date? If yes, how do I record the document date in my journal?
R.Z. California

A Yes, you may notarize a document without a date. A document is not required to have a document date in order for you to notarize it. You may print “no date” under the document date column in your journal.





How to Determine if an ID Card is Acceptable

Identifying signers is a primary — and vitally important — responsibility of every Notary. But determining if an ID is acceptable can be a challenge.

So how do you decide if it is acceptable? That depends on where you are commissioned. Guidelines can vary greatly from state to state, so you will need to be familiar with the ID requirements for your state. These guidelines will determine how much judgment or discretion a Notary must exercise in accepting or refusing an ID, as we shall see.

Some States Have Lists of Acceptable IDs

Some states — such as California, Florida and Tennessee — provide specific lists of acceptable IDs. In these states, if the ID is not on the list, it is not acceptable.

In Florida, for example, the list of acceptable IDs includes:

- A driver's license or ID card issued by any state or U.S. territory
- U.S. passport issued by

the U.S. Department of State

- Foreign passport if stamped by the U.S. Citizenship and Immigration Services (USCIS)
- Driver's license officially issued in Mexico or Canada
- U.S. military ID
- Permanent resident card, or "green card," issued by the U.S. Citizenship and Immigration Services (USCIS)

If you live in one of these states, simply rely on the list. You don't have to exercise much judgment, if any, in deciding whether or not to accept an ID.

Other States Set Standards for Acceptable ID

A number of states — such as Illinois, Colorado and Pennsylvania — prescribe specific elements or information an acceptable ID must have.

Notaries in these states must exercise some judgment in determining whether or not to accept an ID presented for notarization. As long as the ID meets

the specific guidelines, a Notary may accept it.

States that Don't Offer Guidance

Finally, a number of states — such as Kansas, Minnesota and New York — have laws that offer little to no guidance about acceptable IDs.

For Notaries in these states, the NNA recommends that you follow *The Notary Public Code of Professional Responsibility* best practice of requesting a reliable ID that contains at least a photograph (see Standard III-B-1). A "reliable" ID would be issued by a government agency and be unexpired at the time it is presented.

Expired or Suspicious IDs

Signers often produce expired IDs. But that doesn't automatically mean you cannot accept it. Again, it depends on where you are commissioned.

Notaries in Iowa, Montana,

North Dakota, Oregon and West Virginia, which have enacted the *Revised Uniform Law On Notarial Acts (RULONA)*, may accept an ID up to three years after it has expired.

More than a dozen states, including Pennsylvania, Illinois, Arizona and Virginia, specifically stipulate that IDs must be "current" or "valid" at the time of notarization; in these states, expired IDs are not allowed. This is a solid guideline to follow if you live in a state that does not specifically spell out what to do in the case of an expired signer ID.

Finally, if you are presented with an unreliable or suspicious ID, the best action you can take is to have your signer provide an alternative form of ID, or use a different method to identify your signer, such as a credible witness or personal knowledge, depending on your state laws.

Learn more about best practices and procedures in the NNA's Notary Essentials course:
[NationalNotary.org/notary-essentials](https://www.nationalnotary.org/notary-essentials)



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