



NOTARY NOTES

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Notary Reappointment Checklist

Four years can seem like a long time between applying for your notary commission. Work, family obligations, and everything happening in the world can make us forget everything that is involved in getting reappointed.

We advise all notaries to begin the reappointment process 6 months prior to your commission expiration date. Failing to begin the renewal process on time can result in a lapse in your commission, which would result in you having to take the notary exam.

PAN has created a Notary Reappointment Checklist to make things a little easier for our renewing members.

Step 1: Complete your notary education to obtain your education certificate. Renewing notaries are required to complete 3 hours of state-mandated education.

Step 2: Complete your notary application. Sign and print your name legibly.

Step 3: Send your application and a copy of your education certificate along with any supporting documents, if requested, to PAN. This should be done at least 3 months before your commission expiration.

- Do not send the \$42 application fee. It is included with your PAN package.
- Once we receive your application, we will review it before sending it to the Department of State.
- You can email your application and education certificate to: notaryapp@notary.org, fax them to 800-707-7075, or mail them to us.

Step 4: You will receive your Notice to Appointee letter and a blank bond via email from the Department of State. Do nothing with the blank bond. You do not need to email or send your Notice letter or blank bond to PAN. PAN will mail your completed bond and power of attorney with instructions on being sworn into office.

- If you do not receive a completed bond from PAN within 10 business days after receipt of your Notice letter and blank bond, please call us at 800-944-8790.

Step 5: PAN will mail your new notary stamp. Do not use your new stamp until your new notary commission begins, and destroy your old stamp.

Step 6: Get sworn into office. Go to your county Recorder of Deeds with your completed bond and power of attorney from PAN along with the proper fees to be sworn in within 45 days of receiving your Notice to Appointee letter.

- If you fail to complete this step within 45 days, you will need to start the process over again and this may include the in-person state exam.
- You may be required to pay a separate fee to register your signature.

If you ever have any concerns or questions about the reappointment process, please call our Customer Service Department at 800-944-8790, Monday-Friday 9 a.m. to 4:30 p.m.



A Checklist for Notarization

In his book *The Checklist Manifesto*, surgeon and author Atul Gawande discussed how even experts need written guides that walk them through the key steps in any complex procedure.

Here is a checklist to keep you on track to a smooth notarization.

- **Demand personal appearance.** Your customer must be in your presence, in person. Make sure they are competent and understand their actions.
- **Identify your customer.** You must know your customer personally, examine an acceptable form of ID, or use a credible witness to identify your customer.
- **If there is no notarial wording on the document,** ask the customer what notarial act they want you to complete. If the customer does not know, explain the notarial acts you are authorized to perform and ask questions to enable the customer to determine what notarial act is required.
- **Discuss the procedure and notary fees with the customer.** Describe what you will do (for example, you will

administer an oath or affirmation and watch the customer sign, or you will ask the customer to verbally acknowledge that they signed the document). Make sure the customer agrees to the notary fee and any clerical or administrative fees before you proceed.

- **Examine the document you will be notarizing.** Look for the notary wording, including the venue. If there is no notary wording, ask the customer for permission to add it. If there are blank spaces, ask the customer to fill them in or draw lines through them and initial.
- **Perform the steps for the notarial act.** Take your stamp and journal from secure storage. Make sure your official stamp impression is clear and legible. Sign your name exactly as it appears on your notary commission.
- **Make a complete entry in your notarial journal.** Before your customer leaves, fill in each space in your journal, including any remarks that will help you remember the notarial act. Put your stamp and journal back into secure storage.
- **Give your customer an itemized receipt.** List the notary fees and clerical or administrative fees that the customer agreed to separately on the receipt.

Maryland Bills Increase Notary Fees

The Maryland General Assembly passed legislation to increase the maximum fees the state's notaries may charge.

If approved or not vetoed by the governor, the maximum fee for a notarial act will go from \$4 to \$25. The maximum fee for a remote notarization, subject to certain regulations, will be \$50.

Identical bills were introduced in the chambers: Senate Bill 317 on Jan. 20 and House Bill 663 on Jan. 31.

The legislation removes a prohibition on performing notarizations on wills and trusts using communication technology. It also provides for remote ink-signed notarization (RIN), in which a remotely located individual signs a tangible record and a declaration attached to the record, then sends both to the notary who executes the notarial certificate.

Maryland notaries will also be able to use communication technology to administer oaths and affirmations.

An audio-visual recording is required for notarizations performed by communication technology.

The effective date of the legislation, when signed into law, will be June 1, 2022.

See House Bill 663: <https://mgaleg.maryland.gov/2022RS/bills/hb/hb0663T.pdf>

See Senate Bill 317: <https://mgaleg.maryland.gov/2022RS/bills/sb/sb0317T.pdf>



PAN'S NOTARY SPOTLIGHT

This month's Notary Spotlight shines on **Wendy Diem**, owner of Diem Notary to Go and a notary signing agent from Hershey, PA.



In addition to her notary work, Wendy created and produced a Notary Planner and Notebook, customized to help new and experienced notaries manage their time and workload. For each month, the planner includes a month-at-a-glance sheet, a monthly goal sheet with an inspirational quote, an expense tracker, and weekly to-do sheets. Also included are sample forms, a rescission calendar, notary tips, and a glossary of terms.

As a notary with 30+ years of experience, Wendy says the planner combines methods and tips that have helped her stay organized and run a successful notary business.

How long have you been a notary, and how did you get started?

I have been a notary since 1998, although, I had the privilege of being able to take a 10-year break so that I could stay at home with my children when

they were younger. I started out being a notary as part of my real estate paralegal job.

What were some challenges you faced as a notary in business for yourself?

I would say the biggest challenges are finding a steady stream of customers. I've found the best way to stay busy is to be in the public eye as much as possible. Get involved in your community. Meet as many people as you can and tell everyone that you're a notary.

Do you network regularly with other notaries?

Yes, I do network with local notaries. I've become friends with a few and we help each other out with referrals. We all have our own specialties, so it's great to be able to connect a customer to another notary. We keep in touch primarily by meeting in person and social media.

What do you think is the best thing about being a notary in PA? The worst thing?

The best thing about being a notary in Pennsylvania is that we have PAN here for us! You are a great resource for all things notary and I appreciate that!

I really can't say there are bad things about being a notary in Pennsylvania. I've not come across anything that's made me unhappy!

What gave you the inspiration for the Notary Planner?

I've always been the person who likes to write everything down and make lists to stay organized. I love pretty paper

and colorful pens. The same has been true with my notary business. I have forms, a daily checklist, and of course a paper planner to keep me on track. I started doing some research to see if there were any planners on the market specifically for notaries and I didn't find much. Hence, the Notary Planner was born!

It took me approximately two months to put it all together. It came together easily for me. I'm hoping to have a 2023 Notary Planner in the works. I'd love to get some feedback or any suggestions for the next year's planner.

How has business changed for you in the pandemic years? What are your plans for the future of your business?

My primary specialty is in real estate and loan signings and my business has slowed a bit with the increase in interest rates. However, my general notary has remained steady even through the pandemic with customers not wanting to leave their homes.

My plans are to continue what I'm doing! It's always a pleasure meeting new people (and their pets). I'm an animal lover and I must admit I am always a little disappointed when I get to someone's house and there is no furry animal to greet! I love being able to help my customers and make their day a little easier!

Recording Customer Addresses in the Journal

The Revised Uniform Law on Notarial Acts (RULONA), Section 319(c)(3), requires you to record “The full name and address of each individual for whom the notarial act is performed” in your notarial journal.

The regulations proposed by the Department of State attempted to define the customer’s address as the city and state only, for the purpose of keeping a journal. But those proposed regulations were never approved. The law itself is your only guide to making a journal entry.

When you record an address in your journal, include the customer’s full address—number, street, city, state and ZIP code.

Our Customer Service Department reports that both new and experienced notaries frequently have questions about recording customer addresses in their notary journals. Journals printed just a few years ago indicated that an address meant just the signer’s city and state; however, the law calls for the signer’s “full name and address” to be recorded in the journal.

- The Revised Uniform Law on Notarial Acts (RULONA) Section 319(c)(3) states that a complete journal entry should include “The full name and address of each individual for whom the notarial act is performed.”
- RULONA also directed the Secretary of the Commonwealth to write regulations supporting the law. While the law is written and enforced by the legislative and executive branches of state government, regulations are written and enforced by individual state agencies, subject to further approval.
- When we designed PAN’s RULONA-compliant notary journals, the draft regulations were moving through the approval process with the Independent Regulatory Review Commission (IRRC). The proposed regulations stated, “For the purposes of journal entries, address means city and state only.” Therefore, PAN journals printed at the time had the notation “(City and State)” atop the customer name and address column, in anticipation of the regulations being approved.

- Subsequently, the IRRC did not approve the regulations as submitted and sent them back to the Department of State for redrafting. Although the regulations in general are taught as “best practices,” they are not approved or enforced by the Department at this time.
- Since RULONA requires PA customer’s full address, and is not modified by regulation, the customer’s full address (number, street, city, state, and ZIP code) should be recorded in the notary journal. Here is an example:

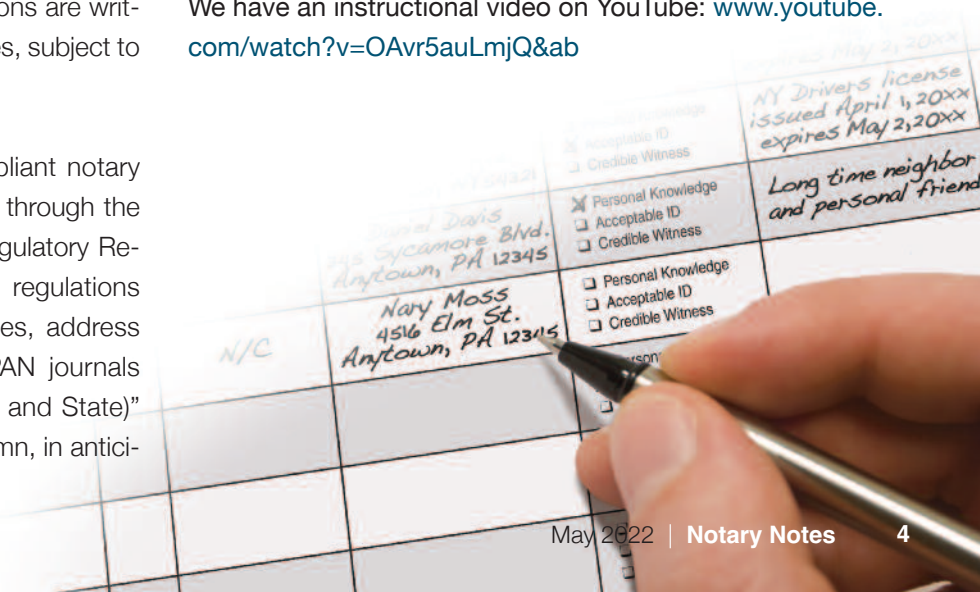
Customer Name and Address	Identification Method	Identification Details (ID type and issue/expiration dates, or name of Credible Witness)	Remarks (Do not record complete Social Security or driver’s license numbers or other personal information)
Frank X. Smith 231 Main Street Anytown, PA 12345	<input type="checkbox"/> Personal Knowledge <input checked="" type="checkbox"/> Acceptable ID <input type="checkbox"/> Credible Witness	PA Drivers license issued May 1, 20xx expires May 2, 20xx	Oath as a stand alone act
Jane Swartz 158 Oak Drive Syracuse, NY 13004	<input type="checkbox"/> Personal Knowledge <input checked="" type="checkbox"/> Acceptable ID <input type="checkbox"/> Credible Witness	NY Drivers license issued April 1, 20xx expires May 2, 20xx	

We should emphasize two points:

First, the Department is fully aware of the conflict that arose between RULONA and the regulations when the regulations were not approved. PAN is following the Department’s guidance on this matter.

Second, notaries should not change any entries already made in their PAN journals. You should simply start recording your customers’ full addresses in the appropriate spaces, regardless of the “(City and State)” notation at the top of the customer name and address column.

We have an instructional video on YouTube: www.youtube.com/watch?v=OAvr5auLmJQ&ab



Motor Vehicle Titles and Notary Wording Collide

Transferring a motor vehicle certificate of title from a seller to a buyer involves two steps:

1. The seller's sworn statement of the odometer reading and assignment of the title to the buyer in Block A on the back of the title; and
2. The buyer's application for title and any lien information in Block D on the front of the title.

Both of these steps require a verification on oath or affirmation.

But does Block A or Block D on a Pennsylvania certificate of title contain the proper notary wording for a verification? There appears to be just enough space to sign your name, write the date, and place your official stamp impression in each of those blocks.

Always look for the notary wording

As a notary, you are trained to look for the proper notarial wording on any record you are asked to notarize. If there is no notarial wording, you must ask your customer what notary act is required, and whether you may add the proper wording for that act.

You have to look very closely to see the words "Sworn to and subscribed before me:" printed in Block A and in Block D. Those words are sufficient; you do not need to add a venue. Your signature and official stamp are *prima facie* evidence that you performed the verification according to the law, by requiring personal appearance, properly identifying your customer, administering an oath or affirmation, and watching them sign.

More than just a notarization

Notarizing the certificate of title is only one part of titling and registering a vehicle. PAN recommends that title transfers should be performed by an authorized agent services provider who can supply and fill out the necessary forms, calculate and collect the proper fees and taxes, and issue temporary registration so the buyer can drive the vehicle. Agents are trained to identify and address any special circumstances that may complicate the title transfer. Finally, the agent is contractually required to submit all of the paperwork to the Pennsylvania Department of Transportation (PennDOT) within 20 days, thus ensuring that the buyer won't simply "forget" to obtain a new certificate of title in his or her name.

We have an instructional video "Transferring a Pennsylvania Title" on YouTube: www.youtube.com/watch?v=VTpDqDly6IM&ab_channel=PennsylvaniaAssociationofNotaries



Does Your Notary Commission Expire in the Next Six Months?

Start the process now to ensure your reappointment is on time. Renew online at www.notary.org. Just click on the link "Renew Your Notary" on our home page for details.

New York DLs, IDs get security enhancements

New Yorkers who get a new driver's permit, driver's license or non-driver ID this year will get a revamped card with new security features, the Department of Motor Vehicles announced.

Anyone who applies for a new permit, license or non-driver ID card after March 10 will receive a new card, which has been fortified with elements that verify the document's authenticity and prevent counterfeiting.

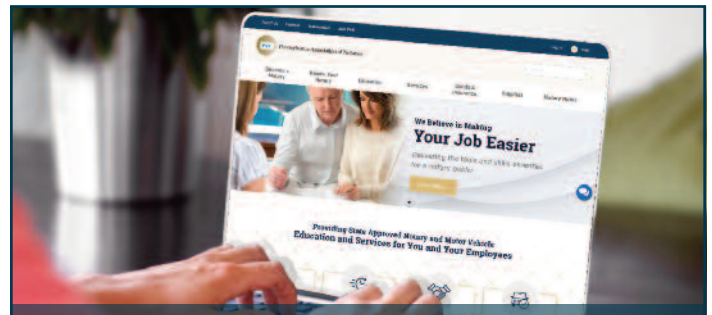
"We pride ourselves on providing secure identity documents to millions of New Yorkers and we introduce enhanced features every few years to stay at the cutting edge of emerging trends," said DMV Commissioner Mark J.F. Schroeder. "The new security features on our redesigned documents will keep us one step ahead of potential counterfeiters."

This is the DMV's first redesign of the documents since 2013.



Enhanced security features include:

- Embossed lettering and images, which can be felt on the card's surface.
- The state seal and clear windows within the document were redesigned using multiple laser imaging, which allows two different images (the motorist's photo and birth month/year) to appear when the card is held at different angles.
- The embedded chip in the document is now exposed on enhanced driver's licenses and non-driver IDs.



HELP US IMPROVE!

In 2021, we updated our web site to make it more user-friendly. We would like to hear feedback from our members about what you think so far, and how we can improve the site.

Please take a brief survey to help us improve your experience and serve you better.

www.surveymonkey.com/r/867JCCZ

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About PAN

Founded in 1955, PAN is America's first notary association, dedicated to helping notaries serve the public with confidence. Our commitment is to you and to your success as an appointed official of the Commonwealth. Let us know how we can serve you better. If you have a question or comment, call PAN at 800-944-8790 or send an email to PAN@notary.org.



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