

## Becoming a Florida Notary

Florida notaries play a critical role in legal and financial processes. They ensure document authenticity and integrity in various transactions.

Prior to becoming a “first time” notary in the State of Florida, the State mandates that an individual attend at least three (3) hours of interactive training. While some companies offer this at a cost, the State of Florida provides this training for free. The Governor’s Office has partnered with the Department of State to bring you this required Notary Education Course. The course is designed to give you the information necessary to perform your notarial duties with confidence. You can complete this course by going to:

<https://notaries.dos.state.fl.us/education/index.html>

This is a timed course and consists of 8 sections with each section lasting 23-minutes. You cannot move to the next section until the time restriction is met. Before you start, make sure to print Chapter 117 of the Florida Statutes as you can refer to this when you are completing the questions portions of each section. You can log out of the course at any time after you complete a section as your progress is saved after the section’s final answers are submitted.

You will receive a Certificate after successful completion of the online training. Once you receive your Certificate, you will need to print the Notary Application Packet that can be obtained from:

<https://dos.fl.gov/sunbiz/other-services/notaries/notary-forms/>

Once you have completed your Application to become a Notary Public, you submit this to an approved Notary Processor. The approved list can be obtained at:

<https://dos.fl.gov/sunbiz/other-services/notaries/notary-processors/>

Refer to § 117.01, Florida Statutes (Appointment, application, suspension, revocation, application fee, bond, and oath) for additional information on becoming a Florida Notary Public.



## Roles and Responsibilities of the Florida Notary

Notaries in Florida operate under Chapter 117 of the Florida Statutes. Chapter 117 governs their duties, including document authentication, administering oaths, and attesting to photocopies. Notaries cannot offer legal advice or notarize documents where they have a personal interest. They must verify identities using acceptable forms of identification like state-issued IDs or passports. While it is not required, it is Best Practices for a notary to maintain a record of all notarizations (i.e., the notary journal).

Florida notaries have specific duties. They administer oaths, take acknowledgments, attest to photocopies, and solemnize marriages. These actions must comply with Chapter 117 of the Florida Statutes. Per state regulations, notaries should not provide legal advice, draft legal documents, or perform actions where they have a personal interest. They cannot act as a notary for family members, in cases of conflict of interest or instances involving their financial transactions.

Notaries frequently handle several document types, including affidavits, powers of attorney, real estate deeds, and wills. A power of attorney grants someone the authority to act on another’s behalf. Affidavits involve sworn written statements used in legal proceedings. Real estate deeds transfer property ownership, while a will specifies how a person’s assets are managed posthumously.

In the State of Florida, continuing notary education is encouraged but not mandatory. Staying updated with changes in notarial laws and practices is crucial for a notary’s effectiveness. Professional organizations offer seminars and online courses to help notaries remain informed about evolving regulations and best practices.

Additional information on Florida Notaries Public can be found at:

<https://www.flgov.com/eog/info/notary>

where you can download the following reference materials:

- ◆ Governor’s Notary Reference Manual
- ◆ Notary FAQs
- ◆ Notary Statutes
- ◆ Approved Bonding Agencies.



## About Key Notary Services & More



### Kandyce M. Key, CNSA

*Certified Notary Signing Agent*

Kandyce M. Key has been providing business services to the local community since 1996, starting with preparing mailing lists for local print companies. Ms. Key has an A.S. in paralegal studies and a B.S. in legal studies.

Key Notary Services & More is a division of Kandyce M. Key, LLC. Formerly OSU Mobile Notary Services, Key Notary Services was established in 2016 as a separate entity from Kandyce M. Key, LLC, which provides administrative and bookkeeping services to businesses and individuals and paralegal services to attorneys.

Key Notary Services & More is a notary service that provides in person and mobile notary services to the local communities as well as officiating weddings, providing mentorship to other notaries and sharing knowledge about all things notary related through a monthly newsletter and webinars.

Ms. Key has been a commissioned notary since 2003 and received her Certified Notary Signing Agent designation in 2005. In order to maintain her CNSA status, Ms. Key is required to complete yearly testing which includes a background screening.

Continuing notary education is very important to Ms. Key and she strives to attend annual conferences through the National Notary Association, where she attends workshops that focus on notary ethics, education and updates with changes in notary laws.

As required by Florida Notary law, Ms. Key maintains the required bonds to perform in person and online notary services. She also carries a separate errors and omissions insurance policy.

Ms. Key has extensive experience in notarizing estate planning, probate, real estate, family law documents as well as other documents requiring notarization.

Ms. Key strives to be a trusted referral resource to all of our notary clients by practicing Best Practices to ensure that she maintains compliance with Florida Notary law. This includes requiring valid identification and maintaining a notary journal of all notarial acts completed.

The goals of Key Notary Services is to continue to provide exemplary notary services as well as providing mentorship to Florida notaries and practical knowledge through our "Notary 101 - Back to the Basics" series. It is important to us that notaries are in compliance at all times with Florida Notary law.

We look forward to assisting you in any way that I can!

#### DISCLAIMER:

An Application is being submitted to the U.S. Patent and Trademark Office to trademark the "Key Notary Services & More" logo; "Providing Confidential & Secure Notary Services" phrase; and "Notary 101: Back to the Basics" phrase. All rights are reserved.

## Online Notary Public

Just because you are a commissioned notary, you cannot perform online notary services. To become an online notary, you have to complete a separate Application and an online training course from an approved vendor.

Information on how to become an online notary can be obtained by accessing the following link:

<https://dos.fl.gov/sunbiz/other-services/notaries/remote-online-notary-public/>

In order to become an online notary public, you must be an existing notary public, a civil-law notary appointed under Chapter 118, or a commissioner of deeds appointed under Part IV of Chapter 721, Florida Statutes. Only those who are currently an active notary public may register to become an online notary public.



## Notary Misconduct in Florida

A notary commits official misconduct if the notary commits an act involving dishonesty, fraud or intentional violation of any Notary law. Official misconduct is the intent to benefit oneself or to cause harm to another, including knowingly falsifying or causing someone to falsify a document. Other acts of official misconduct are:

- ◆ Notarizing a document without the signer appearing in person before the notary;
- ◆ Notarizing their own signature;
- ◆ Notarizing a document in which his or her name appears as a party to the transaction;
- ◆ Notarizing for a spouse, son, daughter, mother or father;
- ◆ Notarizing a document if the notary knows that the signer has been deemed incapacitated by a court;
- ◆ Certifying copies of recordable documents or a vital record;
- ◆ Notarizing incomplete documents [some financial document are excluded from this requirement];
- ◆ Notarizing blank certificates;
- ◆ Knowingly completing a false notarial certificate or falsely or fraudulently taking an acknowledgement;
- ◆ Signing false names;
- ◆ Unlawful possession of a notary seal;
- ◆ False or misleading advertising;

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## Notary Misconduct in Florida

(Continued from page 2)

- ◆ Unauthorized practice of law;
- ◆ Overcharging;
- ◆ Misrepresentation;
- ◆ Failure to identify the signer;
- ◆ Notarizing a facsimile signature of the signer;
- ◆ Notarizing a document that the signer does not understand;
- ◆ Notarizing a document in a language that the Notary does not understand;
- ◆ Changing a notarial certificate once the notarization is complete;
- ◆ Taking an acknowledgment in lieu of an oath if an oath is required.

The Notary and the surety company bonding the Notary may be sued by any person who has been damaged by the Notary's misconduct. The surety is liable only up to the amount of the bond, which is \$7,500 in Florida, but the Notary may be found liable for any amount of money, which is why it is important that notaries maintain a separate errors and omissions policy.

The Notary's commission can be suspended or denied for any complaint found to have merit by the Governor. Failure to cooperate or respond to an investigation by the Governor's office regarding such a complaint is also cause for commission suspension or denial.

Depending on the misconduct, the notary can be charged with a misdemeanor or a felony and may be required to pay a civil fine, subject to incarceration and/or the loss of their commission.



With over 21-years of experience in providing notarial services, one of the things that Ms. Key enjoys the most is providing the knowledge that has been gained to other notaries. Mentorship is very important to her.

In her work as a paralegal, Ms. Key has had the gut-wrenching task of having to file complaints against fellow notaries because of the inexcusable bad acts that they knowingly committed. Each time the notary was decommissioned by the Governor. The hardest time being a fellow member of the National Notary Association because she knew better as she was also trained through the NNA to be notary signing agent.

It is important that all notaries maintain compliance with Florida Notary laws. Notaries are public officers of the State of Florida and in some cases the last line of defense to protect those who might be exploited by an unsavory character or a family member.

If you have any questions, please feel free to email us and we will gladly answer your questions.

## Notary Commission and Seal

"The notary public official seal and certificate of notary public commission are the exclusive property of the notary public and must be kept under the direct and exclusive control of the notary public. The seal and certificate of commission must not be surrendered to an employer upon termination of employment, regardless of whether the employer paid for the seal or for the commission." § 117.05(3)(b), Fla. Stat. (2024).

The official Notary seal is the exclusive property of the Notary named on it. An employer may not retain the Notary seal after termination of the Notary's employment.



"The employer of a notary public shall be liable to the persons involved for all damages proximately caused by the notary's official misconduct, if the notary public was acting within the scope of his or her employment at the time the notary engaged in the official misconduct." § 117.05(6), Fla. Stat. (2024).

If a Notary's official misconduct causes any individual to be financially damaged, then the Notary's employer may be liable to the person for all damages if the Notary was acting within the scope of his or her employment at the time that he or she engaged in the misconduct.



Beginning in 2025, Key Notary Services will be developing and holding monthly online workshops as well as monthly newsletters. The goal is to share information with notaries as well as answering any questions.

If you would like to be added to the list, please go to [KeyNotarySvcs.com](http://KeyNotarySvcs.com) and in the "Contact Us" section, please provide your name and email address. In the "Message" section, advise if you want to be added to the mailing list for the monthly newsletter, notification of upcoming workshops or both.



## About the National Notary Association

“As the leading authority on the American Notary office, the National Notary Association is committed to serving Notaries and their employers throughout the United States by imparting knowledge, building community, and promoting sound professional standards of practice for the benefit and protection of the public.”

“Established in 1957, the forerunner of the National Notary Association was founded to fill a gaping void. It provided American Notaries Public for the first time with a full package of the essential education, guidance, resources, tools and advocacy they desperately needed to properly perform their critical fraud-deterrent duties in service to the public.

In 1964, the organization became the National Notary Association. The NNA soon expanded its core services to include Notary seminars, the telephone “Hotline” and the “Notary Event of the Year” — the NNA’s annual conference. The Association dedicated itself to the mission of helping Notaries achieve five critical goals: compliance with state laws and best practices; avoidance of liability exposure; limiting risks to signers, employers and all others who rely on their official acts; aspiring to professional excellence; and embracing new opportunities to earn additional income and expand their careers.

As national membership grew, the NNA was sought out by state officials requesting assistance in modernizing their outdated Notary laws. Thus, the Association collaborated with Yale Law School to create the *Uniform Notary Act*, first published in 1973 and updated in 1984, 2002 and 2010 as the *Model Notary Act*. Over 40 states have since adopted significant parts of the *MNA*. Also highly influential was the NNA’s *Notary Public Code of Professional Responsibility*, published in 1998 and now widely recognized as the American Notary’s ethical code.

In 2002, the NNA launched its Notary Signing Agent Section, the first of a growing number of specialized membership sections offering tailored training and resources to Notaries in fields with unique demands. The NNA stands today as the widely acknowledged leading authority and educator on the American Notary Public office and the preeminent supporter and inspiration for the nation’s Notaries.”

The NNA has a lot of resources available for Notaries including a Hotline where Notaries can ask questions and receive assistance.

Ms. Key has been a member of the NNA since April 2005 and the yearly membership fee is money well spent.

Members of the NNA can purchase notary seals, bonds and insurance as well as other notarial supplies.

Source: [www.nationalnotary.org](http://www.nationalnotary.org)



## 2025 National Notary Conference



June 8 - 10, 2025  
Green Valley Ranch Spa & Casino  
Henderson, Nevada

Join hundreds of Notaries and Signings Agents from across the nation at our annual NNA Conference in Las Vegas, Nevada! Now in its 47th year, the NNA Conference is a gathering place for inspiration, learning, and transformation. If you’re looking to network with fellow Notaries, learn from industry experts, and build meaningful connections that will push your career forward, this is the place to be.

Invest in your future. Reserve your seat for the 2025 NNA Conference and start making plans to join us.

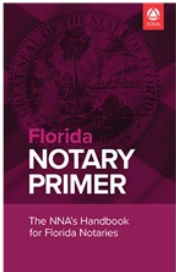
Visit [nationalnotary.org/conference/registration](http://nationalnotary.org/conference/registration) for more information.

## Why Key Notary Services is Better!

- ◆ Extended hours (evenings, weekends, holidays);
- ◆ Confidential and secure notary services;
- ◆ Prompt and reliable services;
- ◆ Professional demeanor;
- ◆ Mentorship for Notaries;
- ◆ Monthly newsletter;
- ◆ Workshops to provide knowledge to ensure Notaries Public maintain compliance with Florida Notary law;
- ◆ Low or no cost notary services for first responders and veterans.

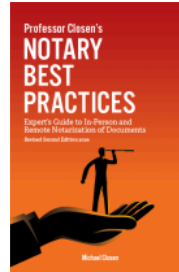
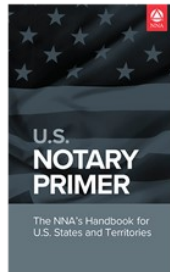


## The Notary Toolkit\*



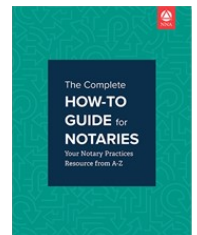
This comprehensive text explains Florida Notary laws and procedures in easy-to-understand terms and provides recommendations and tips for worry-free notarizations.

A must-have for every practicing and aspiring Notary, this book covers pertinent Notary laws and valuable information and techniques you can use to become a confident Notary and perform worry-free notarizations.

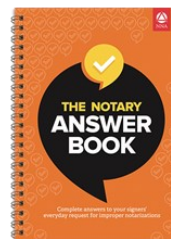


This book focuses on the most frequent and most important notarial responsibility, to notarize traditional documents. It was written to inspire and foster today's notary to always perform thorough and sound document notarizations. In addition to traditional notarizations, the Second Edition includes Remote Notarization. State laws are sometimes vague or non-existent, so more than 260 best practice standards are included in this book that, [1] tell notaries what to do, [2] tell notaries how to do it, and [3] tell notaries why to do it.

The most comprehensive and practical self-education tool ever developed for Notaries, explaining how to perform virtually any notarial act. When state laws are vague or incomplete, a Notary should follow rules of prudence and common sense. This guide points out procedures that are dictated by custom, common sense, and good business practice.



Published by the Drivers License Guide Company, this is the most comprehensive, printed coverage of international ID documents, covering 175 countries and more than 570 driver's licenses and identity cards.



Avoid unpleasant issues between you and your customers over what you can and can't notarize. You don't make the rules, but sometimes your signers may think you do. This book includes complete answers to signers' everyday requests for improper notarizations. It's for you to show them when you can't notarize their document.

## The Notary Journal



One of the most important things you can do as a Notary is keep a journal of your official acts. A journal record shows your care for proper procedures and protects you from false claims of misconduct. The notary journal features a tamper-proof, sewn binding for long-lasting durability and security. Step-by-step, illustrated instructions makes it easy to record your acts and meets recordkeeping requirements for every state with room for hundreds of entries

## Notary Stamp / Embosser / Scanner



### \*DISCLAIMER:

All images and information obtained from the National Notary Association. All items (with the exception of the scanner) can be purchased through the National Notary Association. To inquire about membership, visit [www.nationalnotary.org](http://www.nationalnotary.org).



To provide confidential and secure notary services, mentorships and knowledge-based workshops to ensure Notaries Public maintain compliance with Florida Notary laws.



To be the most trusted and reliable referral resource for notary services by providing prompt, reliable and convenient document signing experiences for individuals and businesses; providing mentorship to local Notaries Public and knowledge-based workshops to ensure notaries maintain compliance with current Florida Notary laws.



- ☒ Implement Monthly Newsletter
- ☐ Mentorship
- ☐ Monthly Workshops
- ☐ Networking



Keep an eye out on our Facebook page for the announcement that the State of Florida accepted the Application and online notary services can begin!

## NOTARY SIGNING AGENT

### *Pledge Of Ethical Practice*

I am not an attorney and therefore, by law, I cannot explain or interpret the contents of any document for you, instruct you on how to complete a document or direct you on the advisability of signing a particular document. By doing so I would be engaging in the unauthorized practice of law, and could face legal penalties that include the possibility of incarceration. Any important questions about your document should be addressed to the lender, title company or an attorney.



**NATIONAL NOTARY ASSOCIATION**  
The Nation's Professional Notary Organization



## Notary 101 - Back to the Basics

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Published by:  
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### Legal Notice:

*Legal information is not the same as legal advice, i.e., the application of law to an individual's specific circumstances. Although we go to great lengths to make sure the information in this newsletter is accurate and useful, we recommend you consult a lawyer if you want professional assurance that our information and your interpretation of it, is appropriate to your particular situation.*

*The majority of the information provided in this Newsletter was found in the Florida Notary Primer, Florida Statutes, the NNA's Handbook for Florida Notaries, the NNA website as well as the State of Florida, Department of State.*

### Services Provided:

Electronic Notary Services  
General Notary Services  
In Person Notary Services  
Mentorship  
Mobile Notary Services  
Real Estate Closings  
Wedding Officiant

