

ON THE RECORD

Reasonable Care through Due Diligence

Montana Notary Conference

May 20, 2022



INTEGRITY NOTARY JOURNAL
A Single-Signing-View Logbook of Notarial Acts

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*Missouri Notary Public, NSA, RON
Creator, Integrity Notary Journal*

This is NOT legal advice.

- I am not an attorney, and I am not providing legal advice.
- Always follow your state statutes and/or executive orders.

My Goal Today

- Gain your buy in that journaling is:
 - Essential to our profession, and
 - Deserves our due diligence.



Purpose of Notary Journal

- The journal is an official record of acts performed by a notary public.
- In essence, it can be described as a public record and can be available to members of the public under appropriate conditions.

Why Care

- A well recorded notarization in a securely retained journal protects the notary and the public.
- We provide a valuable service to the public.
 - Acknowledge the signing of critical documents by verified signers.
 - POAs, Wills, Deeds, Health Directives, etc.
 - Administer oaths to obtain a pledge of truthfulness under the penalty of perjury.
 - Without this oath, the signer cannot be prosecuted if known falsehoods appear in the document.
- We have an obligation (duty) to ensure the notarizations are valid.

Notary Ceremony provides the structure to a valid notarization.

- Two components:
 - The notarization – identify confirmed, oath administered if needed, document signed, and certificate completed.
 - The documentation – recording of evidence the notarization was completed – when, who signed, how identified, signer details, physical presence (sign journal, thumbprint), where performed, document presented, etc.

Scary Stuff

- Only one-third of notaries in the US are required by statute to create and preserve records in a notary journal.
- Per Closten and Faerber (2009), “many of the affected notaries do not obey those laws at all or perform their record-keeping responsibilities irregularly and inadequately.”
- These researchers estimate, “some two-thirds of U.S. notaries neglect to prepare and retain journal records of their notarial acts.”

You don't see it coming until it happens.

- Why are we so complacent?
 - 99% of our appointments are routine; no issues.
 - Significant time delay between notarization and the issue.
 - We don't hear about notaries being charged with a crime.
 - It takes too much time to journal.
 - I don't make mistakes and/or I have not been called to testify about a notarization.
 - My state does not require me to maintain one.

Three years ago today ...

1. A family contests the legality of a POA being used by the son. The family says, "Dad never signed the POA. He did not have one."
2. You are contacted to validate the authenticity of the notarization as your name and stamp appear on the document.
 - How will you validate or invalidate this notarization?

Notaries Act with Reasonable Care

- By law, the notary is not required to act perfectly, but it does require the notary act with reasonable care.
- Creating a habit of diligence provides evidence of reasonable care.
- “... the journal not only drives the notary to be diligent and careful but also proves the notary has actually performed [their duties] with reasonable care.” (Closen, 2018)

Consistently documenting information, from notarization to notarization, shows a habit of diligence on the part of notary, which provides evidence of reasonable care.

Benefits to Recording Your Acts

- A good journal will guide the notary through the notarization and prevent errors.
 - Through the process, the critical assessments of the signer's identity, willingness, mental competence, etc. will be determined before the notary begins to complete the notarial certificate.

The evidence is strong.

- Among the hundreds of challenges to the validity of notarizations, there are virtually no cases involving notaries who kept detailed and proper notary journals. (Closen, 2018)
- In other words, when notaries keep detailed journal entries they are unlikely to commit errors and omissions of consequence in their notarizations, and don't get formally challenged in court.

Benefits to Recording Your Acts

- Establishes signer presence.
 - This is the most fundamental requirement for a valid notarization.
 - Our notarial certificates leave us once the signing over.
 - The only evidence to corroborate a signers appearance is a permanent, contemporaneously completed, chronologically sequenced journal containing a signer's signature, initials, and/or thumbprint.
 - This provides tangible proof of due diligence by the notary.

Benefits to Recording Your Acts

- Assists in the assessment of signer identity, willingness, and mental competence.
- Completing the journal entry, requires a conversation between the notary and signer.
 - We begin to assess the signer's mental alertness.
 - What day it is. Season.
 - Why I am there.
 - We inspect the document to ensure the:
 - Notarial certificate has compliant wording.
 - Document does not have blanks.
 - We inspect the signer's ID and note the information in the journal.
 - We assess their willingness to sign the journal and/or provide a thumbprint.
 - We compare their signatures—journal to ID.
 - We learn what the signer knows about the document.
 - We gauge their willingness to sign the document.

Benefits to Recording Your Acts

- A journal should remind the notary to administer oaths, if required.
- “The most frequent of all notary mistakes or omissions is to neglect to administer oaths or affirmations when they are required.” (Closen, 2018)
- Without administering the oath:
 - The signer cannot be prosecuted if know falsehoods appear in the document.
 - When the notary certifies in the notarial certificate that the signer was “sworn,” the notary has falsely certified and has committed the crime of official misconduct.

Montana Law requires Notaries to Chronicle all Notary acts in a Journal

- Multiple journals are allowed to be used at the same time.
 - Examples
 - One in the office and one at home.
 - One for loan signing (LS) and one for general notary work (GNW).
 - Two types are allowed:
 - A permanent, bound paper journal designed to deter fraud.
 - Cannot be a word or excel document.
 - Examples: Modern, Dome, Integrity, NNA, etc.
 - A permanent, tamper-evident electronic journal (e-Journal).
 - Must be a “real” commercially available product. No word or excel documents.
 - Examples: NotaryAct, Jurat Inc, AAN e-Journal, etc.
 - This is independent of the RON journal provided by the platform, which is not considered under the control of the notary.
- Entries in a journal must be made at the same time as the notarial act and be in chronological order.

Montana Law requires the following Information to be Journalled

1. Date and time.
2. Document name/date of document.
3. Type of notarization, seven types are possible in Montana:
 - Taking an acknowledgment (“Acknowledgement”);
 - Administering an oath/affirmation (“Oath”);
 - Taking a verification on oath/affirmation (“Jurat”);
 - Witnessing/attesting a signature (“Signature”);
 - Certifying/attesting a copy (“Certification of Copy”);
 - Certifying/attesting a transcript of an affidavit or deposition (“Deposition”); and
 - Noting a protest of a negotiable instrument (“Protest Instrument”).
4. Signer’s name and address.
5. How signer was identified. ****Be mindful. Do Not collect ID serial number, Birth Date, SS #**
Collection of personal identification information for the journal is not allowed in Montana.
 - Personal Knowledge (“PK”)
 - Credible Witness
 - ID type/issuing entity/date of issue or expiration (“Drivers License”, “US Passport”, etc.)
6. Signer’s signature.
 - Exception. Certifying transcripts of depositions and certifying copies do not require the signature of the individual for whom the notarial act is performed.
7. Notary fee charged.

Montana Law regarding RON and Journaling

- RON platforms provide integrated journals. Referred to hear as the “RON Journal”.
 - This is different than the e-Journal previously discussed.
- Notaries are required to enter their RON notarizations in their paper or e-journals.
- The same information needs to be journaled for RON as previously outlined—date/time, name, how identified, documents, notarial acts, etc.
- Modifications:
 - The storage location of the audiovisual recording in lieu of the signature of the principal; and
 - A notation identifying the system and/or technology used to perform the notarization.

Safeguard Electronic Assets

- Download and safeguard the data from your e-Journal.
- Download and safeguard the RON digital assets—video, RON journal, history—on your own system.
 - Some platforms do not allow the history to be downloaded.

Lost or Stolen Journals

- The notary must notify the Secretary of State.
- Lost or stolen journals should be reported filing an amendment via the online portal: biz.sosmt.gov

Retention of Journals

- Journals (paper & electronic) must be kept for 10 years after the performance of the last notarial act.
- Notaries have the choice of either retaining their journals themselves for 10 years after the last entry or choose to leave them with an “*approved repository*”.
- If a notary elects to retain their journals, upon resignation of a commission (or revocation or suspension of a commission), the notary must notify the Secretary of State of the journals’ location.

In the Event of a Notary's Death

- The notary's personal representative or guardian (or any other person knowingly in possession of the notary's journals) must transmit all journals to the Secretary of State's office.
- Journals to be retained by the Secretary of State's office should be sent to:

Montana Secretary of State
Certification and Notary Services
PO Box 202801
Helena, MT 59620-2801

Information to be Journalled

1. **Date, start time**, [and end time].
2. Signing location.
3. **Document name**/type and number of pages.
4. **Type of notarization**.
5. **Signer's name** and address.
6. **How signer was identified**. ***Be mindful of collecting personal information.*
7. If oath/affirmation was administered.
8. Signer's willingness.
9. Signer's mental competence.
10. Signer's understanding of the document to be signed.
11. **Signer's signature**.
12. Signer's thumbprint, if not prohibited by law.
13. **Notary fee, or no fee**.
14. Any other additional information pertinent to the signing.
 - Other people in the room.





INTEGRITY NOTARY JOURNAL

A Single-Signing-View Logbook of Notarial Acts

Based on these standards of care, I set out to create a notary journal.

Additionally, I wanted a journal that was ergonomically designed and efficient to use.

At different iterations, the journal was reviewed by experts, and trialed in the field by notaries.

The result was the Integrity Notary Journal.

Signings are recorded on two pages—an upper and lower page.

- Designed for multiple document signings such as real estate closings, estate planning documents (e.g., trusts), etc.
- Comprehensive list of documents and notarial acts

Visual layout provides the notary with prompts for:

- Willingness and competence of signer,
- When an oath is administered,
- Signing location,
- Documenting others in attendance,
- Client/lender information, and
- Notarization format – paper, electronic, remote online notarization (RON).

Additional details

- Water resistant cover
- Size 8.5" X 11.0"
- Consecutively numbered pages
- 480 entries / 120 signings
- Sample oaths

1	DATE 8/15/2020 TIME 2:00 pm	NAME <input checked="" type="checkbox"/> Signer <input type="checkbox"/> Witness John A. Signer	IDENTITY VERIFIED <input checked="" type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness #D1234567 exp 7/10/2023 MO <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	FORMAT <input checked="" type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON
2	DATE 8/15/2020 TIME 2:00 pm	NAME <input checked="" type="checkbox"/> Signer <input type="checkbox"/> Witness Teddy B. Signer	IDENTITY VERIFIED <input checked="" type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness Mary T. Witness <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON
3	DATE 8/15/2020 TIME 2:00 pm	NAME <input type="checkbox"/> Signer <input checked="" type="checkbox"/> Witness - credible Mary T. Witness	IDENTITY VERIFIED <input checked="" type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness #D891011 exp 6/15/2021 MO <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON
4	DATE TIME	NAME <input type="checkbox"/> Signer <input type="checkbox"/> Witness	IDENTITY VERIFIED <input type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input type="checkbox"/> Expressed willingness <input type="checkbox"/> Mentally alert <input type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON

DOCUMENT(S) SIGNED	SIGNER				OTHER				
<input type="checkbox"/> Borrower's Aff Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Minor Medical Consent Acknowledgment Jurat	1	2	3	4
<input checked="" type="checkbox"/> Compliance Agrmt Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Minor Passport Consent Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Correction Agrmt Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Minor Travel Consent Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Debts/Leins Aff Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Duplicate Title Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Deed of Trust Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Lein Release Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Distrib of Proceeds Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Odom/Vin Ver Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> E&O Agrmt Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Title Transfer Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Grant Deed Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Adv Health Care Dir Acknowledgment Jurat	1	2	3	4
<input checked="" type="checkbox"/> Marital Stat Aff Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Assign of Digital Assets Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Mortgage Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Assign of Personal Prop Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Occupancy/Fin Aff Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> HIPAA Release Acknowledgment Jurat	1	2	3	4
<input checked="" type="checkbox"/> Owner's Aff Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Living Trust Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Payoff Aff Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> Last Will & Testament Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Quit-Claim Deed Acknowledgment Jurat	1	2	3	4	<input type="checkbox"/> POA Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Sig/Name Aff Acknowledgment Jurat	1	2	3	4	<input checked="" type="checkbox"/> Trust Certification Acknowledgment Jurat	1	2	3	4
<input type="checkbox"/> Survey Aff Acknowledgment Jurat	1	2	3	4					
<input type="checkbox"/> Warranty Deed Acknowledgment Jurat	1	2	3	4					

SIGNING ADDRESS 123 Main street City, State 12345	OTHERS IN ATTENDANCE None	CLIENT / SIGNING SERVICE Best Signing Service LENDER / LOAN NUMBER Best Lender #123456789	FEE \$125
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NOTES Additional details about the signing can be entered here.
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	ADDRESS	PHONE	SIGNATURE	INITIALS GATH/AFF TAKEN	RIGHT THUMB PRINT
1	123 Main street City, State Zq	123-456-7890 NA	John A. Signer	JAS	
2	123 Main street City, State Zq	123-456-7890 NA	Teddy B. Signer	TBS	
3	222 Oak Avenue City, State Zq	123-456-0001 myemail@service.com	Mary T. Witness	MFT	
4					

1	DATE 8/15/2020 TIME 2:00 pm	A NAME <input checked="" type="checkbox"/> Signer <input type="checkbox"/> Witness <i>John A. Signer</i>	C IDENTITY VERIFIED <input checked="" type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness #D1234567 exp 7/10/2023 MO <input type="checkbox"/> Other	D WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input checked="" type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	E FORMAT <input checked="" type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON
2	DATE 8/15/2020 TIME 2:00 pm	NAME <input checked="" type="checkbox"/> Signer <input type="checkbox"/> Witness <i>Teddy B. Signer</i>	IDENTITY VERIFIED <input type="checkbox"/> D.L. <input type="checkbox"/> Passport <input checked="" type="checkbox"/> Credible Witness <i>Mary T. Witness</i> <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input checked="" type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	FORMAT <input checked="" type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON
3	DATE 8/15/2020 TIME 2:00 pm	NAME <input type="checkbox"/> Signer <input checked="" type="checkbox"/> Witness - credible <i>Mary T. Witness</i>	IDENTITY VERIFIED <input checked="" type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness #D891011 exp 6/15/2021 MO <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input checked="" type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON
4	DATE TIME	NAME <input type="checkbox"/> Signer <input type="checkbox"/> Witness	IDENTITY VERIFIED <input type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input type="checkbox"/> Expressed willingness <input type="checkbox"/> Mentally alert <input type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON

DOCUMENT(S) SIGNED		G				SIGNER				H			
<input type="checkbox"/> Borrower's Aff	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Minor Medical Consent	Acknowledgment	Jurat	1	2	3	4
<input checked="" type="checkbox"/> Compliance Agrmt	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Minor Passport Consent	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Correction Agrmt	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Minor Travel Consent	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Debts/Leins Aff	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Duplicate Title	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Deed of Trust	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Lein Release	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Distrib of Proceeds	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Odom/Vin Ver	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> E&O Agrmt	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Vehicle Title Transfer	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Grant Deed	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Adv Health Care Dir	Acknowledgment	Jurat	1	2	3	4
<input checked="" type="checkbox"/> Marital Stat Aff	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Assign of Digital Assets	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Mortgage	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Assign of Personal Prop	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Occupancy/Fin Aff	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> HIPAA Release	Acknowledgment	Jurat	1	2	3	4
<input checked="" type="checkbox"/> Owner's Aff	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Living Trust	Acknowledgment	Jurat	1	2	3	4
<input checked="" type="checkbox"/> Payoff Aff	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> Last Will & Testament	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Quit-Claim Deed	Acknowledgment	Jurat	1	2	3	4	<input type="checkbox"/> POA	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Sig/Name Aff	Acknowledgment	Jurat	1	2	3	4	<input checked="" type="checkbox"/> Trust Certification	Acknowledgment	Jurat	1	2	3	4
<input type="checkbox"/> Survey Aff	Acknowledgment	Jurat	1	2	3	4							
<input type="checkbox"/> Warranty Deed	Acknowledgment	Jurat	1	2	3	4							

SIGNING ADDRESS I 123 Main street City, State 12345	OTHERS IN ATTENDANCE J None	CLIENT / SIGNING SERVICE K Best Signing Service LENDER / LOAN NUMBER Best Lender #123456789	FEE L \$125
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NOTES **M**

Additional details about the signing can be entered here.

	ADDRESS N	PHONE O	SIGNATURE P	INITIAL IF OATH/AFF TAKEN Q	RIGHT THUMB PRINT R
1	123 Main street City, State Zq	123-456-7890 EMAIL NA	John A. Signer	JAS	
2	123 Main street City, State Zq	123-456-7890 EMAIL NA	Teddy B. Signer	TBS	
3	222 Oak Avenue City, State Zq	123-456-0001 EMAIL myemail@service.com	Mary T. Witness	MTW	
4	ADDRESS	PHONE EMAIL	SIGNATURE	INITIAL IF OATH/AFF TAKEN	RIGHT THUMB PRINT

1	DATE 10/01/2021 TIME 10:05 AM	NAME <input checked="" type="checkbox"/> Signer <input type="checkbox"/> Witness Frank John Doe	IDENTITY VERIFIED <input checked="" type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness KBA + ID Verification <input type="checkbox"/> Other MO Exp 01/01/2023	WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input checked="" type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input checked="" type="checkbox"/> RON
2	DATE 10/01/2021 TIME 10:05 AM	NAME <input checked="" type="checkbox"/> Signer <input type="checkbox"/> Witness Sara Mary Doe	IDENTITY VERIFIED <input checked="" type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness KBA + ID Verification <input type="checkbox"/> Other MO Exp 02/02/2022	WILLINGNESS & COMPETENCE <input checked="" type="checkbox"/> Expressed willingness <input checked="" type="checkbox"/> Mentally alert <input checked="" type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input checked="" type="checkbox"/> RON
3	DATE TIME	NAME <input type="checkbox"/> Signer <input type="checkbox"/> Witness	IDENTITY VERIFIED <input type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input type="checkbox"/> Expressed willingness <input type="checkbox"/> Mentally alert <input type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON
4	DATE TIME	NAME <input type="checkbox"/> Signer <input type="checkbox"/> Witness	IDENTITY VERIFIED <input type="checkbox"/> D.L. <input type="checkbox"/> Passport <input type="checkbox"/> Credible Witness <input type="checkbox"/> Other	WILLINGNESS & COMPETENCE <input type="checkbox"/> Expressed willingness <input type="checkbox"/> Mentally alert <input type="checkbox"/> Indicated understanding	FORMAT <input type="checkbox"/> Paper <input type="checkbox"/> Electronic <input type="checkbox"/> RON

DOCUMENT(S) SIGNED	SIGNER		SIGNER
<input checked="" type="checkbox"/> Borrower's Aff	Acknowledgment	Just	1 2 3 4
<input checked="" type="checkbox"/> Compliance Agrmt	Acknowledgment	Just	1 2 3 4
<input checked="" type="checkbox"/> Correction Agrmt	Acknowledgment	Just	1 2 3 4
<input checked="" type="checkbox"/> Indem Debt, Leins Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Deed of Trust	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Distrib of Proceeds	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> E&O Agrmt	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Financial Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Grant Deed	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Marital Stat Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Mortgage	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Mortgagor's Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Occupancy Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Occupancy & Fin Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Owner's Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Payoff Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Quit-Claim Deed	Acknowledgment	Just	1 2 3 4
<input checked="" type="checkbox"/> Sig/Name Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Survey Aff	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Warranty Deed	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Vehicle Duplicate Title	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Vehicle Lein Release	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Vehicle Odor/Vin Ver	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Vehicle Title Transfer	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Adv Health Care Dir	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Assign of Digital Assets	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Assign of Personal Prop	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> HIPAA Release	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Living Trust	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Last Will & Testament	Acknowledgment	Just	1 2 3 4
<input checked="" type="checkbox"/> POA <i>Parental Auth</i>	Acknowledgment	Just	1 2 3 4
<input type="checkbox"/> Trust Certification	Acknowledgment	Just	1 2 3 4
<input checked="" type="checkbox"/> Authorization of Release of Medical Records		Acknowledgment	Just Copy Oath SW 1 2 3 4
<input checked="" type="checkbox"/> Authorization to Act as Next Friend		Acknowledgment	Just Copy Oath SW 1 2 3 4
<input checked="" type="checkbox"/> Petition for the Determination of Existence + Non-Existence Parent-Child Rl.		Acknowledgment	Just Copy Oath SW 1 2 3 4
<input type="checkbox"/>		Acknowledgment	Just Copy Oath SW 1 2 3 4
<input type="checkbox"/>		Acknowledgment	Just Copy Oath SW 1 2 3 4
<input type="checkbox"/>		Acknowledgment	Just Copy Oath SW 1 2 3 4

SIGNING ADDRESS <i>RON Platform Name</i>	OTHERS IN ATTENDANCE <i>None</i>	CLIENT / SIGNING SERVICE <i>Jake's Law</i> LENDER / LOAN NUMBER	FEE <i>\$ 40 - Notary</i> <i>\$ 40 - Platform</i> <i>\$ 10 - Add'l Signer</i>
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NOTES

Call ended at 10:40 AM

Ⓢ Frank originally signed the document before the session. I asked him to strike and re-sign and re-date the document.

Sara was in a hotel with poor wifi connection. She kept dropping and rejoining. She moved to lobby for better connection.

Session re-started at 10:20 AM. Called Frank to rejoin with Sara. Lost all of the signed docs. Frank and Sara re-signed.

1	ADDRESS <i>123 Park Ave</i> <i>BigTown, USA 12345</i>	PHONE <i>999-999-9999</i> EMAIL <i>frank@email.com</i>	SIGNATURE 	INITIAL IF OATH/AFF TAKEN	RIGHT THUMB PRINT
2	ADDRESS <i>127 Park Ave.</i> <i>BigTown, USA 12345</i>	PHONE <i>888-888-8888</i> EMAIL <i>sara@email.com</i>	SIGNATURE 	INITIAL IF OATH/AFF TAKEN	RIGHT THUMB PRINT
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Q&A

Appendix

Who is Clyde Heppner

I am a full-time mobile and online notary public, and a certified loan signing agent in Missouri. I am a graduate of both Carol Ray's Notary2Pro training and Bill Soroka's "Sign and Thrive" Loan Signing Course. In 2020, I published the Integrity Notary Journal.

I came to this career after being the Coordinator of Research for the Kansas City, Missouri Public Schools during its court order desegregation. I left the district for a position with Sprint (now known as T-Mobile) where I worked for 18 years as an executive.

I am a graduate of the University of Minnesota, Morris, and hold an advanced degree from the University of Nebraska, Lincoln. My training is in Experimental Psychology and Applied Statistics. I spent time as an adjunct faculty member and sat on business advisory boards. In all of my roles, I learned how to make connections with people and solve problems.

Like other notaries public, I attempt to follow a standard of care for journaling, but I was unable to find a journal that would accommodate the process I wanted. So, I set out to design a journal that would mirror my work flow. From different design layouts, reviews with notary public experts and loan signing trainers, and a beta trial with notaries public, the Integrity Notary Journal™ emerged. The journal quickly became an Amazon Best Seller and enjoys the support of many notary signing agents today.

