

Increasing Notary Effectiveness: The Argument for Practical Hands-on Notary Training

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EXECUTIVE SUMMARY

In an era where digital signatures are becoming more common, the physical notarization process remains the ultimate gatekeeper of authenticity and fraud prevention in Washington. However, the role of a Notary Public is frequently misunderstood by the public as an easy “side-hustle” stamping papers. This white paper argues that practical hands-on notary training is not just a suggestion for notary confidence and career growth; it is an essential safeguard against fraud, errors, transactional failure, and legal liability.

The Notary “Side Hustle” Myth vs. Reality

There is a common public misconception that being a notary is some easy, risk-free “side hustle”. While the mechanics of identifying a signer and affixing a notary stamp are mechanical, the legal implications are profound. There are consequences for notary errors. A notary mistake doesn't just result in a re-do; it can also invalidate property titles, delay multimillion-dollar real estate closings, and open the door to fraud and litigation.

Why Hands-on Training is the Best Notary Risk Management

Hands-on training helps bridge the gap between Washington state's notary rules and laws, industry ethics and best practices, and the nuanced requirements of real-world scenarios.

- **Mitigating Liability:** Hands-on training helps ensure notaries understand their limited but critical role and the state statutes of their commission protecting them from inadvertent unauthorized practice of law (UPL).
- **Ensuring Compliance:** Lenders and title companies operate under strict guidelines. NSA 101's Intro Signing Agent Loan Documents Training provides the necessary context to navigate complex signing instructions in real estate and loan signings.
- **Professional Credibility:** A properly trained notary is a low-risk asset. They spend less time troubleshooting and correcting errors; more time executing documents accurately.

The Value of NSA 101's Intro Notary Public and Intro Signing Agent Loan Documents Trainings

A notary commission provides the authority to perform notarial acts in Washington State. But there is currently no law requiring notary training, testing, or certification. NSA 101's practical hands-on approach helps new notaries understand their critical but limited role and they get practice completing notary certificates. A notary public can move on to loan documents training with NSA 101 where they can learn how to handle loan signing assignments with skill and confidence as a notary signing agent. NSA 101 requires hands-on practice with a complete sample refinance loan package. NSA 101 signing agent students don't simply read and study the required notary training materials. Students must also physically download, print, and prepare a sample loan package; they must practice presenting loan documents; roleplay; and they get to ask their notary questions in real-time in a risk-free environment.

Intro Signing Agent Loan Documents training goes beyond the "what" and strives to teach the "why." NSA 101 loan documents training can help signing agents understand their limited but critical role in a signing. NSA 101 helps them understand how and why to... memorize common loan terms, negotiate a signing agent fee with a hiring company, decline an assignment, lawfully refuse a notarization, understand the kind of notarization being requested, know when to ask questions, use a "Rescission" calendar, make necessary corrections on the Notice of Right to Cancel forms, fill out the PATRIOT ACT form, diplomatically decline to answer a signer's legal/financial questions that are out of scope, avoid the unauthorized practice of law, professionally navigate signer emotions, and handle issues with the documents and/or common issues with borrowers at the signing table. The results of hands-on training are notaries who are more confident, more skilled, and more prepared to hit the ground running.

	GENERAL NOTARY PUBLIC	NOTARY SIGNING AGENT
TRAINING	Hands-on notary public training	Notary public training recap; and hands-on signing agent loan documents training
PRIMARY FOCUS	Verification of signer identity, and their knowledge, competency & willingness to sign; completion of notary journal entries; managing signer questions; completion of notarial certificate & correct placement of notary seal/stamp	Verification of signer identity, and their knowledge, competency & willingness to sign; completion of notary journal entries; managing signer questions; completion of notarial certificate & correct placement of notary seal/stamp AND real estate or loan document printing/handling, flagging documents; safe keeping loan packages; collecting stipulations and executing complete loan packages as instructed by hiring company
SCOPE	Washington laws/rules & notary public industry ethics & best practices	Washington laws/rules & notary public industry ethics & best practices recap; notary signing agent industry best practices, and lender, title co, and hiring co requirements
COMPLEXITY	Low (typically 1 or 2-page documents)	HIGH (loan packages can be 100 to 500 pages)
RISK PROFILE	Low to moderate	HIGH (involves financial assets worth thousands or millions)

The Cost of Notary Public and Signing Agent Incompetence

When a notary is insufficiently trained, the cost and impact of their notary errors are rarely absorbed by the notary alone. It ripples throughout the system:

- **The Lender:** A missed signature can lead to "funding delays," which can cost thousands in interest rate lock extensions.
- **The Title Company:** Incomplete notarizations and errors can lead to "recording rejection," requiring the agent to go back to the signer/borrower (who may be busy or unavailable).
- **The Signer/Borrower:** Notary and signing errors can lead to fraud, loan funding delays, increased closing costs, potential legal disputes, and can stall or completely derail real estate transactions.
- **The Notary:** A single major error can result in losing preferred vendor status with a hiring company and/or potential financial loss or personal liability claims and penalties (criminal and civil).

CONCLUSION

The notary profession is evolving in Washington and its notaries remain the frontline in fraud prevention. Notary work requires genuine effort and should not be approached as an easy "side hustle". Notaries must know and abide by the rules. They must know what their job is *and what their job is not*. By investing in practical training and staying current on rules and best practices, notaries and especially signing agents can help mitigate risk and become vital business partners for lenders, title companies, and hiring companies. **Hands-on training is the future for more effective, conscientious notary professionals.**