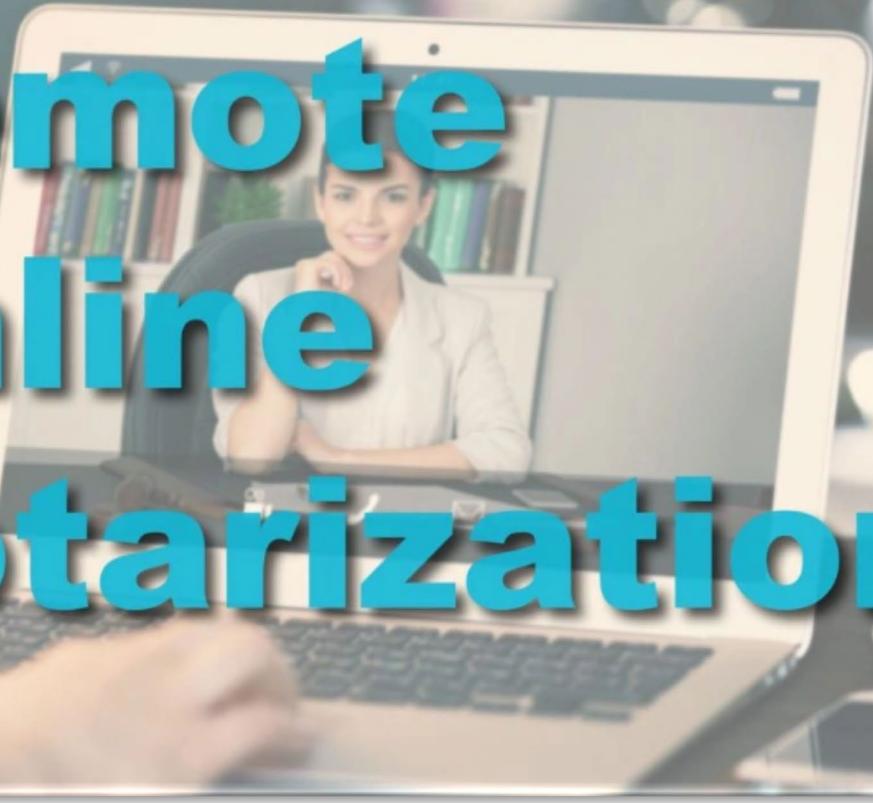


# Remote Online Notarization



## EXPERIENCE THE FUTURE OF NOTARIZATION: BLUENOTARY REMOTE ONLINE NOTARIZATION PLATFORM TOUR

*(Hosted by Elaine Wright Harris, President, Trusted Agent Services Group LLC)*

*Conducted by Joey Smith, VP BlueNotary Sales  
December 2, 2025*

# EXPERIENCE THE FUTURE OF NOTARIZATION: BLUENOTARY REMOTE ONLINE NOTARIZATION PLATFORM TOUR

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**EXPERIENCE THE FUTURE OF NOTARIZATION: BLUENOTARY REMOTE ONLINE  
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# EXPERIENCE THE FUTURE OF NOTARIZATION: BLUENOTARY REMOTE ONLINE NOTARIZATION PLATFORM TOUR

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*Conducted by Joey Smith, VP BlueNotary Sales - December 2, 2025*

## **Introduction**

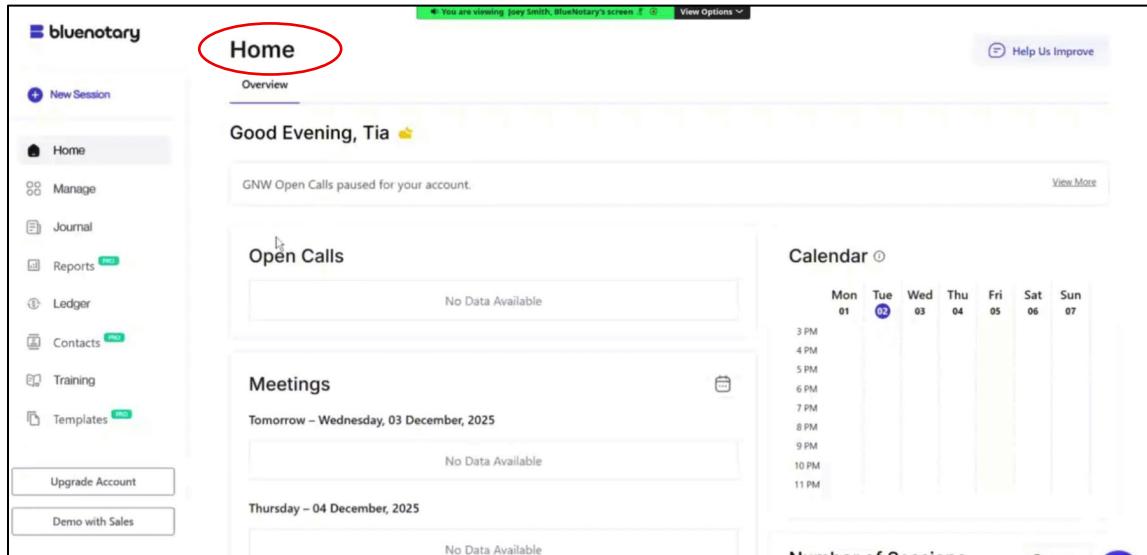
**Joey Smith:** Thank you so much, Ms. Elaine, and thank you all for having me. I appreciate you sharing your evening with me. As Ms. Elaine mentioned, my name is Joey Smith. I'm the VP of Notary Sales here at BlueNotary. I found BlueNotary through a referral. I have worked on multiple platforms since 2021, when I added RON to my notary business. I did so out of necessity because of the pandemic. It has since evolved. I have been almost exclusively RON since 2021 and have completed over 15,000 transactions. But what I'd like to do this evening is to show you:

- About our platform
- How to perform RON notarizations
- How to perform IPEN notarizations, which is also a feature that we offer
- A video that walks you through both the notary and signer sides of a RON signing; and
- Answer any questions that you may have at the end. If you have any questions, please don't hesitate to post them in the chat.

Please, everyone, enter your email addresses in the chat. We have arranged a special discount for Ms. Elaine's students. If you are interested in joining BlueNotary, we do offer you a 30% discount. [Click here to access the discount.](#)

## **AS A NEW MEMBER OF BLUENOTARY, YOU WILL HAVE THREE ADDITIONAL ONBOARDING TILES ACROSS THE TOP OF YOUR SCREEN.**

### **BLUENOTARY HOMEPAGE**



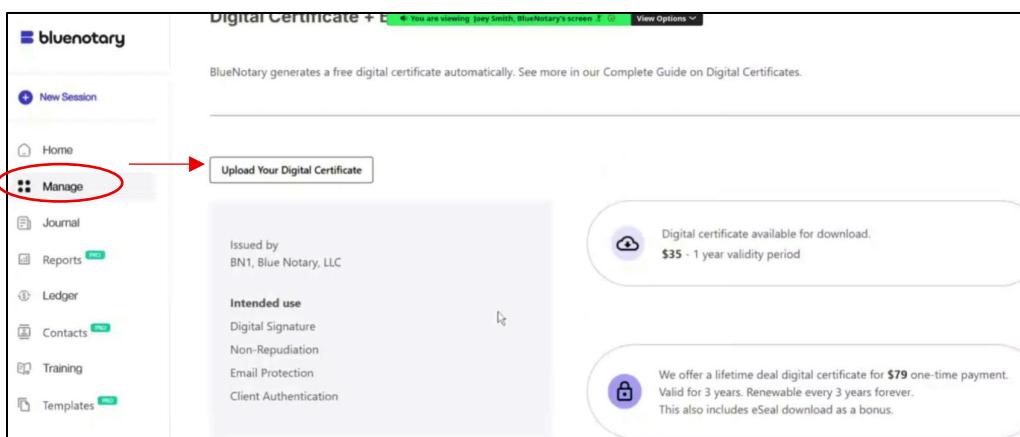
The screenshot shows the BlueNotary Remote Online Notarization Platform homepage. The 'Home' tile is circled in red. The page displays 'Good Evening, Tia' and 'GNW Open Calls paused for your account'. It shows 'Open Calls' with 'No Data Available', 'Meetings' for 'Tomorrow – Wednesday, 03 December, 2025' and 'Thursday – 04 December, 2025' both with 'No Data Available', and a 'Calendar' for the week of December 3-9, 2025. A 'Number of Sessions' chart is also visible at the bottom.

1. The first tile will ask for your **RON approval document**. That will be the letter or certificate from the state confirming your approval to perform RON. We will need a copy of that, of course, for verification. [\[Apply for Remote Notary, Approved RON Vendors\]](#)
2. The second will be your **Stripe payout details**. Stripe is the payment processor that we use to pay you for doing work on the platform. We also have an integrated invoicing system where you can bill your clients, and they can pay you directly via Stripe.
3. And the third to the right will be **your notary profile details**. This tile will ask for your name as it appears on your commission, your commission number, expiration date, city, state, and other information.
  - a. And we will use this data to create your e-seal. **Your eSeal is the electronic stamp** you'll use to notarize documents, similar to the ink stamp or embosser you'd use in person. [BlueNotary does generate the eSeal for you. It is available for free to Notary Pro members.](#)



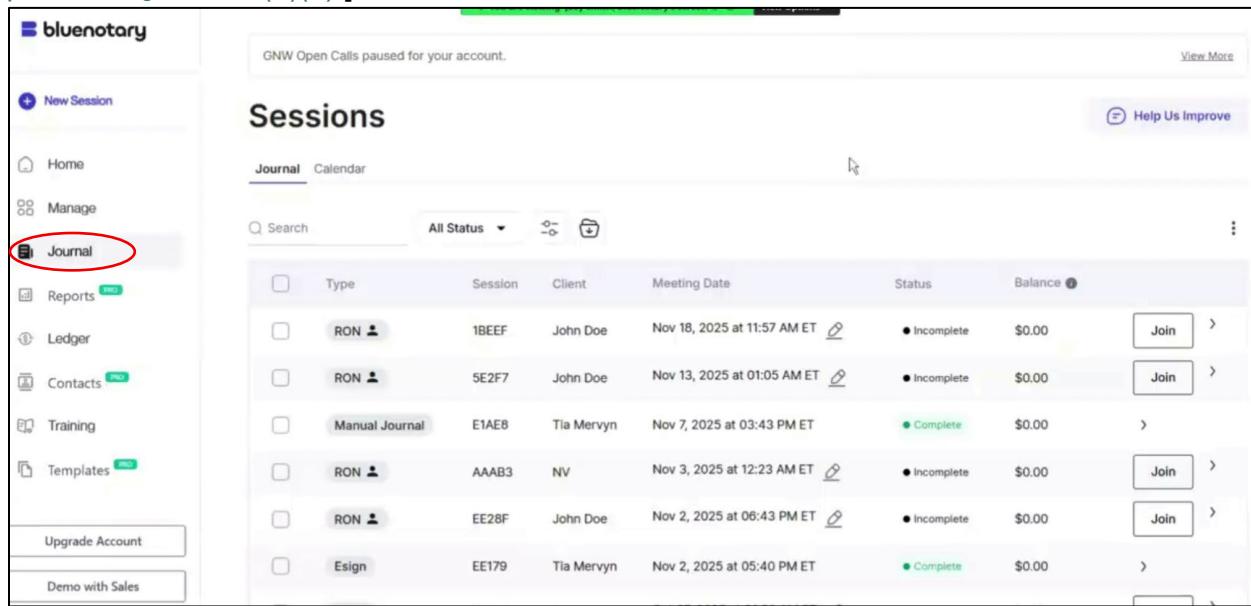
## DIGITAL CERTIFICATE

We'll also prepare a **digital certificate**. The digital certificate is the encryption key that operates behind the scenes and prevents your documents from being edited. It's required for RON, and we'll provide it to you at **no charge**. If you need to use your digital certificate on a different platform, let's say you're on a platform through a title company, for example, and you need a digital certificate, we do offer that for purchase for \$79. That's good for three years, compared with vendors like IdenTrust, which charge \$85 a year. We aim to provide affordable options for notaries.



## ONLINE JOURNAL

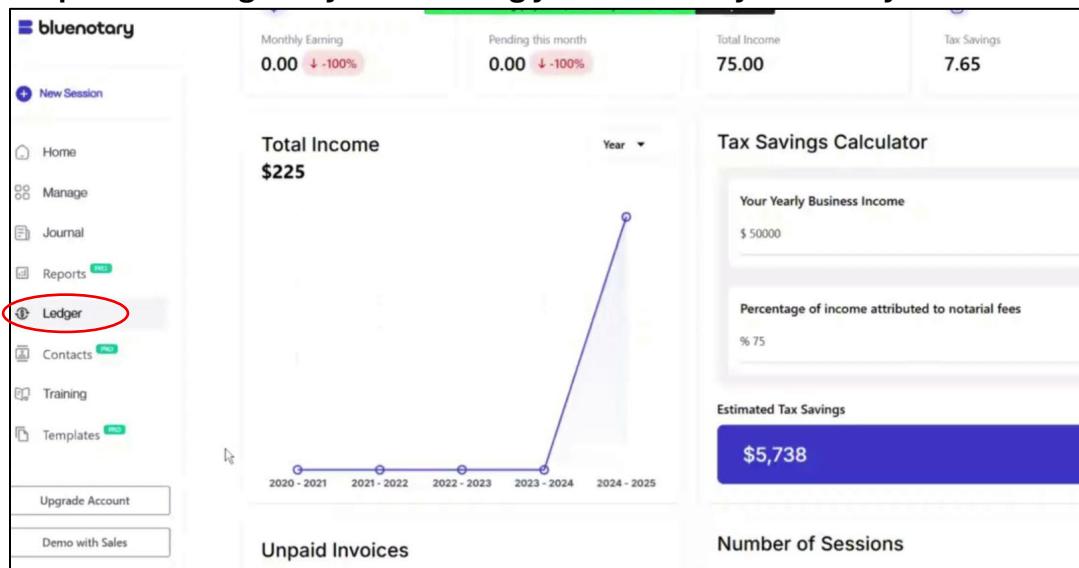
BlueNotary will also maintain an online journal that automatically stores all your RON, eSign, and iPEN transactions. You can also add your WET or in-person signings here, so everything is stored in one convenient web-based location instead of maintaining a separate journal. [Elaine: Please read Annotated Code of Maryland - § 18-219 and in particular§ 18-219 (b)(2).]



Type	Session	Client	Meeting Date	Status	Balance
RON	1BEEF	John Doe	Nov 18, 2025 at 11:57 AM ET	Incomplete	\$0.00
RON	5E2F7	John Doe	Nov 13, 2025 at 01:05 AM ET	Incomplete	\$0.00
Manual Journal	E1AE8	Tia Mervyn	Nov 7, 2025 at 03:43 PM ET	Complete	\$0.00
RON	AAAB3	NV	Nov 3, 2025 at 12:23 AM ET	Incomplete	\$0.00
RON	EE28F	John Doe	Nov 2, 2025 at 06:43 PM ET	Incomplete	\$0.00
Esign	EE179	Tia Mervyn	Nov 2, 2025 at 05:40 PM ET	Complete	\$0.00

## LEDGER TOOL FOR FREE

Our Notary Pro members will have access to our new ledger tool at no cost. **The ledger tool allows you to track your earnings and expenses throughout the year.** Not just what you're doing on the platform, but also outside of the platform. **You can even track your mileage.** So, at the end of the year, you can download these reports. And we do give you some helpful tools to guide you with filing your taxes for your notary business.



Monthly Earning: 0.00 -100%

Pending this month: 0.00 -100%

Total Income: 75.00

Tax Savings: 7.65

Total Income: \$225

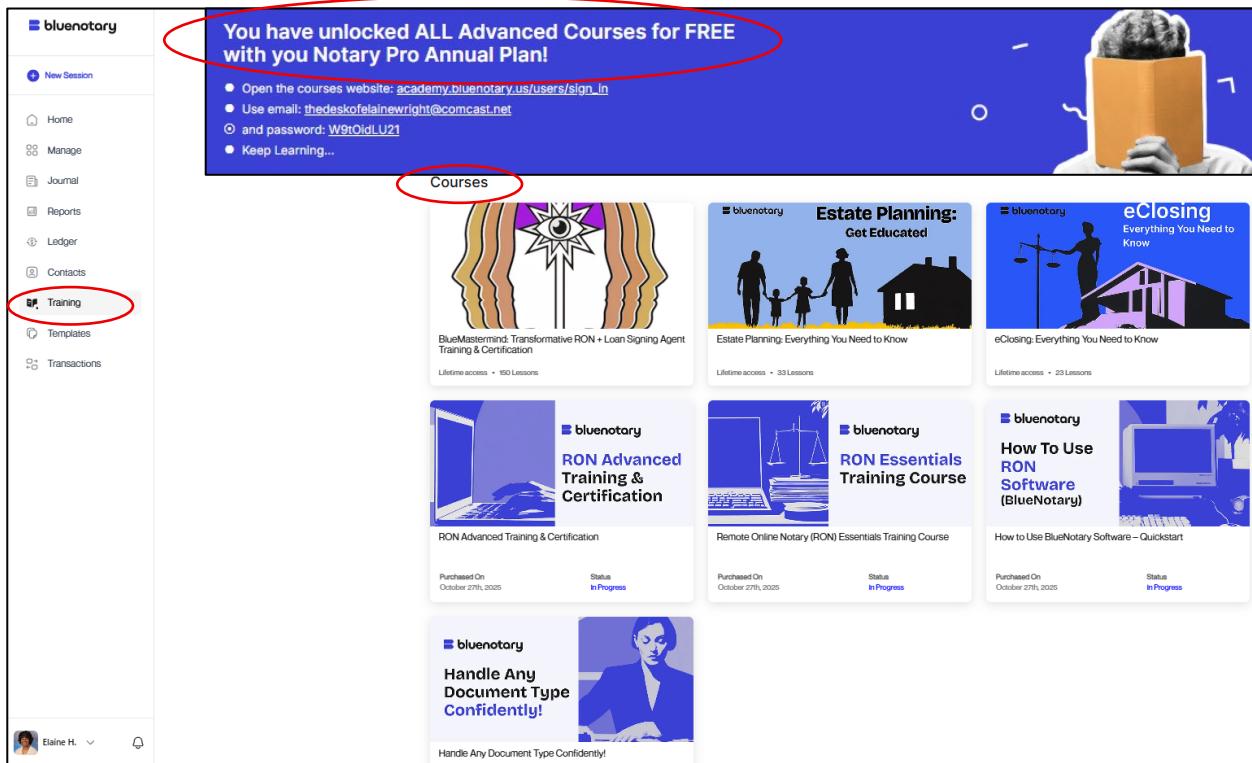
Year: 2020 - 2021, 2021 - 2022, 2022 - 2023, 2023 - 2024, 2024 - 2025

Estimated Tax Savings: \$5,738

Unpaid Invoices	Number of Sessions
0	0

## TRAINING AND EDUCATION

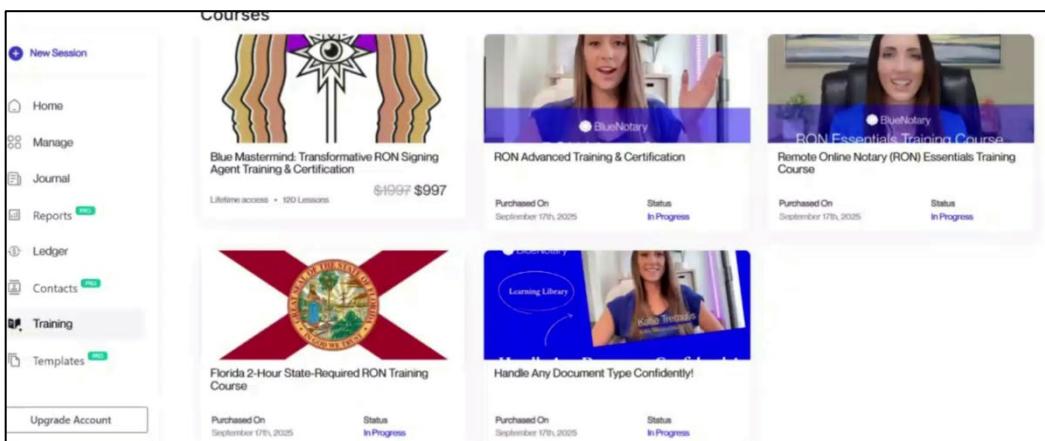
BlueNotary offers **extensive training**. We have a large library of videos where you'll learn how to: perform raw notarizations, navigate our platform, and grow your raw business



The screenshot shows the BlueNotary platform homepage. On the left, a sidebar menu includes: New Session, Home, Manage, Journal, Reports, Ledger, Contacts, Training (which is circled in red), Templates, and Transactions. The main content area features a banner at the top stating "You have unlocked ALL Advanced Courses for FREE with your Notary Pro Annual Plan!" followed by a list of instructions. Below this is a section titled "Courses" with several course cards:

- BlueMastermind: Transformative RON + Loan Signing Agent Training & Certification** (Lifetime access • 150 Lessons)
- Estate Planning: Get Educated** (Lifetime access • 33 Lessons)
- eClosing: Everything You Need to Know** (Lifetime access • 28 Lessons)
- RON Advanced Training & Certification** (Purchased On October 27th, 2025, Status In Progress)
- RON Essentials Training Course** (Purchased On October 27th, 2025, Status In Progress)
- How To Use RON Software (BlueNotary)** (Purchased On October 27th, 2025, Status In Progress)
- Handle Any Document Type Confidently!** (Handle Any Document Type Confidently!)

As a Notary Pro member, these **three advanced training courses here with the blue banners would be included for you for free with your annual plan**, and that is a value of \$150.

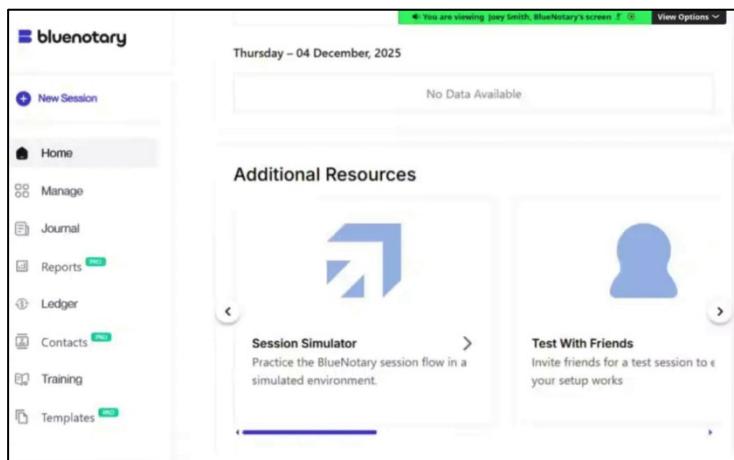


The screenshot shows the BlueNotary platform homepage. The sidebar menu is identical to the previous one. The main content area displays the same set of training courses as the first screenshot, but with different visual styles and some course cards are partially cut off at the bottom.

We also offer a **mastermind program**. You can purchase the three-year mastermind, which includes a notary public loan signing agent course and three

years of platform access. On your homepage, towards the bottom, you can access these initially when you first register for a free account.

## SESSION SIMULATOR AND TESTS WITH FRIENDS (ON THE HOME PAGE)

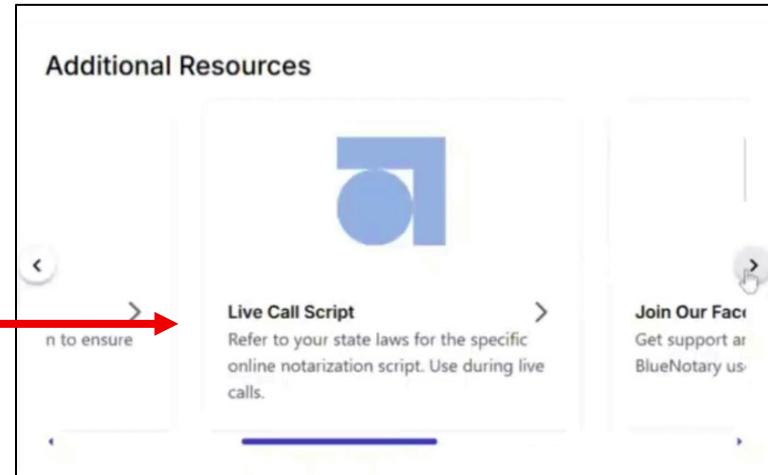


We have our session simulator and our tests with friends. These two tools are going to give you access to navigate the platform without having a live client with you, so that you can familiarize yourself with your tools and menu options, and invite a friend or family member to act as a mock signer for you so that you feel confident and prepared before you start meeting with your paying clients.

## ADDITIONAL RESOURCES

### SCRIPT WITH VIDEO

If you scroll those sample tiles to the right, you'll see a sample Live Call Script with video, which provides a baseline. Keep in mind that you'll want to ensure you're compliant with your state laws. A link to our Facebook group, and, of course, a link back to our training page.

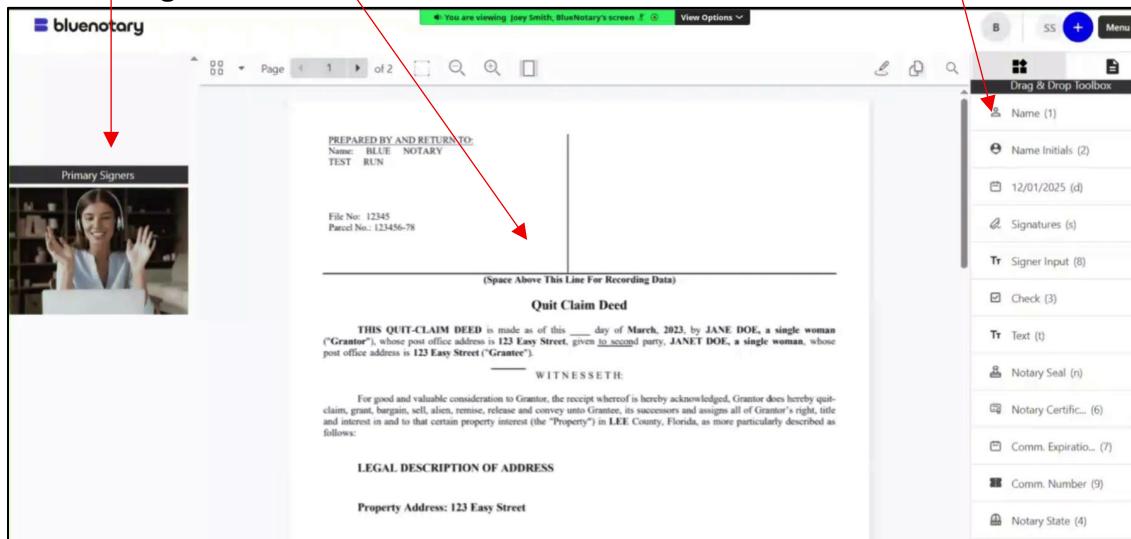


### FACEBOOK COMMUNITY

We have a very **active Facebook community** of other notaries. There's about 30,000 active members, and our community manager, **Ketura**, **manages that Facebook group**. I do strongly recommend joining that group. Tons of great resources from across the country with other notaries.

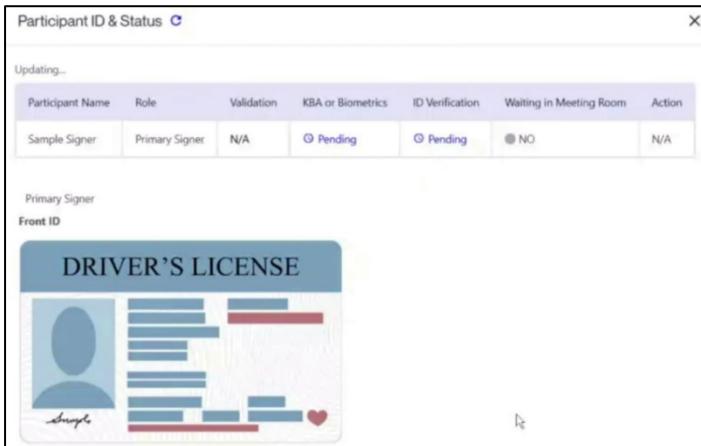
## ABOUT RON

If you have never participated in a RON session before, here is what it will look like: you, as the **notary**, would appear in the upper-left corner. Your **signers** would be live on video down the left-hand side. We have the ability for you to have multiple signers in different locations if needed. Your **documents** will be in the center, and your **tools** and menu will be on the far right.



## IDENTIFYING THE SIGNER - WHEN YOUR SIGNERS FIRST JOIN THE SESSION

Signers will be prompted to (1) take a **photo of their ID** and (2) complete either **KBA or biometrics**, depending on your state laws. **KBA, of course, refers to the five multiple-choice questions derived from Equifax.** I'm sure we've all seen those before. It will ask questions like *“Which of these zip codes are you associated with?”* **Biometrics—we'll have your signers take a photo of their face to verify it matches the ID and confirm their identity.**



Now, as the notary, open your menu in the upper-right corner of the screen and select **Participant ID and Status**. Even though the platform provides verification results, you must still visually confirm that the individual on camera matches the ID presented—this remains a core notarial responsibility.

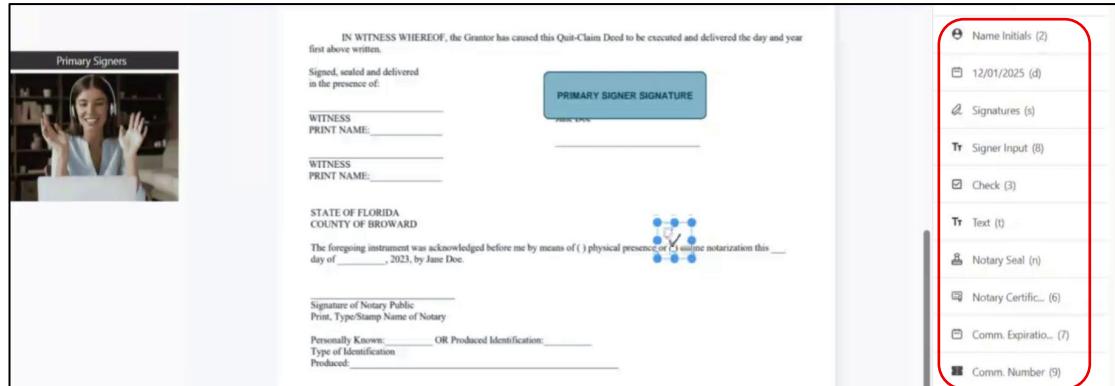
You'll see each signer's verification outcome displayed as either **“pass”** or **“fail.”** Once all signers have successfully completed their verification, you can begin guiding them through the signing process per your state laws and regulations and guide them to the appropriate place to sign.

## TAGGING DOCUMENTS

To tag documents, BlueNotary offers **two options**:

1. You can either click on the tool on the right-hand side and **drag and drop** it into place on the document, or
2. You can use our **new hotkeys feature**.

Next to each tool, you'll notice a letter or number in parentheses. Simply click the document where you need the tool, then press the corresponding key on your keyboard: "S" for your signature, "N" for your seal, "T" for a text box, "3" for a check mark, and so forth. It will automatically drop them into place.

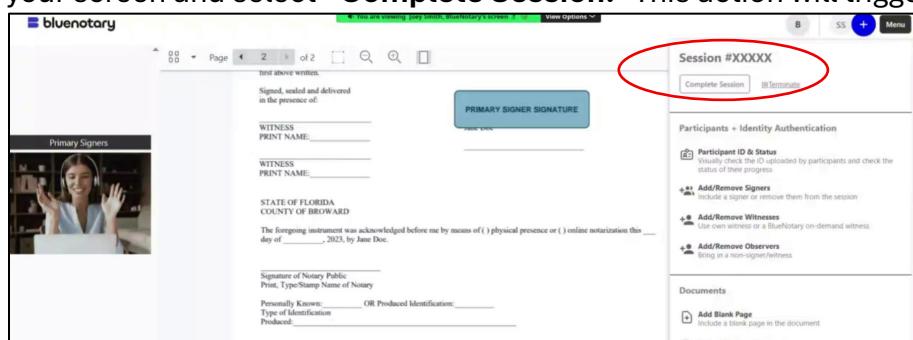


## DOCUMENT NAVIGATION TOOLS: ROTATE, REORDER, AND ADJUST PAGES AS NEEDED

We do give you the ability to navigate the documents if you need to adjust pages. If the pages are oriented sideways, you can turn the pages or reorganize the package so that everything is appropriate when you are done with the signing.

## COMPLETING THE SESSION

Once all documents have been signed and sealed, open the menu in the top-right corner of your screen and select "**Complete Session**." This action will trigger four important steps.



1. **It locks your documents**, making them no longer editable.
2. **It ends the session with your signers**, so be sure to wrap up before clicking—otherwise you might disconnect them unexpectedly, as I learned the hard way.
3. **It automatically updates your journal**, including all session details and the audio/video recordings, which we store for you for 10 years.

4. **It automatically delivers the completed documents** to your participants at the end of the call.

## QUESTIONS/ANSWERS

**Question:** Is the digital certificate only available for use on your BlueNotary platform?

**Joey - Answer:**

- The digital certificate can be purchased for use elsewhere, but as a Notary Pro member, it's included at no cost to use on our platform.
- The digital certificate is available for \$79 for three years if you have multiple platforms and need to use it on a secondary platform. That's renewable every three years. And that includes a free e-seal download as well.
- If you're only using it on BlueNotary, it is included for free.

**Question:** Is BlueNotary digital certificate compatible with other platforms?

**Joey - Answer:** Yes, it is.

**Question:** What are the requirements to become a notary on BlueNotary?

**Joey - Answer:**

- You'll need to upload your state-issued RON approval document so we can keep it on file.
- Link your Stripe account.
- Complete your notary profile details.
- Our internal team will verify your state approval.
- Then you'll be fully activated and ready to begin performing notarizations right away.

**Question:** Does BlueNotary provide clients, or do the notaries bring their own clients?

**Joey:** The answer to both of those questions is "yes." (See page 11 – BlueNotary Offers Two Plans)

### 1. BlueNotary Provides Clients -- Pro Plan

- You have access to our **Open Calls Program**.
  - Open calls are clients who are coming to our BlueNotary platform looking for on-demand notarization.
  - This program is for general notary work only.
- We do offer **On-Demand Witnesses** as well.
  - You can act as a witness for other notary sessions.
  - Witnessing pay is \$5
  - Notarization fees are \$5 to \$10

### 2. Loan Signing

We do have a second program, once you're more experienced doing RON, to actually conduct loan signings for our clients as well. That program is application-

based, so BlueNotary will review your journal, platform activity, and any additional information you provide to demonstrate your experience with RON.

### **The platform is designed to support you and your clients.**

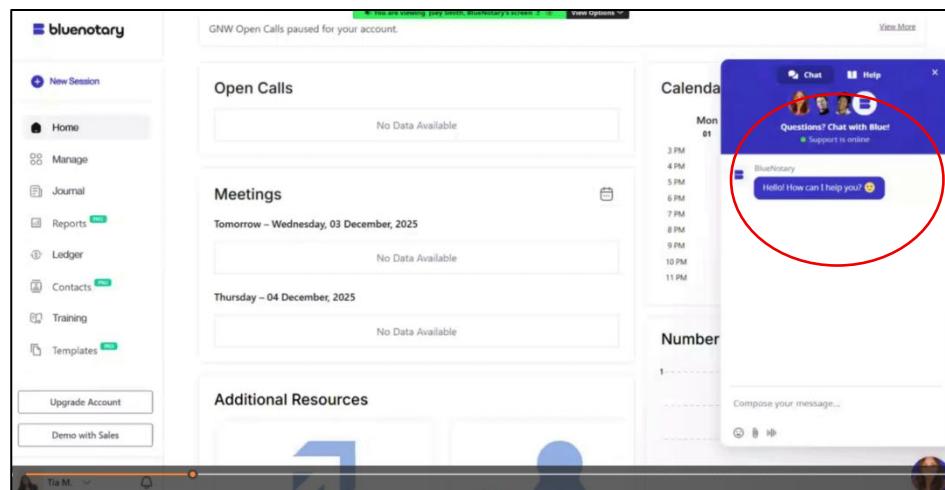
- We give you advanced features such as **white labeling**, where you can actually set the logo to appear as your logo instead of BlueNotary, and the business name to appear as you or your business name.
- We offer **advanced scheduling features**, such as a unique session link that you can share with your clients so they can schedule themselves in their own sessions.
- We also have a **Calendly and Google Calendar integration** that you can link your calendars to your BlueNotary account so that your **clients can schedule themselves** within your parameters, your preset availability, avoiding any conflicts on your calendar.
- You can do **practice sessions for free**. You can join for free and you have instant access to the session simulator and test with friends.
  - **You can even do that before you're approved on the platform** because you're not truly notarizing any documents.

### **Question: What If Documents Need Updating?**

**Joey:** After locking the documents, you'll need to contact our customer service team to update or correct them. Please confirm with your state laws regarding corrections to documents that have already been notarized. Many states are very clear that it is not allowable. After completing the session, the documents will be locked, rendering them uneditable.

### **Question: What About BlueNotary Training and Support?**

**Joey:** BlueNotary does have an extensive training library with live videos and helpful articles. We also offer live sessions called **Seal and Shares**. A couple of times a month, Keturah, our **Facebook** manager, leads these sessions (similar to this one), covering a topic and then opening it up for questions and answers. And that way, notaries can get



The screenshot shows the BlueNotary platform's main dashboard. On the left, a sidebar lists navigation options: New Session, Home, Manage, Journal, Reports, Ledger, Contacts, Training, and Templates. The 'Home' option is currently selected. The main content area is divided into several sections: 'Open Calls' (No Data Available), 'Meetings' (Tomorrow – Wednesday, 03 December, 2025, No Data Available), 'Additional Resources' (No Data Available), and a 'Number' section. A large, semi-transparent live chat window is overlaid on the right side of the screen. The chat window has a blue header with the text 'Questions? Chat with Blue!' and 'Support is online'. It features a small profile picture of a person and a message input field with the placeholder 'Compose your message...'. A red circle highlights this chat window.

together and talk amongst themselves and get their questions answered by Keturah. You can also **reach me by email**. And we provide **live chat support** from **7am – 9pm CST 7 days a week**; located in the bottom-right corner of your screen. If you are in session with the signer and run into a roadblock,

can't find the tutorial, but you need help. It will only appear on the notary screen; the signer will not see that you've reached out to our Chat Support Team. You can get your questions answered quickly during your session.

**Question: Are the signature and initial lines auto-highlight?**

**Joeys:** They do not unless they are uploaded as a fillable pdf. This is correct in most cases, depending on the formatting of the document.

**Question: Can you explain the Stripe Account?**

**Joeys:** Stripe is the payment processor that we partner with, similar to PayPal or Square. This is what we use to pay you for work with our clients and that's how you can bill your own clients if you choose to, using BlueNotary's invoicing tool.

**Question: Can you explain the training sessions?**

**Joeys:** The training sessions are geared to BlueNotary itself. The sessions will go over how to do RON, how to navigate the platform, and how to grow your RON business. The advanced training courses (less the Mastermind course, which can be purchased separately) will be included for free with your NotaryPro annual plan. You are required to familiarize yourself with your own state laws. (See page 10)

**Question: Does BlueNotary accept expired ID for identification?**

**Joeys:** Yes, the system will allow you to accept an expired ID. It's up to you, the notary, whether to proceed with that or request a secondary ID. *[Elaine: You want to be clear on your state law regarding accepting expired IDs.]*

**Question: Does BlueNotary provide 'general notarizations' for new RON users?**

**Joeys:** We do offer Open Calls Program. This is an on-demand queue of individual clients who are coming to our platform looking to meet with a notary. Once you have onboarded for our Open Calls Program, you have the ability to act as a notary for those sessions or act as a witness for another notary's session. In the entire session, whether it's our open calls or you are meeting with your own clients, they are recorded and are accessible to you, the notary, in your journal. BlueNotary saves the recording for 10 years.

**Question: What are the hours for chat?**

**Joeys:** 7am – 9pm CST 7 days a week.

**Question: Is there a threshold or experience level for the Open Calls Program?**

**Joeys:** There is no threshold or experience level for the Open Calls Program. For the Loan Signing Agent program, we ask that you have completed 50 RON transactions before applying.

## BlueNotary Offers Two Plans

### (1) Basic Plan

When you first register with BlueNotary, you'll begin on our Basic Plan. This plan includes access to:

- Our free training library
- The session simulator
- “Test with friends” functionality
- Automatic journal compilation
- Long-term data storage for all sessions (we retain your records for 10 years)
- Access to our live training library

The Basic Plan also allows you to bring your own clients to the platform for standard notarizations. In these cases:

- We will bill your client as BlueNotary
- You will receive a flat payout of \$15 for each completed transaction
- Your client will be charged at our standard individual rates: \$25 for the first seal and \$8 for each additional seal
- You will need to purchase a digital certificate and e-seal prior to doing your first RON or IPEN session.

### (2) Pro Plan

With our Pro Plan, you step fully into the role of an independent notary with expanded capabilities and control. As a Pro user:

- You set your own prices, bill your clients directly, and receive payment from them—not through BlueNotary.
- You can white-label your account, just as Keturah demonstrated with her branded logo.
- You receive a free e-seal and digital certificate for use within the platform.
- You gain access to our Open Calls program, allowing you to serve BlueNotary clients for both notarizations and witnessing assignments.
- You can perform loan signings and estate-planning packages—services not available on the Basic Plan.
- With the annual plan, you receive free access to three advanced training courses (a \$150 value).
- You also gain access to our ledger tool, providing an additional \$100 in savings.
- You can use iPen, our hybrid RON/in-person workflow that lets you meet the signer in person while completing signatures electronically—eliminating the need to print documents.
- If you have a domain-based email, you can send branded emails directly from the platform instead of from BlueNotary.

#### Basic

Access essential notarization tools. Start immediately with zero investment.

#### Free

Top Features

- Access to eJournal
- Automatic Billing via BlueNotary
- Recordings available for 10 years
- Audit Logs
- Self-paced Onboarding Training
- Live chat support

#### Notary Pro

Elevate your notary practice with advanced tools. Scale efficiently while delivering superior service.

**\$297** ~~\$324~~/YEAR

Top Features

- All in Free Plan
- White Label
- Free eSeal and DC for in-app use (\$202+ value!)
- Access to get BlueNotary clients
- Loan Signing
- Create Custom Charges & Invoices
- Free access to Advanced Course with annual plan
- Access to Ledger
  - Track Offline Sessions
  - Track Mileage, Payments, get Payment Reminders
  - Get Tax Reports
  - In Person Notarizations (IPEN/REN)
  - Send Branded Emails
  - Bill clients on your own
  - Pre-tag Documents
  - Contact Book
  - One-click Template Library
  - Priority chat support

- You can pre-tag documents so everything is ready before the signer joins the session.
- You can build a client contact book, create a template library for frequently used forms, and enjoy priority chat support.

The **Pro Plan** is normally \$297 per year. However, [Ms. Elaine's students will receive a special 30% discount](#), bringing the **annual price down to only \$207**.

If you prefer monthly billing, that option is available as well. The 30% discount applies to the first month only, making the initial payment **\$18.90**. Monthly billing totals \$324 for the year, and advanced training courses are not included—you would need to purchase those separately.

### Session Fees – General Notary Work

As a Notary Pro member, you'll have standard session or platform fees—just like with any professional RON provider. Since you set your own prices and your clients pay you directly, these fees represent your cost per session for general notary work.

- The fee is **\$5 for the first seal, and there is no charge for additional seals.**
- You may charge your clients according to your own pricing structure.
- While many notaries charge per seal, your platform cost does *not* increase when multiple seals are involved.
- If you have a second signer, additional signers, or witnesses who require authentication, the fee is **\$4 per person**.
- If your witnesses do *not* need authentication, there is **no charge**, and you may bring as many as needed.

### Session Fees - Real Estate Closings

For real estate transactions, the platform fee is a **flat \$25** because these sessions typically involve:

- Larger document packages
- Longer video recordings
- Increased storage needs
- Numerous seals
- Multiple participants

**Session Fees - Open Calls Program - On-Demand Witnesses** If you need another notary to serve as a witness, you can use our on-demand witness option through the Open Call program.

- The fee for this service is **\$10**.
- Most notaries pass this cost directly to their signers.
- Many choose to add a small upcharge based on their business model.

You can set your own pricing, based on your business model. I wanted to be transparent about the fees so I could address any questions.

## Questions and Answers

### **Question: Can RON be performed for individuals outside of the United States?**

**Answer:** Yes

**Joey:** In Virginia, I can meet with a Signer who's anywhere in the world, as long as their documents are used here in the States.

**Elaine:** First, as long as they meet the requirements of the identification aspect. Secondly, as long as the document concerns the US.

### **References:**

1. Maryland Annotated Code of Maryland. § 18-214. Performance of the act using communication technology for a remotely located individual.
2. Handbook for Maryland Notaries Public  
Remote Notarial Acts on Electronic Records (p. 41)

**Joey:** You are bound by the laws of your state based on the notarizations you are allowed to perform and the identity verification required. We do offer the ability to **skip the workflow if you personally know the signers**, but that is at the notary's discretion.

### **Question: Why Start with The Pro Plan?**

**Joey:** Typically, I advise folks to start with the Pro Plan, especially when they have the opportunity to get a 30% discount, which is the largest discount we offer. Starting with the **Pro Plan gives you free access to the advanced training and certification courses**. Those free advanced training courses are very impactful and will help jumpstart you with getting acclimated on how to do RON.

**Elaine:** And Joey, also I'd like to point out to everybody, because I know what it's like when you're hearing something for the first time, I've also set another appointment with BlueNotary for January 8, 2026. So, those of you who are anticipating, it's not that you're hearing this now and you won't hear this anymore. We will be working with you.

**Joey:** Correct. And I'm going to send out, like I said, I'm going to send out an e-mail at the end of the call with some videos and tutorials. I know this is a lot of information to take on at one time.

### **Question: Could You Repeat the Notary Fee for General Signings?**

**Joey:** So as a Notary Pro member, you can bill your clients directly. For example, I personally charge \$25 per seal to my domestic clients, my US-based clients. So my cost is \$5. I charge my client based on the number of seals. So let's say we have 5 seals, 5 times 25 being 125. If I have a single signer, my cost is \$5. My profit at that point is 120. But you as an independent notary do get to set your own prices. Again, you'll need to check with your state laws and the requirements there. And I always just suggest doing some market research to see what other notaries and other platforms are charging to align your pricing

accordingly, because you don't want to overprice yourself, but you also don't want to cut yourself too short.

## **Elaine: Maryland - General Notarization**

### Maryland Notaries Handbook

#### PART XI

##### **CHARGES AND FEES**

*State Government Article, §18-107, Annotated Code of Maryland COMAR 01.02.08.02*

A notary public may demand and receive a fee of no more than the following for the performance of an original notarial act or remote notarial act:

- (1) \$8 for the performance of a notarial act; or
- (2) **\$30 for the performance of a remote notarial act.**

#### **Example #1**

1 document with one certificate (certificate wording)

2 Signers

Signer Cost (charge to the Signer) = \$30 per signer = \$60

Platform Fee for first seal/notary stamp (fee paid to BlueNotary) = \$5 + \$4 for additional signer

Profit = \$51

#### **Example #2**

1 document with two certificates

2 signers on one certificate and another signer on the other certificate = 3 Signers

3 x \$30 = \$90

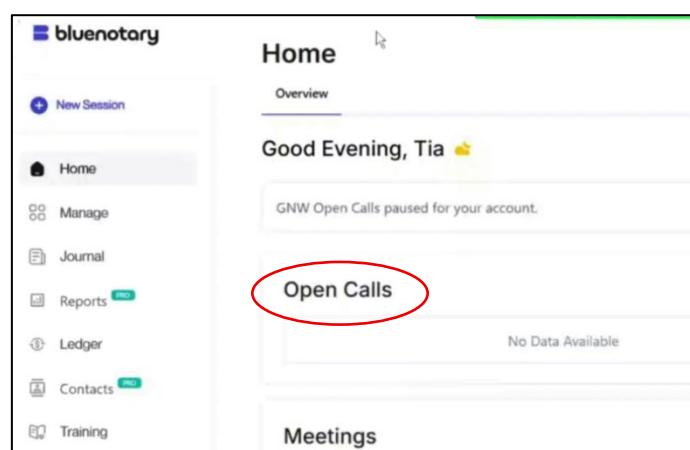
Platform fee for 2 seals/notary stamps (\$5 for first seal, \$0 for additional seals) = \$5 + \$8 for the additional signers (\$4x2)

Profit = \$77

#### **Open Calls**

The signer will be charged BlueNotary rates by BlueNotary (\$25 first seal, \$8 each additional seal, \$5 additional signer/authenticated witness. The notary will then receive a payout after the transaction is completed.

The Open Calls queue is on your Homepage. Mine is currently paused because this is a demo account, but you can unpause the queue at your convenience. We don't require you to sign in or to schedule yourself in advance. Sign in as you're available. I do recommend that



you... stay on longer if you can. I find that, if you're popping in 5 minutes here and 5 minutes there, you're not going to get as many call opportunities as you would if you were signing on for longer stretches. It's not truly metered like other platforms, which offer silver, bronze, and gold tiers. It's not metered, but I have noticed that notaries who stay on and are more active on the platform definitely do get more opportunities for the calls.

**Question: Does BlueNotary Require Errors and Omissions (E & O) Insurance?**

**Joey:** E & O Policies are not required for general notary work, but they are required for the Loan Signing Agent (LSA) program if you're doing loan signings for our clients.

**Question: What About the Cost for The eSeal?**

**Joey:** The eSeal is included with the Notary Pro plan for free. It would need to be purchased for \$10 on the Basic Plan.

**Question: What is Maryland's Remote Notarization Charge to Clients?**

**Elaine:** Maryland Notaries should have the Maryland Handbook. You can order it from the Secretary of State's office. Now, to answer the direct question, **we can charge \$30 for a signature for remote notarization.**

**Question: Is BlueNotary is a Canadian company?**

**Joey:** No, we're based in Chicago, Illinois. We are a US-based company.

**Joey, Can You Explain Your Work in Virginia?**

**Joey:** In Virginia, as long as I am physically present on Virginia soil, I can meet with signers worldwide, provided their documents are used here in the States. For example, I work with attorneys in Guam and Hong Kong, and a few in Tokyo. I handle many international divorce cases in which the divorce is filed in the United States, and the other spouse is overseas. I do quite a few of those. But because the documents are being filed for the divorce here in the U. S. I'm able to assist with those documents.

**Joey, What Does Your Day Look Like?**

**Joey:** My day varies greatly. Once I was offered a role here at BlueNotary, my day has changed significantly. I usually meet with clients very early in the morning due to time zone differences. The majority of my clients are international. I sometimes start my day at 6 a.m. and then work with BlueNotary, meeting and supporting other notaries from 9 to 6.

Typically, I'm meeting with Signers and doing signings until 10 or 11 o'clock at night, some nights, depending on the signers' availability, because I have to account for significant time differences. I am very flexible. I cherish the relationships I have with the attorneys that I work for. And so, I try to be as flexible as possible. But it also allows me some autonomy over my schedule. When the market was different last year, I was doing quite a few real estate closings, sometimes three and four a day, five days a week, which typically are done during normal business hours. The market has changed in Virginia, so closings are less frequent. But my general notary work, which has grown over the years very organically through referrals, keeps me very busy.

**Elaine: Joey, What Do You Like About What You Do?**

Just listening to you, listening to your schedule. I know how my schedule is. What do you like about what you're doing?

**Joey:** The autonomy over my own schedule. You know, coming back, coming to work for BlueNotary, if we're being completely frank, was because I needed benefits. I wasn't really looking to go back into a corporate type of a role. I had been primarily doing nothing but RON since 2021 and it's done it fairly well and successfully. And I'm really excited about my RON business. But as a single mom myself, I had to have, we have to have health insurance and things like that. So it was an opportunity that I did not want to. to pass up. And I've really enjoyed this role and this support that I get here at BlueNotary. So it is a wonderful opportunity to supplement your income. And just like with any other business, you will get out of it what you put into it.

So, you know, you don't expect that clients are going to be banging down your door the first week that you have your commission. But the more you market yourself, and again, we have substantial training in marketing yourself. We give you all of the advanced scheduling features on our Pro Plan, including White Labeling, so you can really brand yourself as a notary very professionally. Our Facebook group is wonderful about different marketing tools as well. If the notaries aren't successful, BlueNotary isn't successful.

I'm going to post two things in the chat right now. I'm actually going to send you a special link just for the participants of this meeting tonight. And then I'm also going to post my e-mail address, which again, if you've shared your e-mail with me, I'm going to send a follow-up to everyone at the end of the call with the video tutorials and so forth, and my contact information, and a link to set up another one-on-one meeting with my team. If you'd like to talk to somebody more in-depth, we would love to invite you to do so.

**Question: Can you speak more about the clients that you provide on the Basic Plan?**

**Joey:** On the Basic Plan, that is only for you to bring your own clients. The Basic Plan does not give you access to our Open Calls Program, where you would be working with the BlueNotary clients. But, the Basic Plan is a great starting point that would give you an opportunity to test it out, see how much demand you have. But that's only for you and your clients.

**Question: What If You Are Commissioned in More Than One State? If you are a RON notary in two different states, how would that work on the platform?**

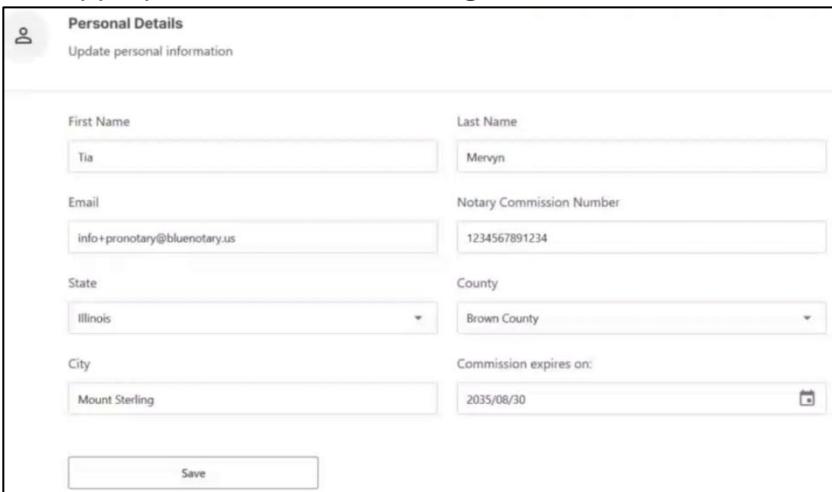
**Joey:** You have to be notarizing under the commission where you are physically located. You're here in Chesapeake, but you're also commissioned in Maryland?

**Response:** Yes, and DC. I just recently moved here, but I still have my affiliations in those states.

**Joey:** Are you physically traveling to DC or Maryland to perform notarizations?

**Response:** Yes.

**Joeys:** Okay. While it is slightly cumbersome, you do have the ability to update your notary profile details to put that state's information in, which would automatically update your e-seal and digital certificate. The alternative would be to have separate profiles for each state, depending on the volume you're handling. Updating your data is as simple as opening it here, going to your settings, selecting your details, re-entering the information for the appropriate state, and clicking save.



Personal Details  
Update personal information

First Name: Tia      Last Name: Mervyn

Email: info+notary@bluenotary.us      Notary Commission Number: 1234567891234

State: Illinois      County: Brown County

City: Mount Sterling      Commission expires on: 2035/08/30

Save

You will have to be mindful that you'll have to change it back and forth as you travel to the different locations. It really depends on your comfort level and whether you remember to do it, to ensure you're doing it compliantly, if that becomes part of your business model.

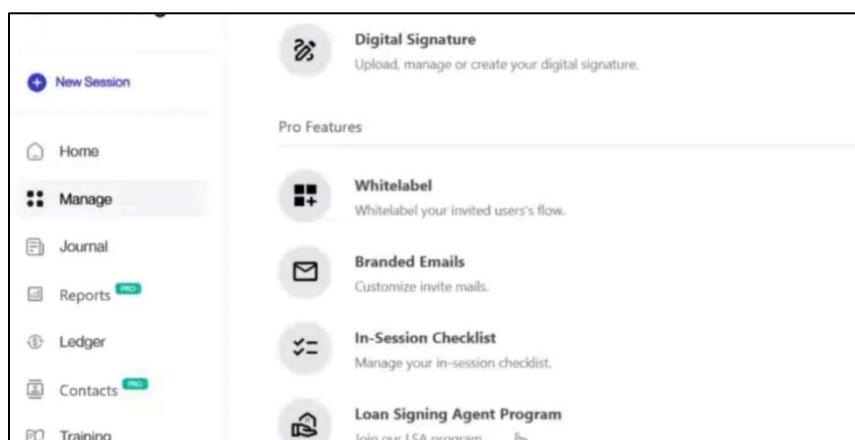
**Student Comment:** I just wanted to let you know that I'm very impressed with BlueNotary. But I want to test it out first.

**Joeys:** Sure. The Basic plan is a great fit for that, and it is free to you. It gives you the opportunity to kind of get your feet wet; see what works best for you. And when you're ready to upgrade, you will automatically get the discount as long as you use the unique link for Ms. Elaine's students that I sent you in the chat, but I'll also send out my e-mail. That discount will stay kind of in the background when you're ready to upgrade to your pro plan, it'll automatically add it on for you. Miss Elaine's link is right there in the chat for you.

**Question: Can I get better clarification on the loan signings?** You said you had to do RON for a little bit, which I guess is better notary work, before you can do loan signings.

**Joeys:** No, loan signings for BlueNotary's clients. If you have your own clients, you can start doing loan signings right away. But if you would like to do loan signings for our clients, we

do have an LSA program that you can apply to participate in, where you'll be assigned loan signings for our clients. But for your own clients, you can start doing this right away.



**Question: With the different fees, what does our profit look like? That's the part I'm still confused about. If the total is \$30, how much are we actually earning after paying your portion?**

**Joey:** On a real estate closing on the Pro Plan, your fee would be \$25 for the platform fee. Everything else that you charge would be your profit.

**[Elaine:** For example, if you were paid \$100 for a closing, you would pay BlueNotary \$25 for the platform fee. In looking at the total picture, you pay BlueNotary the \$207 annual fee for the use of their **NotaryPro Plan**. As Joey stated, on a real estate closing on the Notary Pro Plan, you would pay BlueNotary a \$25 'transaction fee' for using their platform. Your net profit would be \$75.]

**Joey:** On general notary work [in Virginia], again, it's \$5 for the first seal. We don't charge you for additional seals. For example, you are charging \$30 per seal, which is what your state guidelines are. So your cost would be \$5. If there's only one seal, then your profit is \$25. So the difference between what you're charging and the \$5 platform fee.

**[Elaine: For the state of Maryland, see example stated above - Elaine: Maryland - General Notarization - Maryland Notaries Handbook.]**

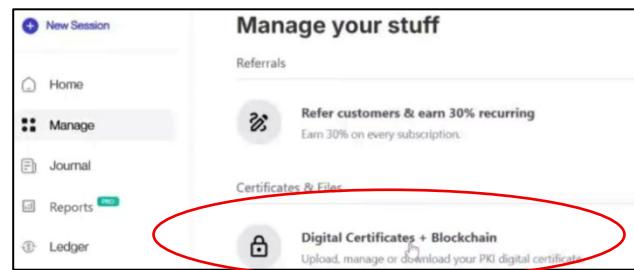
**Question: Do we have to perform 50 closings on BlueNotary to qualify for the loan signing program? You mentioned in the beginning that we cannot apply for the loan signing program until we've completed at least 50 transactions. If we've completed transactions on another platform, does that count?**

**Joey:** The BlueNotary LSA (Loan signing agent) program are clients of BlueNotary that are coming to the platform for their real estate closing needs. Notaries on our network can apply to and once accepted, complete these closings for our clients in much the same way as our Open Calls program.

If you have a total of **50 RON transactions, even if it's on another platform** and you have your journal, then that counts. It doesn't have to necessarily be on BlueNotary. We just want to make sure that we have 'experienced' RON notaries who are doing our loan closings for our clients, as opposed to a brand new notary who may not be as comfortable navigating a loan closing. **We ask that you provide proof of completing 50 RON transactions. It doesn't have to be 50 loan signings; it can include general notary work.** Yes, we try to maintain a very high level of professionalism when we have notaries. We have to do our due diligence to try to make sure that we are aligning our client with a notary who is professional and prepared.

**Question: If you already have your IdenTrust digital certificate, can you use it on the platform?**

**Joey:** You absolutely can use that on the platform. Go to your **MANAGE** tab, click 'Digital Certificates + Blockchain,' and upload your IdenTrust digital certificate.



Some states, Virginia included, will not accept the BlueNotary digital certificate. They will only accept IdenTrust. For notaries in Virginia, BlueNotary will provide one, but the state says no. We still have to purchase the digital certificate from IdenTrust. Texas is the same way.

**Question: How long is the discount code valid?**

**Joey:** As long as you use the link for Ms. Elaine's class, the discount code will remain in the background of your account indefinitely. So, when you're ready to upgrade, it will automatically apply at that point.

**Elaine: Are you familiar with RIN?**

I wanted to note that in Maryland, we have another operational procedure available: Remote Ink Notarization (RIN). And I will let everyone know as we delve more into that procedure. We want to get RON off the ground first. BlueNotary can also accommodate RIN.

For those of you who may not be familiar with RIN—Remote Ink Notarization—it's not discussed as often, but it's an important “remote” notarization option. As defined in the Maryland Notaries Handbook, RIN allows us to notarize for a remotely located individual who is signing a tangible, or hard copy, document using a “wet ink” signature. The key identification requirements are (1) you must personally know the signer or (2) use a credible witness. Neither KBA nor biometrics is required to verify their identity. Please refer to the [Maryland Notaries Handbook, Remote Notarial Acts for Tangible Records](#), for specific details and steps to take.

Let's say someone in the hospital requests notarization on a tangible document. As long as the individual can be identified through personal knowledge or a credible witness (note that government id is omitted) and meets the other requirements stated in the Maryland Handbook, you can notarize the individual's “wet signature” via communication technology such as Zoom, Microsoft Teams, or similar platforms.

We'll be covering this in more detail for those who haven't used RIN before. It is definitely something to look forward to. The good news is that we can also use BlueNotary's platform for RIN, if needed.

**Question: Does BlueNotary accept military IDs?**

**Joey:** Military ID's are not supported for RON with BlueNotary. Options for ID:

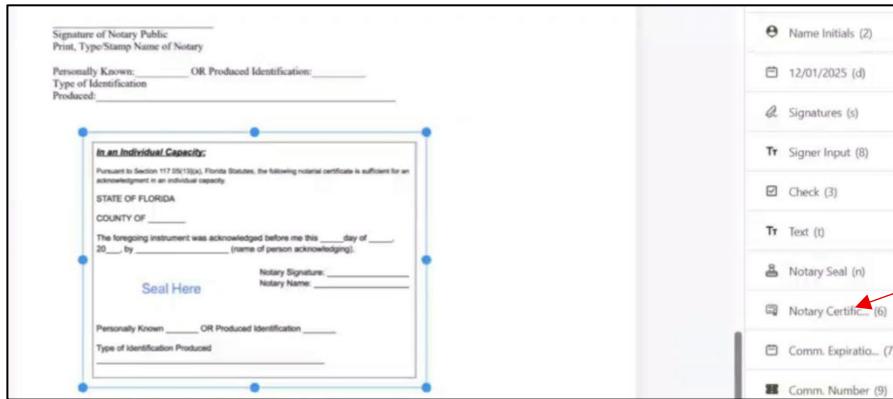
- Driver's License, Real ID, or State-issued ID
- Passport Card
- Passport Book
- Permanent Residence Card (Green Card)

**Question: Is there a TIPIC stamp in BlueNotary for loan signings? We are required to have a TIPIC license in Maryland.**

**Joey:** You can upload your TIPIC stamp information to our platform. We cannot automatically generate a TIPIC stamp for you.

**Question: NO notarial certificate -- where can we obtain one to attach to the document?**

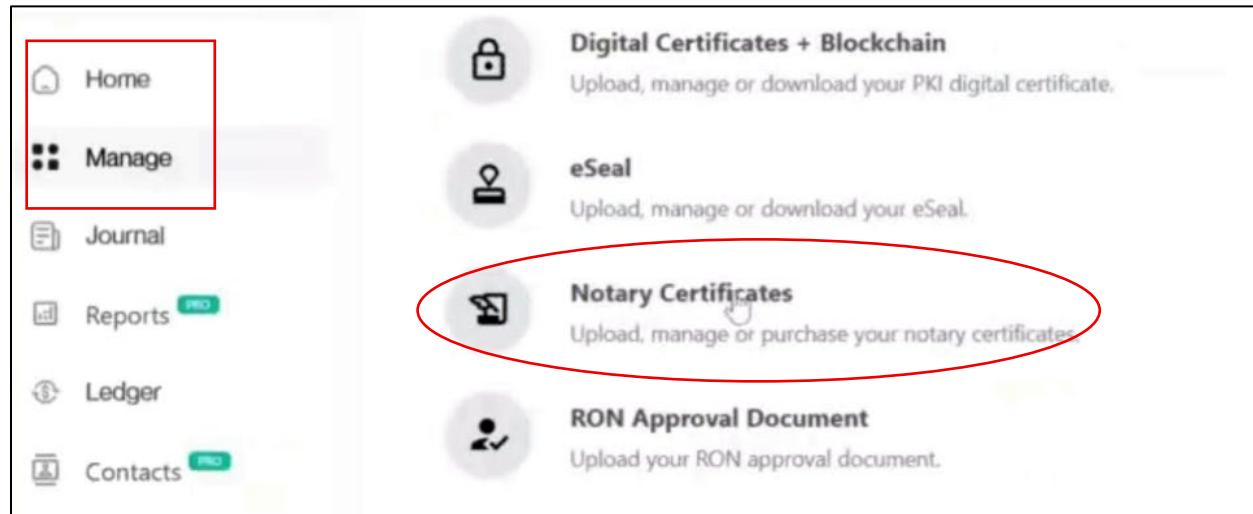
**Joey:** We actually have certificates that you can pre-make ahead of time. So that way, if you need to add 1 to a document, let's say it doesn't have a certificate, you'll have several to



choose from, whether it's a jurat or an acknowledgment, you just paste it right onto the document. That's the tool right here, where it says, "Notary Certificate."

And from your

**MANAGE tab on your Home Page**, you'll see where you can set those up right here, where it says Notary Certificates, and you can upload your own.



We give you a bundle for the state you're located in; this demo account is set up for Illinois. So of course, these aren't accurate. So, you can upload your own, and then you just paste them onto the document.

**[Elaine: Note to Maryland Notaries: Refer to your Maryland Notaries Handbook for the various types of notarial certificates. In practice, acknowledgment and jurat certificates are**

often preprinted on documents. Be sure you understand the “**Witness or Attest a Signature**” notarization: when presented with a document to notarize and no notarial certificate wording is printed on the document (the signer does not request another type of notarization), and the signer wants their signature notarized. In this case, you would add [paste] the **Witness or Attest a Signature loose certificate**. [You can also access Maryland certificates by clicking here.](#)]

**Question: Can we upload documents in advance of the signing? For documents that must be notarized, do you have participants or signers upload them in advance so you can review them before signing or are they uploaded at the time of signing?**

**Joey:** Personally, that's how I prefer to do things. It is up to your discretion. Some notaries will just set up the session and have the signer add the documents. I do not do that. And the reason why is because I want to make sure that it's a document that hasn't already been previously signed, that it's something that I can legally notarize, and that I have all my participants. Sometimes you'll get a document and only have the wife's information. You don't have the husband's contact information or vice versa, or you have family, other family members who need to be in the signing. I prefer to collect the document in advance and set up the meeting myself so I can make sure I have everything I need. You can set it up so that you can just schedule the meeting, or your signer can schedule the meeting and not upload the document, or have them upload the document. But I don't prefer to do it that way. I think it's more effective.

In my experience, some signers pre-sign the document before the session, not realizing it must be signed in front of a notary. I will request an original, unsigned copy of the document to proceed.

**Elaine: How do you request that documents be uploaded in advance of signing?**

**Joey:** I prefer to collect the documents in advance. I upload them myself to make sure that it's in the format and it's the document I can notarize I have all of my participants. So, I get them directly from the client or from the attorney that I'm working with or the title company.

When an individual needs to reach out to you for notarization, it's typically because they have a document that needs to be notarized. So most people have their documents on hand. And I'll ask them to send that to me the document in advance and I'll set up the session. And that's just the way I choose to do my business. Again, I do work with a lot of international signers that we can have some language barriers, you know, things like that. So I like to be very hands on with them. I do have title companies that just set up the meetings for, for themselves. They know what I expect. They put all the documents in, they schedule it, and I just go in and pre-tag everything.

So, it really just depends on your client's needs, what works best for you. Normally, I will collect it from an individual by e-mail so I can review it and I'll set the meeting up.

**Question: Is the digital certificate included when we create an account? Or do we need to choose either the \$35 one-year or the \$79 option?**

**Joeys:** It's free on the Pro Plan. It will automatically be added to your profile either way. It's free to use on the Pro Plan. If you are going to use it on the Basic Plan, you will be charged for it.

**Response:** OK, by purchasing the Pro Plan, I don't need to purchase the digital certificate.

**Joeys:** It will be provided to you both ways. It's automatically generated. Now, whether it's going to charge you when you start to use it depends on which plan you're on. So, on the Basic Plan, before you can start doing RON notarizations, you would need to pay the fee for the digital certificate. On the current plan, it's free, it's included, and will continue to renew each year with your Pro Plan.

**Question: Does Virginia accept Blue Notary's digital certificate? Do you have to install the other one, is that correct?**

**Joeys:** Virginia and Texas are two states that require that you have an IdenTrust digital certificate regardless of what platform you're on. They don't accept BlueNotary or third-party certificates. Texas, I believe, has a couple of options. Virginia only accepts IdenTrust. You can add it to your platform by going to your **MANAGE** tab, clicking on Digital Certificates + Blockchain, and then clicking Upload Your Digital Certificate. Add your IdenTrust Digital Certificate that applies to you.

**Response:** OK, because I'm commissioned in Virginia and Maryland. I will switch back and forth depending on where I'm located.

**Joeys:** You could just use your IdenTrust one time, and then you would be covered for both states. But you would need to update your profile details to update your stamp for the state where you are located.

**Question: Does BlueNotary offer 'interpreter' services?**

**Joeys:** At this time, Blue Notary does not offer 'interpreter' services. The signers would need to bring their own interpreters, or you would need to contract with an interpreter. We get that request all the time; people need interpreters, but we unfortunately don't offer that service.

**Elaine: I am curious, why did you ask about an interpreter?**

**Response:** In Maryland, I encounter some people who can't speak English. I am just asking as far as RON is concerned.

**Elaine:** Be mindful that in Maryland, we have to be able to communicate with the Signer. So

that's why I was asking. The document can be in another language. But you would have to be able to communicate with the Signer.

**Question: Since Maryland has already authorized BlueNotary as a platform we can use, does a notary still have to submit an application to the state indicating BlueNotary as one of their platforms before joining BlueNotary?**

**Elaine:** Yes, you must notify and obtain approval from the state. It's just a matter of completing the application online. I completed the application online and it was approved the next day.

**Question: Do we have to be NNA certified and background screened?**

**Joey:** To do work on Blue Notary, you do not need to be NNA certified and background screened unless you are doing our LSA program, where you're doing loan signings for our clients. We require that you submit the NNA certification and background check confirmation from the NNA, which I don't believe they issue a physical certificate for anymore. They used to, but I don't think they do that anymore. We ask that you send a confirmation that it has been completed with NNA. And, we accept a screenshot from NNA because I don't think they issue the real certificate like they used to do in the past.

**Response:** So, only for the LSA program. I am already NNA certified and background screened, but it's time for renewal, so that's why I was asking.

**Joey:** We only will ask for that if you are applying to do loan signings for our clients for the LSA program. You can still do loan signings for your own clients. Again, at your discretion on the platform. But, if you want to work with our clients, we do ask for confirmation that those requirements have been met.

**Question: Since we need 50 RON signings to use BlueNotary, where do we get the RON experience?**

**Joey:** Well, it doesn't have to be loan signings. It can be general notary work as well; but that is only to participate in our LSA program. You can start doing signings right away with your own clients, or, if you're on the Pro Plan, you can join our Open Call Program, which is general notary work. But our LSA program, as I said, is a little bit more competitive. We do ask that you have some experience. We ask that you have about 50 transactions.

**Elaine: Does a notary (or anyone reviewing the document) need more than Adobe Acrobat Reader (the free version) to verify whether a RON document is tamper-evident on a RON-notarized document?**

**Joey:** A notary (or anyone reviewing the document) **DOES NOT NEED more than Adobe Acrobat Reader (the free version)** to verify whether a RON document is tamper-evident on a RON-notarized document. The digital certificate embedded during notarization is what enables this verification

**Here's how it works:**

**How to determine tamper-evident status**

- If the document has **not** been changed, Adobe Acrobat Reader will show a message like:
  - “Signed and all signatures are valid.”
- If the document **has been altered**, Adobe Acrobat Reader will clearly indicate:
  - “The document has been modified since it was signed.”

**To see the tamper-evident status, the user must:**

- Open the PDF in Adobe Acrobat Reader (desktop or mobile)
- Not in a browser preview, email preview, or third-party PDF viewer, which may not properly validate digital certificates

**Joey:** Ms. Elaine, I really appreciate you inviting me here tonight to talk with everyone. It's been a wonderful time.

*Note: This script has been edited for clarity.*

*This script is used for training purposes only.*