

It's A Great Time To Be A Notary!



**What Is Your
NO-TA-RYA-LITY?**

Elaine Wright Harris, President, Trusted Agent Services Group, LLC

Wanda Moore, President, Moore Associates





Wanda Moore

- 2003: Notary Public
- 2004: Signing Agent/TIPIC
- 2004: Attended 1st NNA Conference (PA)
- 2016: Adjunct Notary Public Instructor
 - Prince George's Comm College, Largo, MD
- 2016: NNA Ambassador
- 2020: NNA Notary of the Year Special Honoree



Elaine Wright Harris

- 2002: Certificate – Web Design & Development
 - U.S. Graduate School, Washington, DC
- 2002: Notary Public
- 2002: Adjunct Notary Public Instructor
 - Prince George's Comm College, Largo, MD
- 2003: Notary Signing Agent/TIPIC
- 2004: Attended 1st NNA Conference (PA)
- 2005: National Notary of the Year Special Honoree
- 2009: NNA Notary of the Year



Elaine Wright Harris

- 2009: NNA Notary Ambassador
- 2010: Maryland TIPIC Continuing Education Instructor
- 2017: Maryland Title Producer Pre-Licensing Instructor
- 2017: Website Instructor for Notaries Public
- 2022: Notary Course Instructor for Maryland Secretary of State Office

**Count the number of times that the letter
“F” appears in the following sentence:**

**“Finished files are the
result of years of scientific
study combined with the
experience of years.”**

What Is Your NO-TA-RYA-LITY?

- A Notary Public's unique personal characteristics, style, preferred behavior and choices in operating their notary business and serving clients.
- This session will present information on:
 - Evolution of the Notary Public Profession
 - Notarization Principles
 - Notary Operational Choices
 - Considerations for Selecting Your Operational Choice
 - How to Determine Your **No-ta-rya-lity**



Notary Public Profession Evolves

Technological Advancements | Societal Conditions and Situations | New Laws

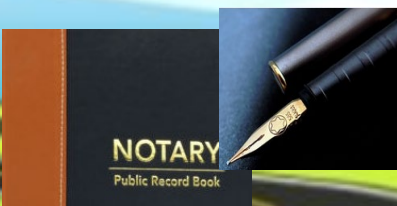
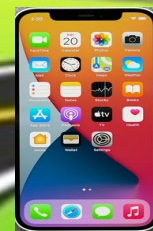
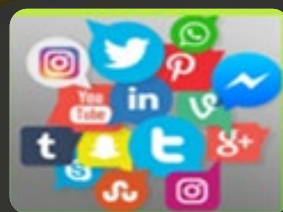
Professional Requirements

- Notary Laws
- Regulations/Standards
- Best Practices

Clients Served

- General Public
- Business
- Government

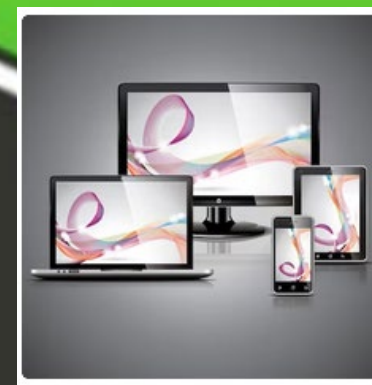
Electronic Journal



Meet Client
Face-to-Face

Cell Phones

Email/Apps/Websites



Meet Client
Remotely

Notaries are: In Demand | Resourceful | Essential



The Notarization Principle

- **Official Fraud-Deterrent Process**
 - Vetting, Certifying and Record-Keeping
- **Assurance**
 - Competency of Signer
 - Willingness of Signer
 - Transaction is authentic
 - Signature is genuine
 - Document is a true copy

Notarization is More Relevant Today Than Ever Before!

- **Reliant on a system that maintains the rule of law**
- **Preserves the integrity of an agreement**
- **Ensures the authenticity of a transaction**

Notary Operational Choices

New laws and technology have
created new methods to perform
notarizations:

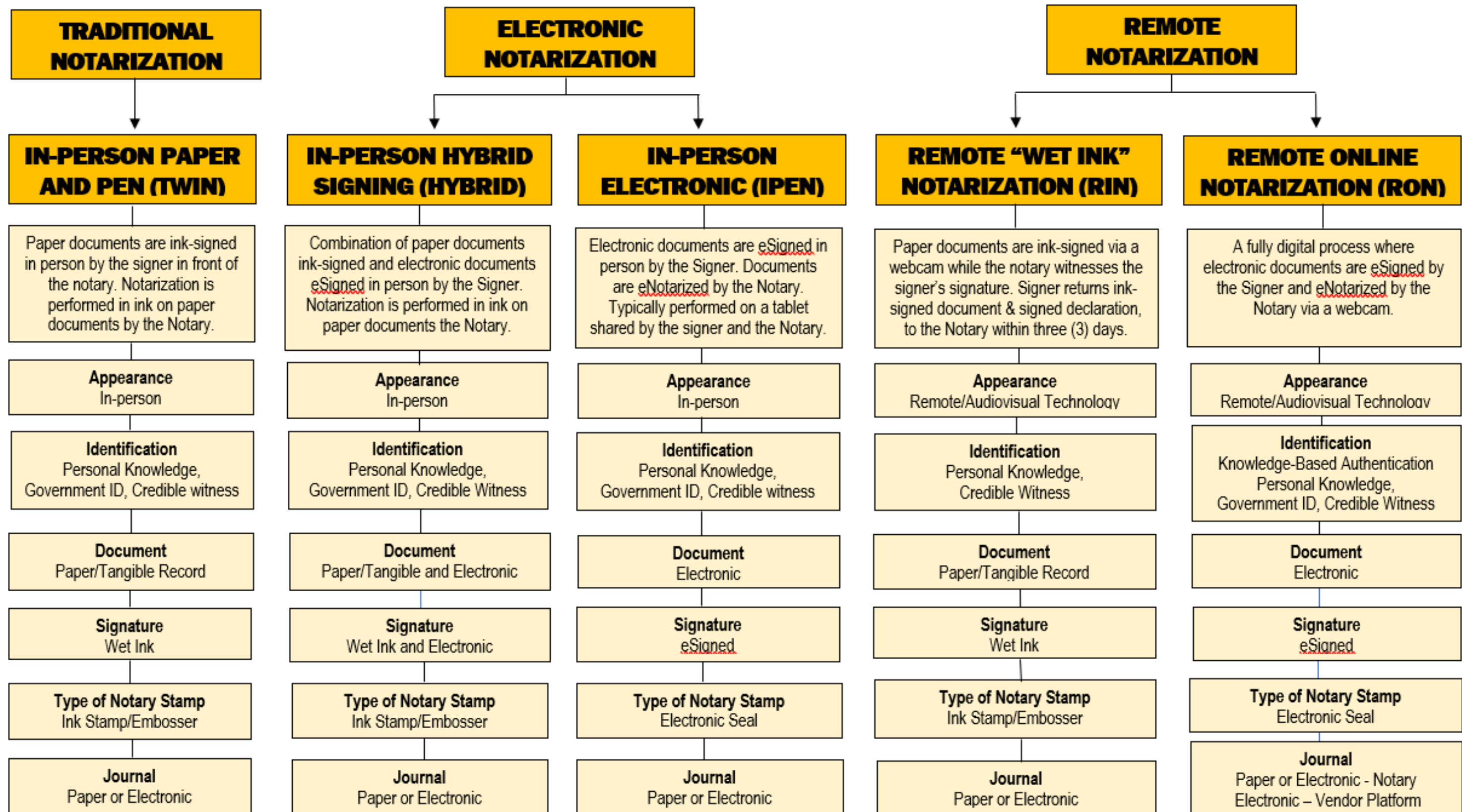
```
graph TD; A([New laws and technology have created new methods to perform notarizations:]); A --> B([Traditional Notarization]); A --> C([Electronic Notarization]); A --> D([Remote Notarization]);
```

**Traditional
Notarization**

**Electronic
Notarization**

**Remote
Notarization**

*Notary Operational Choices



© 2023 Traditional vs Electronic vs Remote Notarization
Developed by Elaine Wright Harris and Wanda Moore

*This chart is for informational purposes only. Check your state notarization laws.

Traditional Notarization

In-Person Paper and Pen (TWIN)

Paper Documents are ink-signed in person by the signer in front of the notary. Notarization is performed in ink on paper documents by the Notary.

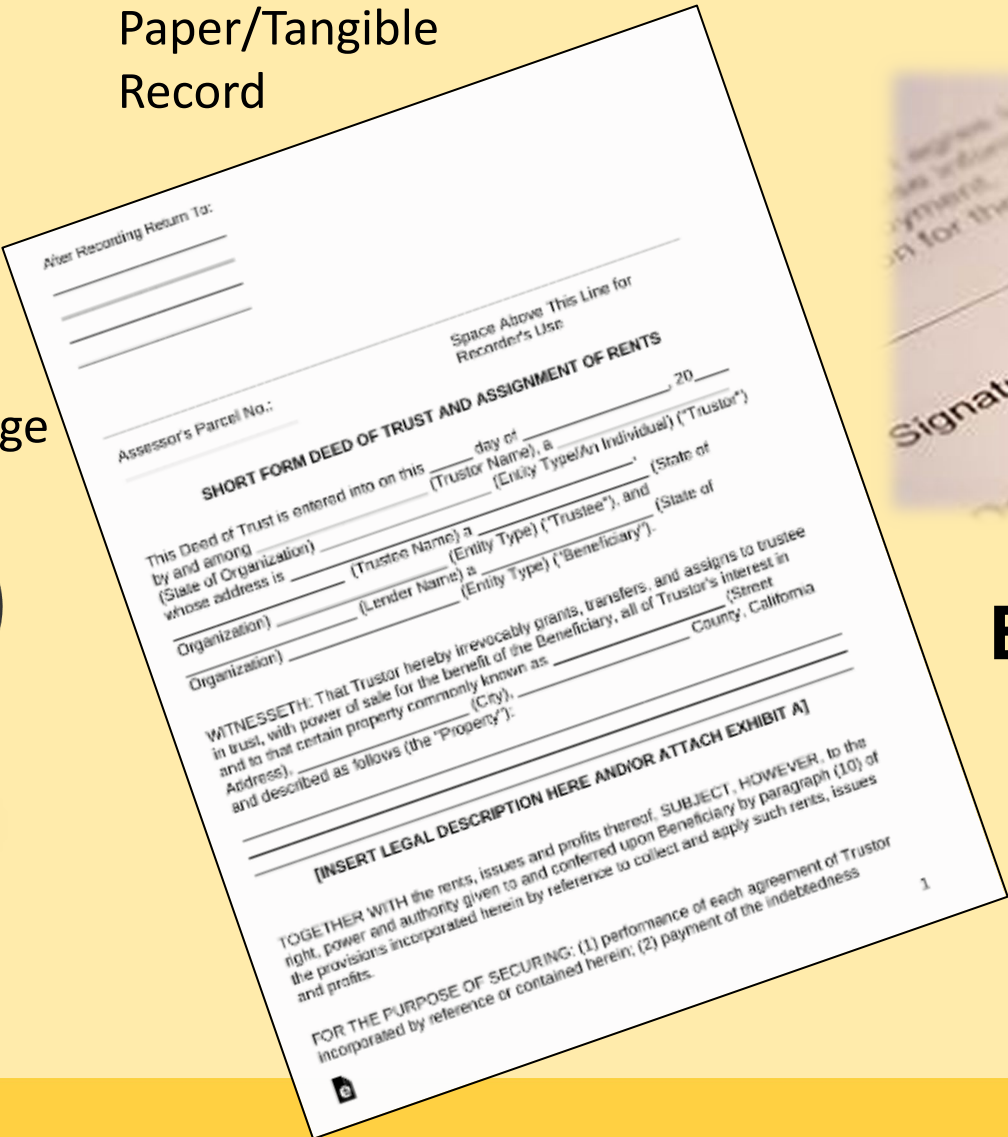
Appearance

In-Person



Document

Paper/Tangible
Record

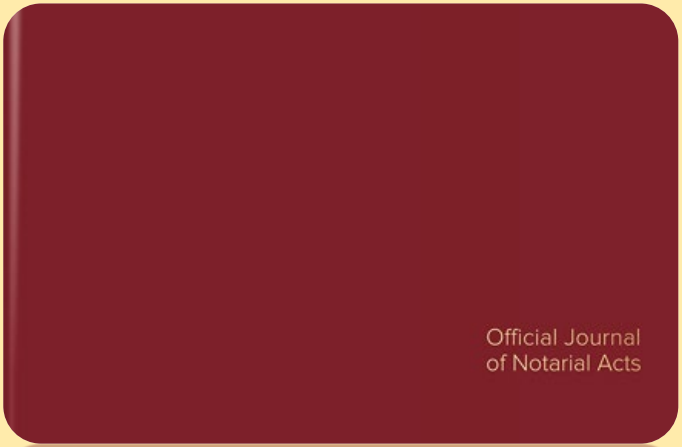


Signature

Wet Ink



Journal Paper

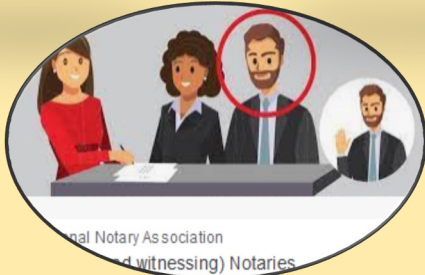


Identification

Government ID Personal Knowledge



Credible Witness



Electronic



Embosser/Ink Stamp



Electronic Notarization

In-Person Hybrid Signing (HYBRID)

Combination of paper documents ink-signed and electronic documents eSigned in person by the Signer. Notarization is performed in ink on paper document by the Notary.

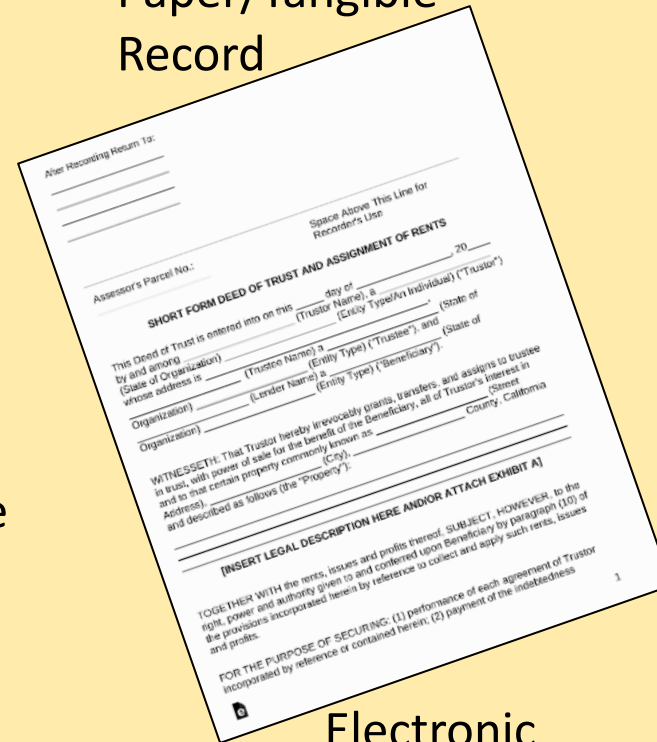
Appearance

In-Person



Document

Paper/Tangible Record



Signature

Wet Ink & Electronic



Journal

Paper



Identification

Government ID Personal Knowledge



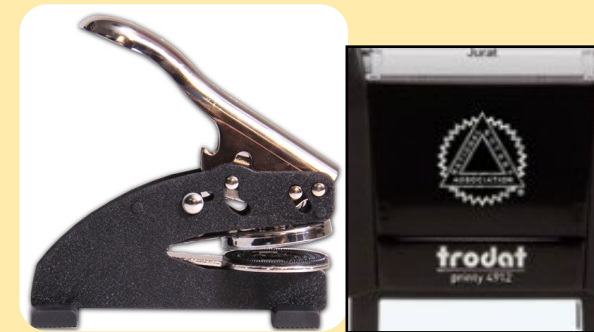
Electronic



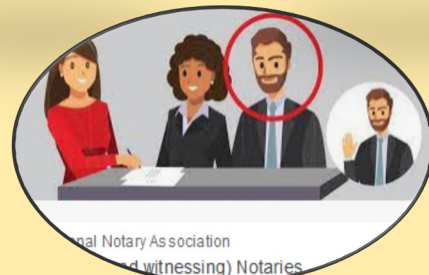
Electronic



Embosser/Ink Stamp



Credible Witness



Electronic Notarization

In-Person Hybrid Signing (HYBRID)

Electronic documents are eSigned in person by the Signer. Documents are eNotarized by the Notary. Typically performed on a tablet shared by the signer and the Notary.

Appearance

In-Person



Document

Electronic



Signature

eSigned



Journal

Paper

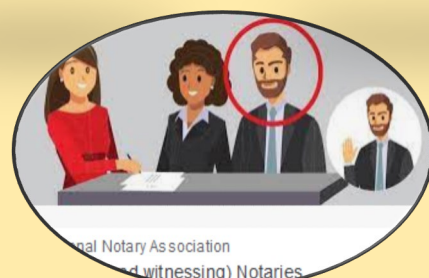


Identification

Government ID Personal Knowledge



Credible Witness



Electronic Seal



Electronic



Remote Notarization

Remote “Wet Ink” Notarization (RIN)

Paper documents are ink-signed via webcam while the notary witnesses the signer’s signature. Signer returns ink-signed documents & signed declaration to the Notary within three (3) days.

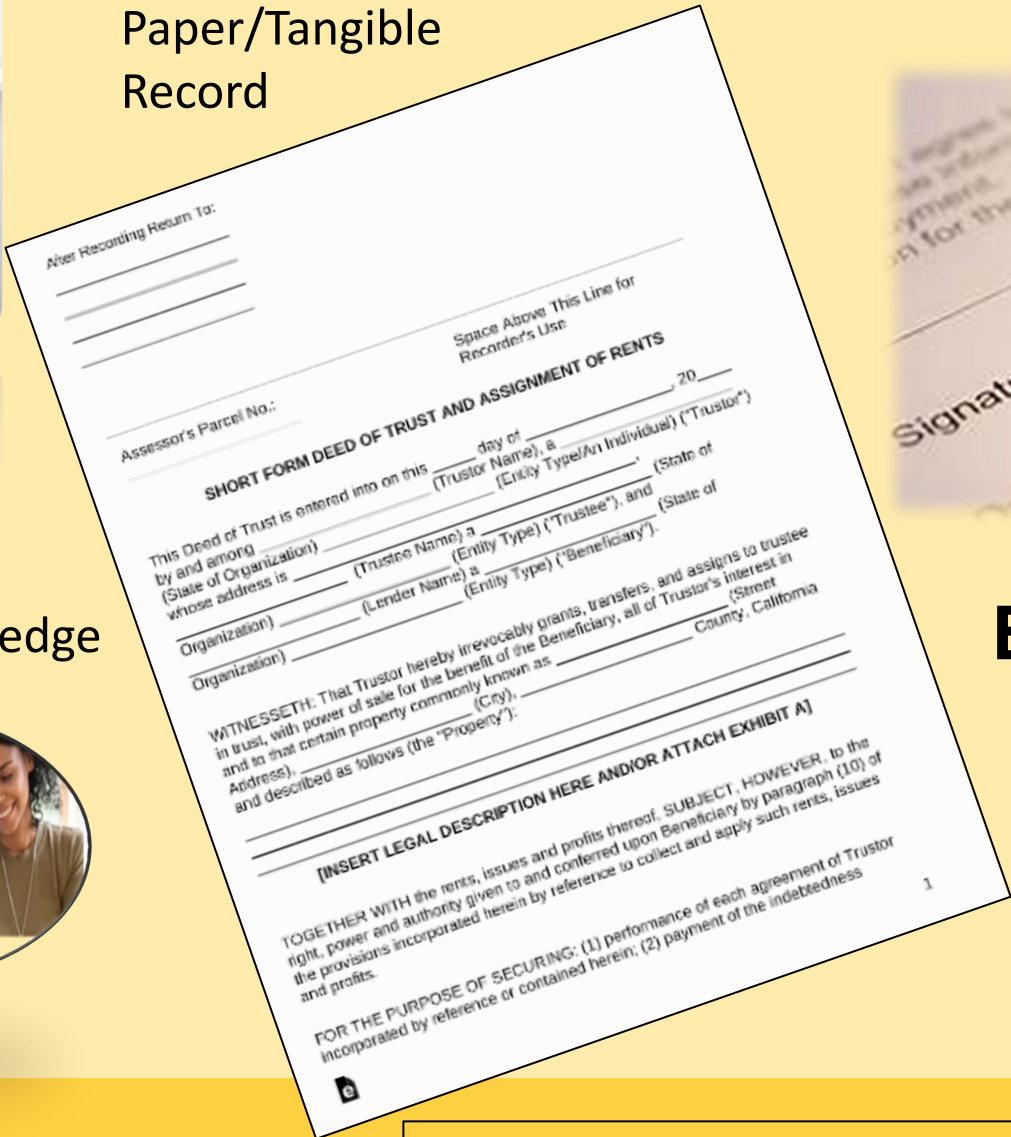
Appearance

Remote
Audio-Visual



Document

Paper/Tangible
Record

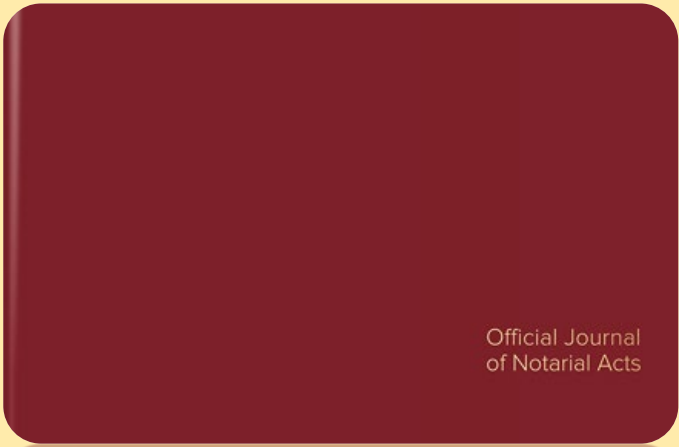


*Signature

Wet Ink

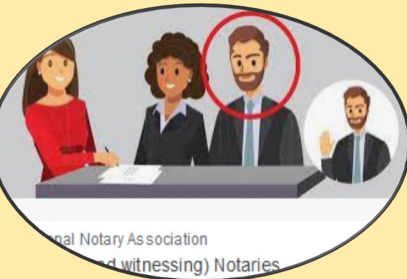


Journal Paper



Identification

Credible Witness



Personal Knowledge



Electronic



Embosser/Ink Stamp



** Note: Notary “remotely observes” the Signer signing on the audio-visual device.*

Remote Notarization

Remote Online Notarization (RON)

A fully digital process where electronic documents are eSigned by the Signer and eNotarized by the Notary via a Webcam.

Appearance

Remote - Audio-Visual



Document

Electronic



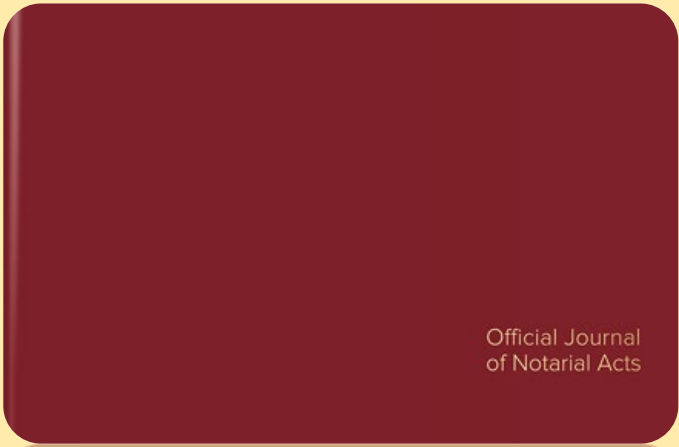
Signature

eSigned



Journal

Paper



Electronic Seal



Vendor Platform



Electronic

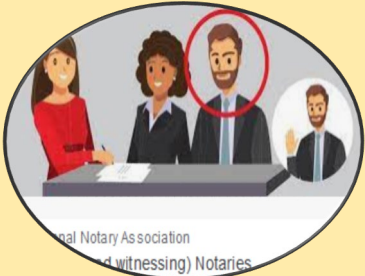


Identification

Government
ID



Credible
Witness



Personal
Knowledge



Traditional Notarization

In-Person Paper and Pen (TWIN)

Paper Documents are ink-signed in person by the signer in front of the notary. Notarization is performed in ink on paper documents by the Notary.

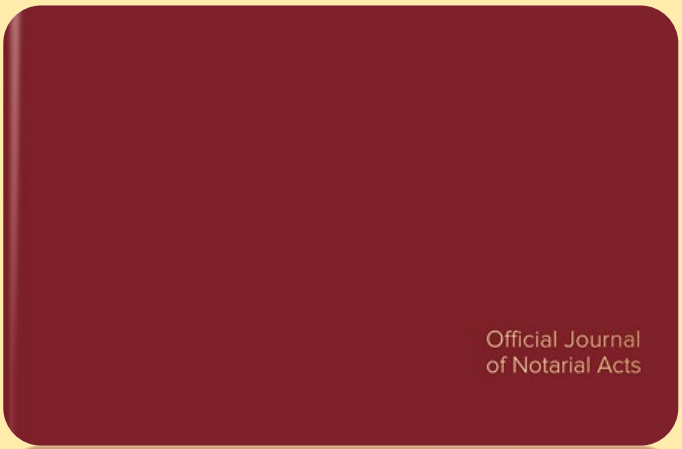
Appearance

In-Person



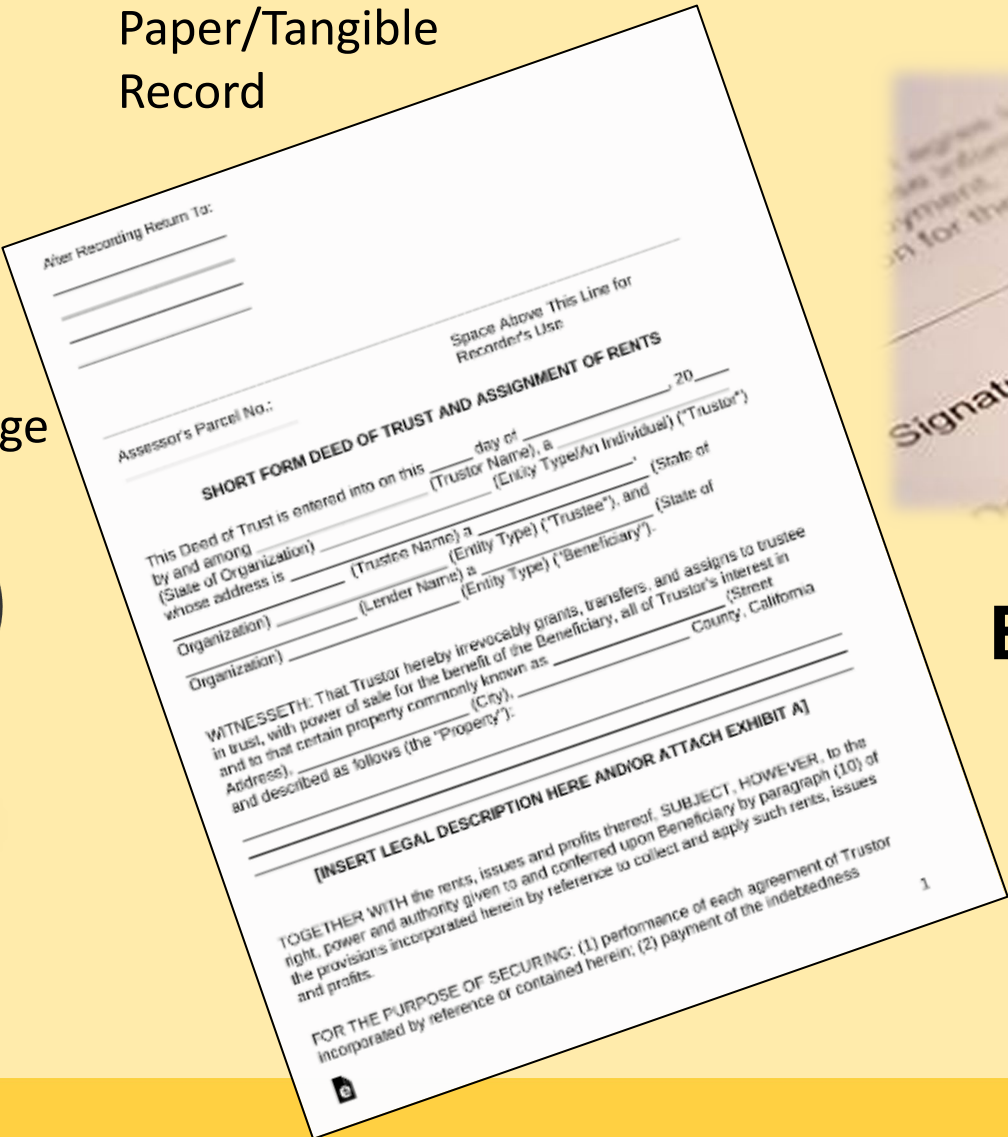
Journal

Paper



Document

Paper/Tangible
Record



Signature

Wet Ink



Electronic



Identification

Government ID Personal Knowledge



Credible Witness



Embosser/Ink Stamp



Electronic Notarization

In-Person Hybrid Signing (HYBRID)

Combination of paper documents ink-signed and electronic documents eSigned in person by the Signer. Notarization is performed in ink on paper document by the Notary.

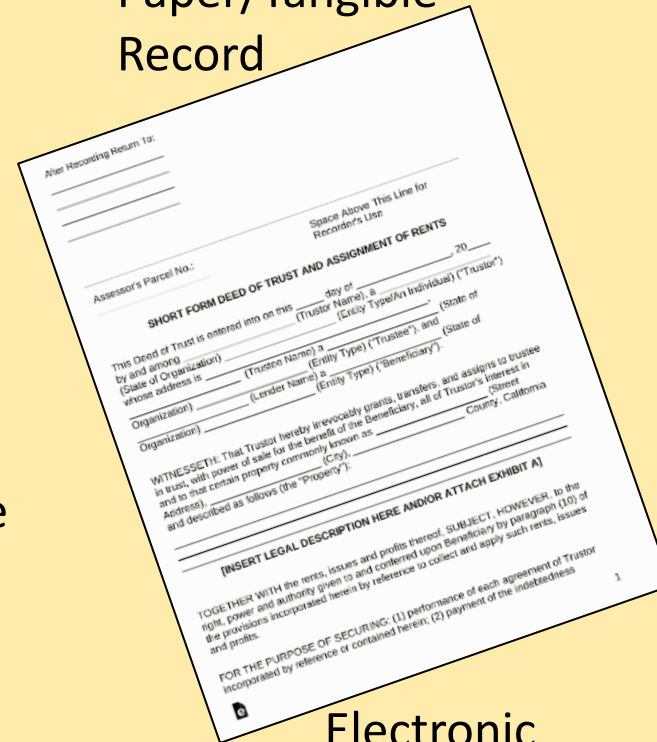
Appearance

In-Person



Document

Paper/Tangible Record



Signature

Wet Ink



Journal

Paper

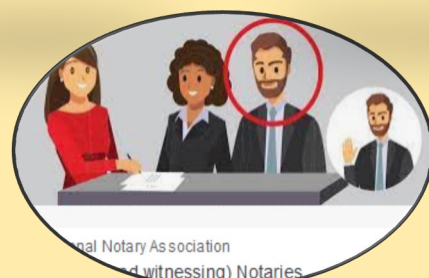


Identification

Government ID Personal Knowledge



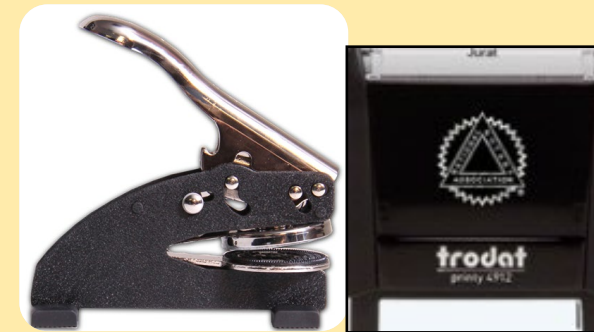
Credible Witness



Electronic



Embosser/Ink Stamp



Electronic



Electronic Notarization

In-Person Hybrid Signing (HYBRID)

Electronic documents are eSigned in person by the Signer. Documents are eNotarized by the Notary. Typically performed on a tablet shared by the signer and the Notary.

Appearance

In-Person



Document

Electronic



Signature

eSigned



Journal

Paper



Electronic

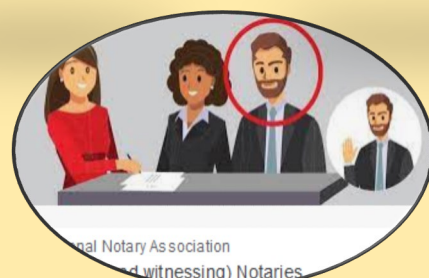


Identification

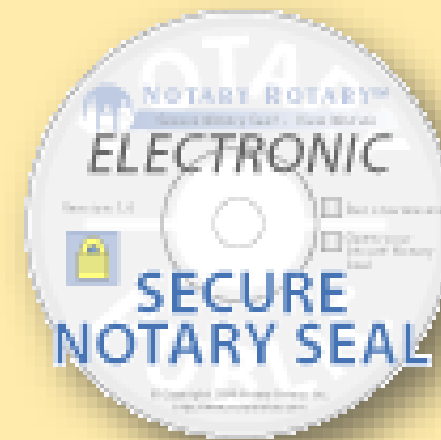
Government ID Personal Knowledge



Credible Witness



Electronic Seal



Remote Notarization

Remote “Wet Ink” Notarization (RIN)

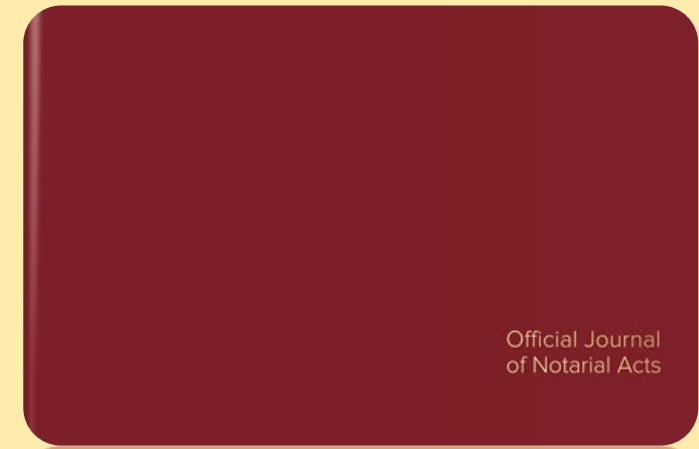
Appearance

Remote
Audio-Visual



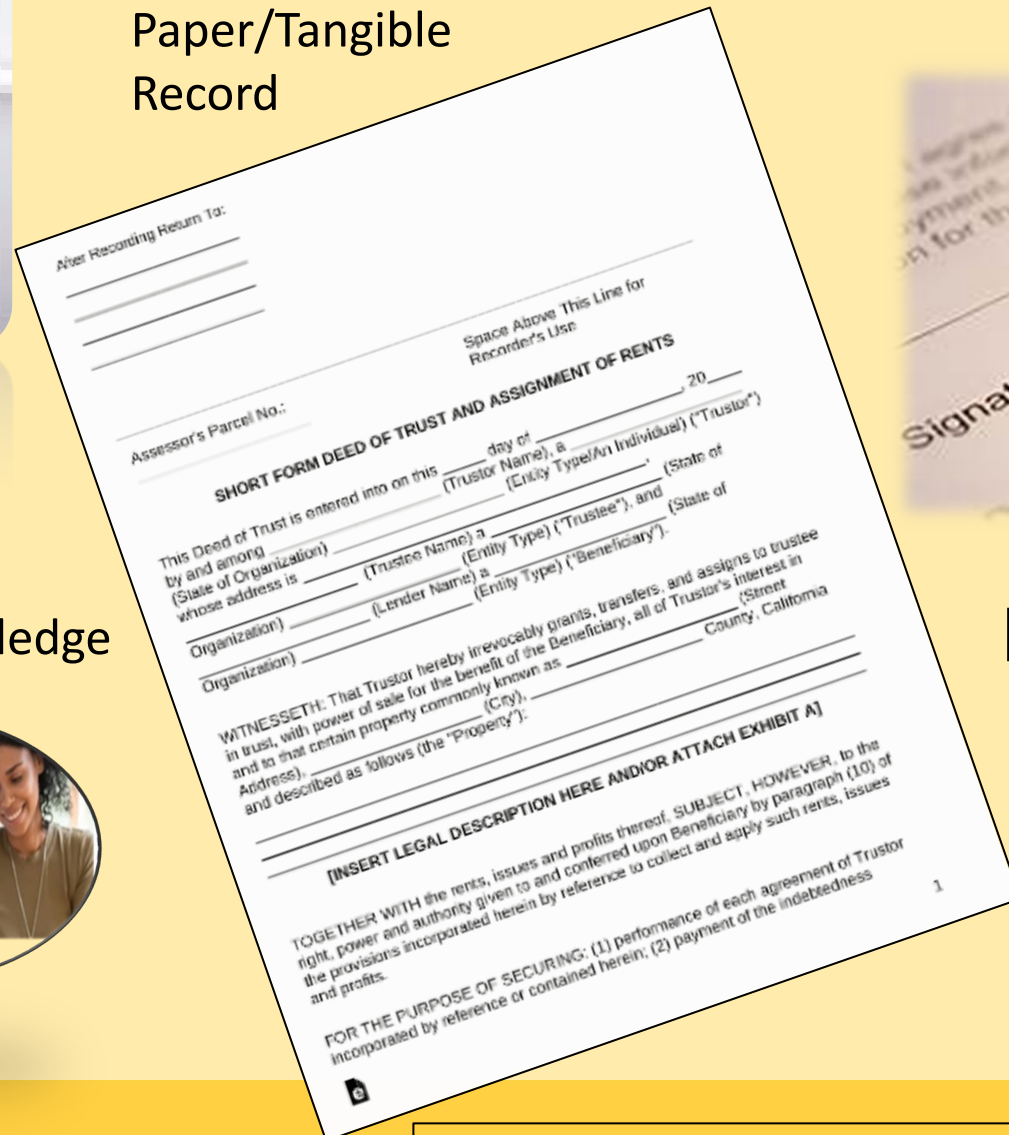
Paper documents are ink-signed via webcam while the notary witnesses the signer's signature. Signer returns ink-signed documents & signed declaration to the Notary within three (3) days.

Journal Paper



Document

Paper/Tangible
Record



*Signature

Wet Ink



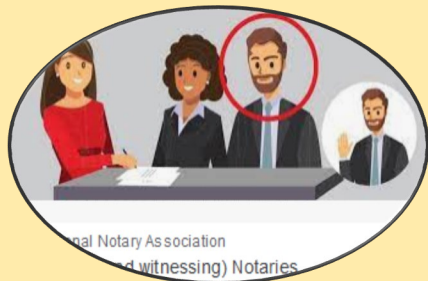
Electronic



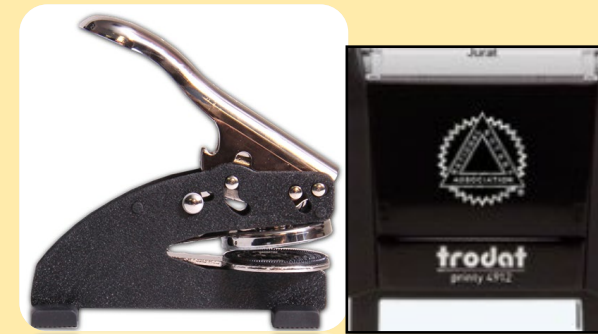
Identification

Credible Witness

Personal Knowledge



Embosser/Ink Stamp



** Note: Notary “remotely observes” the Signer signing on the audio-visual device.*

Remote Notarization

Remote Online Notarization (RON)

A fully digital process where electronic documents are eSigned by the Signer and eNotarized.

Appearance

Remote - Audio-Visual



Document

Electronic



Signature

eSigned



Journal

Paper



Electronic Seal

Vendor Platform

Electronic

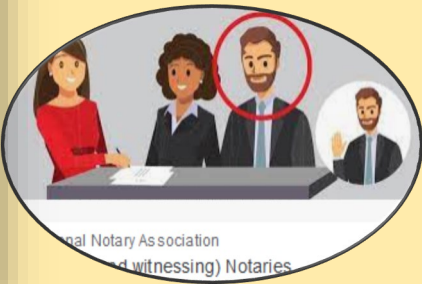


Identification



Credible Witness

Personal Knowledge



TOOLS OF THE TRADE - ESTIMATED PRICING CHART



TRADITIONAL NOTARY

ELECTRONIC NOTARY

REMOTE NOTARY

Journal (Bound Paper Journal, Electronic, Online)

Bound Paper \$25 - \$50 year
Electronic Journal - \$36 year

Bound Paper \$25 - \$50 (average)
Electronic Journal - \$3 - \$9/month

Included in Platform Fee
Optional:
Bound Paper \$25 - \$50 year
Electronic Journal - \$36 year

Stamping Device/Notary Seal
(Embosser and/or Ink Stamp)

\$30 (average)

\$30 (average)

N/A

Electronic Seal

N/A

\$20

Included in Platform or
\$20

Office Equipment
(Desktop/Laptop/tablet, printer, scanner, fax)

N/A

\$700 (average)

\$1000 - \$2000

Electronic Signature

N/A

Included in Platform or
*\$15

Included in Platform or
*\$15

Digital Certificate

N/A

**Platform Vendor Charge or
***\$62 - \$149 year

Included in Platform or
***\$62 - \$149 year

Training & Education

\$200

\$200

\$200

Software - Adobe Acrobat

N/A

N/A

\$180 - \$250 year

Internet Service/Browser

N/A

Possible Internet Service Upgrade

Possible Internet Service Upgrade

RON Platform

N/A

N/A
Typically, Notary works on behalf of
contracting company.

\$300 Average Annual Fee +
Setup and support fees

*Purchase from vendor or create free with Adobe

**When Provided by Platform Vendor.

***NNA Charge. Must meet Platform acceptance requirements.

DISCLAIMER

Chart contains illustrative information and costs. In-depth personal research is recommended.



Platform Consideration

Electronic In-Person Notarization (IPEN)

- Consideration 1: Title Company provide Electronic Closing Technology

- Notary Signing Agent Credentials
- Notary Sign up with Title Company
- Determine/Meet Title Company Technology Requirements/Specifications
- Education/Training Certification
- NSA/TIPIC License/Background Screening



- Consideration 2: EscrowTab (In-Person Electronic Notarization Solution):

- Notary/Signing Agent Credentials
- Notary Signup with Title Company that utilizes EscrowTab
- Purchase/Lease EscrowTab Tablet
- Use Personal Escrow-Approve Tablet
- EscrowTab APP

Platform Consideration

Remote Wet Ink Notarization (RIN)

- RIN Approval
 - Application Form
- Notary Public Credentials
 - Commission
 - Education
 - NSA/TIPIC License/Background Screening
- Video Conference Application
 - GoToMeeting, Microsoft Teams, Zoom, Google Meet
 - Application Features (Desired/Required)
 - Training
- Recording Maintenance Requirements
- Journal (Creation/Storage)



Platform Consideration

Remote Online Notarization (RON)

- State Approved
- Platform Type
 - Independent Notary Platform
 - Employee Notary Platform
 - Enterprise Notary Platform
- Notary Public Credentials
 - Commission
 - Education
 - NSA/TIPIC License/Background Screening
 - E & O Insurance Limits
- Electronic Seal
- Notary Public Platform Training
- Sessions Recorded
- Journal (Creation/Storage)



THINGS TO CONSIDER IN DETERMINING YOUR NOTARYALITY

CONSIDERATIONS	PREFERENCES
Clientele To Be Serviced	Who do you prefer to serve? • General Public/Government/Business
Client Interaction	How do you want to engage with the Client? • Face-to-Face/Remotely
Travel Preferences	How do you choose to travel to the client? • None/Some/As required
Technology	What is your technology preference(s)? • None/low/moderate/tech savvy

THINGS TO CONSIDER IN DETERMINING YOUR NOTARYALITY

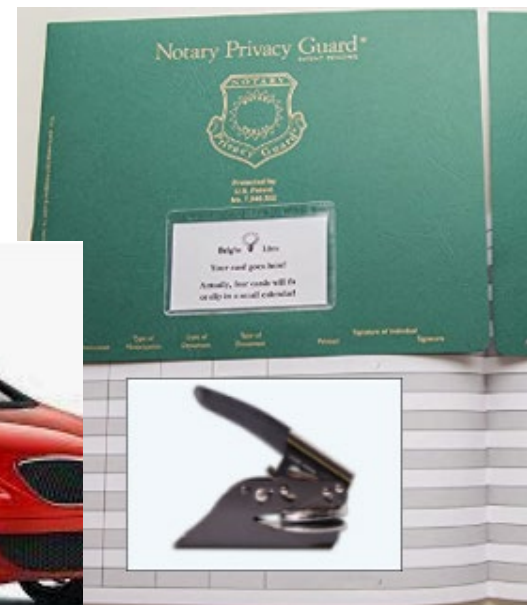
CONSIDERATIONS	PREFERENCES
Work Schedule	What is your preferred work schedule? • Fulltime/Part-time/On-Call
Workplace Setting	Which workplace setting do you prefer? • Client's location/Your home/Neutral location
Other Considerations	• Creative/Patience/ Versatility
Desired Income	How much money do you choose to make? • The choice is yours

Notaryality Traditional

- Pen and paper
- Serving Gen Pub, Gov, Bus
- Meeting face-to-face
- Don't mind traveling
- Limited technology
- Set your own schedule
- May serve in a specialty area
- Work independently
- Employee notary

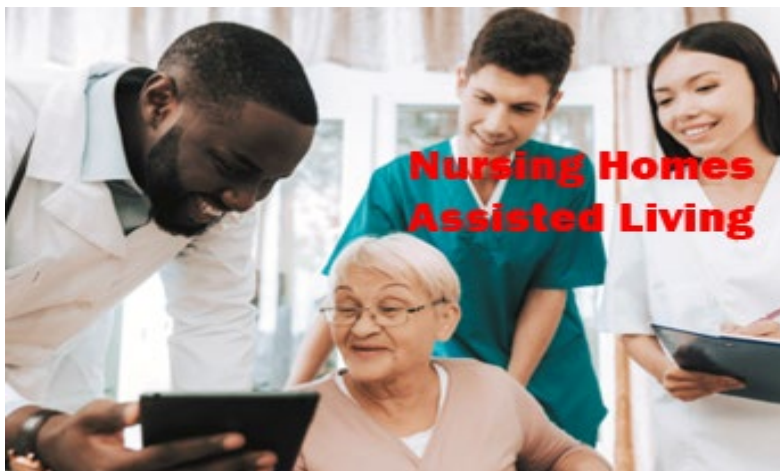


I set the time for my appointments.



Notaryality Electronic

- Pen and paper/Electronic document
- Serving Gen Pub, Gov, Bus
- Meeting face-to-face
- Don't mind traveling
- Moderate technology
- Set our own schedule
- May serve in a specialty area
- Work under a contract

[illegible]

Notaryality Remote

- Paper and Electronic Doc's
- Serving Gen Pub, Gov, Bus
- Audio/visual technology
- No travel
- Tech savvy
- Set your own schedule
- Work from home
- Serve customers globally
- Work independently/contract
- Big Plus – Appeal to Notaries with Mobility Issues



EVALUATE YOUR CHOICES AND DETERMINE YOUR NOTARYALITY

Remember the 3 D's

Develop

Determine

Deliver



**WHAT IS YOUR
NOTARYALITY?**

Questions?

Presenter Contact Information

Elaine Wright Harris, President

Trusted Agent Services Group, LLC

<https://trustedagentservicesgroup.com/>
thedeskofelainewright@comcast.net

240-353-0316

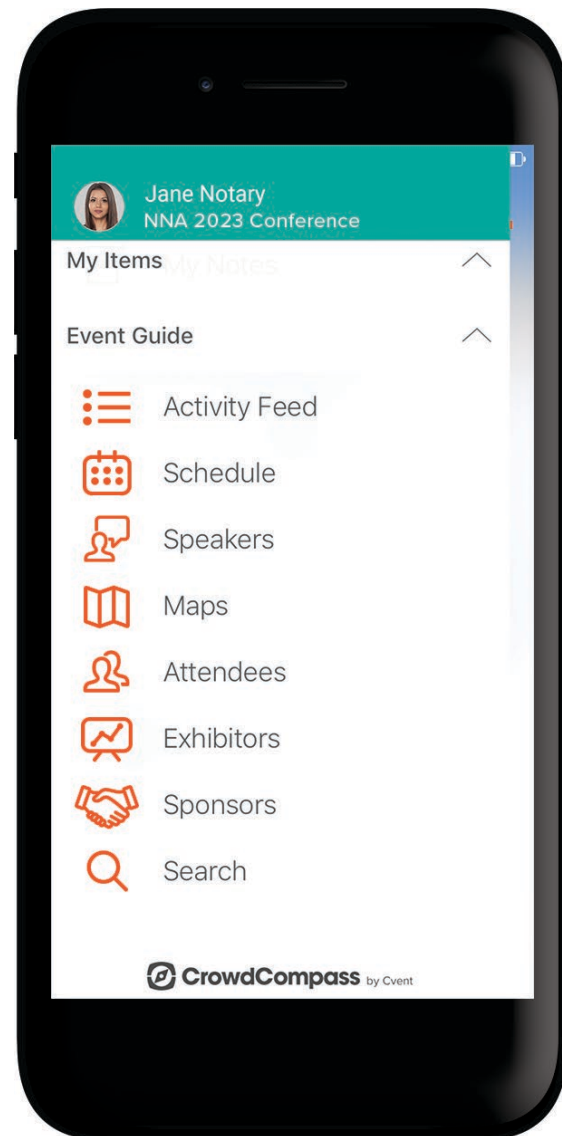
Wanda Moore, President

Moore Associates

<https://www.wwprofessionalservices.com>

mooreww@aol.com

240-498-7429



Rate this workshop

Please tap the NNA 2023 App to rate this presentation. If you have questions about the app, visit us at the NNA Hub.

Thank you for attending!