

SOS CORP NOTARY BASICS SELF-PACED TRAINING PROGRAM: TRANSCRIPT

If you are a visual learner and struggle with the closed captions moving too quickly, we hope you will find this transcript helpful. Please feel free to download it and keep it handy as you undertake the training, or you can use it for reviewing the material.

Please note: This will not substitute for the self-paced online notary basics training in Workday. You must still take and pass the training.

MODULE ONE: INTRODUCTION TO NOTARIZATION

SLIDE ONE

Welcome to the Oregon Secretary of State's basics notary training program. This self-paced, eight-part course will give you the knowledge you need to take and pass your notary qualifying exam and apply for your commission as a notary in Oregon. Let's begin.

SLIDE TWO

This course includes audio and interactive components. Please make sure your audio is working before you proceed with the course.

If the slide does not advance automatically, you must click on the forward arrow on the bottom right of each slide to continue. The forward arrow is disabled until the slide content is complete. **Do not select from the menu on the left of the screen; it merely reflects progress through the module and clicking on it won't affect the progress of the slides.**

Enable closed captions by clicking on the icon at the bottom of the screen. You can **You can access a transcript** for the course modules on the Resources and Aids to Notarization page on the Secretary of State's website.

The course will exit you at the end of each module. You must log back in to Workday to resume the course.

Each module contains quiz questions. You will not be able to continue until you have responded correctly. Please note: if you fail to pass a quiz, you will automatically be taken back to the section you need to review in order to pass the quiz.

SLIDE THREE

Module 1: Introduction to notary. This module will give you an introduction to notarization. Topics will include:

- the definition of a notary
- the notary's responsibilities under OR statute and administrative rules
- notary misconduct and its consequences
- the application process for receiving a commission as a notary
- the process for renewing your notary commission

Module 2: The Notarization Process. This module will introduce you to requirements for a properly performed notarization. Topics will include:

- Fees
- The five steps of a properly performed notarization
- Refusing to perform a notarization
- Notarizing at work

Module 3: Notarial Acts and their Certificates. This module will help you familiarize yourself with the notarial acts notaries can witness in Oregon, and the certificates that accompany each notarial act. Topics include:

- Overview of notarial acts
- Examples of certificates for each act
- The six components of the notary certificate

Module 4: How to complete journal entries and their certificates. This module will help you master the requirements for filling out journal entries and certificates. Topics include:

- How to complete journal entries
- How to complete certificates
- Examples for completing journal entries and certificates
- Applying certificates to documents

Module 5: Completing Journal Entries and Certificates. This module will allow you to apply what you have learned to filling out sample journal entries and certificates for

each notarial act. You will be provided with correct examples for each journal entry and certificate so that you can check your work.

Module 6: Fraud: A Growing Problem. This module will help you understand some of the forms of fraud and provide you with some strategies for recognizing and preventing it.

Module 7: Taking the test and applying for your commission. This module outlines next steps for getting your notary commission.

Module 8: Additional Resources. This module introduces some of the additional resources the Secretary of State provides to support notaries in their work.

SLIDE FOUR

What is a notary?

According to the National Notary Association, A notary is “a person of proven integrity appointed by the state to act as an impartial witness.”

Let’s talk about each of these three components.

First, a notary must be a person of proven integrity. It is vital that both your customers and the state be able to trust you to perform notarizations accurately and professionally, and to maintain the confidentiality of personal information you collect as you complete notarizations.

Second, you are appointed by the state, not by your employer, even when your employer has paid for your application fee and for your stamp and journal. That means you get your authority from the state, and you serve as an officer of the state when you perform notarizations. You must know laws and rules for notarization in Oregon, and you must follow those laws and rules even when a customer, a colleague, or your employer asks you to bend the rules or make exceptions.

Third, The main function of the notary is to witness a legal proceeding, and it is crucial that you be impartial toward that proceeding.

Slide 5

Oregon statute attempts to ensure that notaries are impartial toward the transactions they notarize in three ways. First, statute mandates that a notary may not notarize their own signature or that of a spouse. Statute is silent about whether a notary may notarize for another family member, but the Secretary of State’s office strongly recommends that you not notarize for other family members, because if there is ever a question about a notarization you have performed, and

the customer is a family member, the fact that you have notarized for them can call the validity of the transaction, and your integrity as a notary, into question.

Second, the notary may not benefit from the transaction they are notarizing. That normally means financial benefit, but you should think carefully about whether a notarization you have been asked to perform will create the appearance of a conflict of interest; if it does, you should steer your customer toward another notary.

Third, the notary may not be named in any document they are notarizing. That means your name may not appear in the document, but you should also not be referred to in the document by a categorical term (for example, 'homeowner no. 5').

SLIDE SIX

Many people become notaries out of a sincere desire to help others, so it can be very easy to overthink your job as a notary, particularly if your customer is anxious about the transaction. You should always remember, however, that your primary job is straightforward. The main function of a notary public is to witness a legal proceeding so that courts and other interested parties can be certain that the person who is signing a document is who they say they are, is willing to sign, and understands what they are signing. That's it! You are not responsible evaluating the contents of a document, or for explaining a document to your customer.

SLIDE SEVEN

Your commission includes responsibilities to the Secretary of State's office.

First, you must notify us within 30 days of any changes to your name or address. We use this information for important communications—for example, if there is a question or an investigation about a notarization you have performed. If we cannot reach you, you might be sanctioned or even lose your commission.

Second, if you decide you no longer wish to be a notary, you may resign your commission.

Third, you have 10 days to notify us if your stamp or journal are lost or stolen. This is particularly important because if they are used to commit fraud, your report can make it easier to distinguish between legitimate and fraudulent transactions and help prevent you from being held responsible for that fraud.

There are forms to fill out and submit for all of these actions, and they are available on the Secretary of State's website at the url on this screen.

SLIDE EIGHT

Like all professions, notaries have standards for professional conduct.

The legal standard notaries are expected to meet is reasonable care, defined as "that degree of care which a person of ordinary prudence would exercise in the same or similar circumstances." Acting with reasonable care is the best way to protect yourself from liability for damages in the event that you are sued. The best way to demonstrate that you have met the standard of reasonable care is by making sure your journal is a complete and accurate record of ALL your notarial activity.

In order to exercise reasonable care, it is necessary that you understand and obey all laws and regulations for notarizations. While we don't expect you to memorize every detail of every law and rule, it is extremely important for you to have a solid grasp of the basics, and to review the laws and rules and best practices periodically to ensure you are up-to-date.

We have created the Notary Public guide to help you do so. The Notary Public Guide is a plain English summary of the statutes and administrative rules for notarization in Oregon, and contains additional information that can help you prepare for your exam. It will also be a useful source for looking up information when you have questions about notary practice. It is available on the Secretary of State's website.

Knowledge of laws and rules is important in part because when you perform a notarization, you are performing an important legal function, and you are acting as an officer of the state. You receive your authority to notarize from the state, and you are required to obey law and administrative rules in every notarization you perform.

Knowledge of the laws and rules can help ensure that you perform notarizations correctly, your most important responsibility. If you do not perform notarizations correctly, your customer may not be able to use the documents for their intended purpose. An unhappy customer can result in complaints or possibly even a lawsuit.

Another extremely important responsibility is to prevent fraud when you can. Understanding OR statutes and administrative rules can help you spot problems with documents, including possible fraud, so that you can ask for additional documentation if necessary, or refuse to perform a notarization where that is appropriate. The most effective way to prevent fraud is to refuse to perform any notarization where you are not confident of the signer's identity, willingness to sign, and capacity to understand what they are signing.

Finally, statute is very clear that you are responsible for the security of your journal and stamp. If your stamp and journal are lost or stolen and used to commit fraud, you could be held responsible for any financial damages resulting from that fraud. So you should be careful to store your stamp and journal safely and securely.

SLIDES 9-12: QUIZ AND RESULTS

SLIDE THIRTEEN

When notaries are sued, it is generally because they are being accused of misconduct. In the context of notarizations, there are two types of misconduct: intentional and unintentional.

Intentional misconduct is simply the deliberate disobedience of statute or administrative rule—either doing something that you know you are not supposed to do, or not doing something that you know you are supposed to do.

Unintentional misconduct is the kind of human error or mistake that anyone might make—for example, omitting one part of a notarial certificate, forgetting to change the state on a certificate to correctly indicate where a notarization has taken place, or failing to complete the journal entry correctly.

Any errors, whether small or large, intentional or unintentional, mean that the notarization has not been performed correctly, and this can have negative consequences for both your customer and you. As we said before, an incorrectly performed notarization can mean that the documents are not usable for their intended purposes. So it is critical that you take the time to make sure that you have gathered all of the necessary information to complete the notarization accurately, and that you check your work.

Any misconduct is serious, whether intentional or not. If a notary is accused of misconduct or performs a notarization incorrectly, the Secretary of State has the authority to conduct an investigation and determine appropriate sanctions, which could include a range of sanctions from an 'advice letter' that outlines the problem, to a requirement that the notary re-take basic training, or even a suspension of the notary's commission.

Your commission can be revoked, if you are convicted of committing a disqualifying crime, or for misusing your powers as a notary. What constitutes a disqualifying crime or misuse of your powers as a notary is spelled out in detail in statute; broadly speaking, it can include any felony or crime involving fraud, dishonesty, or deceit; willful failure to comply with statutes and administrative rules; giving legal advice; or misrepresentation of your qualifications.

Because you can be sued for misconduct, either intentional or unintentional, and even when you have done nothing wrong, you may wish to consider purchasing errors and omissions insurance or posting a bond. Some states require errors and omissions insurance (CA, for example), and others require bonding (WA, for example), but Oregon requires neither.

If you become a notary signing agent and specialize in loan documents, it is likely that you will be required by loan or title companies to purchase errors and omissions insurance, and they will generally require a specific level of coverage.

SLIDE FOURTEEN

In the United States, notaries public mostly witness signatures and administer oaths. We may not choose forms for customers, help customers fill out forms, make legal statements, or give advice on either legal or immigration matters. Our fees are capped by statute.

A notario publico, however, is not simply a notary that speaks Spanish; in Latin American countries, a notario publico is someone who is trained as an attorney and can perform many functions that notaries are not allowed to do, including choosing forms for customers, helping customers fill out forms, representing others before the government, and giving immigration advice. Their fees can be considerably more than those paid to notaries.

There have been cases in Oregon of unscrupulous individuals presenting themselves as notarios and taking advantage of recent immigrants who were not aware of this distinction, with disastrous results for their customers. So it is illegal in Oregon to falsely present yourself as a notario publico, and all advertising you do for your services as a notary public must include a statement to the effect that you are not trained as an attorney and cannot practice law.

If you are notarizing documents in Spanish, and the certificate is in Spanish, make sure that the line for your signature says notary public rather than notario publico; you may cross out notario publico and write in notary public in English, to make sure you cannot be construed as making false claims about your training or expertise.

SLIDE FIFTEEN

What are the requirements for becoming a notary in the State of Oregon?

You must be at least 18 years of age

You must be either a resident of Oregon, or a resident of another state who works or practices in Oregon

You must be able to read and write English

You must have completed notary training no more than six months before your application for a commission

You may not have had a commission revoked in the 10 years preceding your application for a commission

You must have no conviction of felony, crime involving fraud, deception, or deceit in the 10 years preceding your application for a commission

SLIDE SIXTEEN

Let's go over the process of applying for your commission. You are taking the first step, which is completing the notary training program. When you have completed the training, you will retrieve your training number from your learning transcript in Workday Learning. You will need the training number to access and take the notary exam; these instructions are included in module 7 of this training.

A few things to know about the exam:

1. It is 20 multiple choice questions, chosen at random from a bank of 60 questions.
2. You must get at least an 80% to pass.
3. You may take the exam as many times as you need to in order to pass, and there is no mandated waiting period between exams.
4. You may take as long as you like to complete the exam.
5. The exam is open book: you may have any resources you like on hand to help you complete the exam.

When you have passed the exam, you will receive an email from the Secretary of State's office with an oath of office and application for commission. You will complete the form, have it notarized, and submit it to the Secretary of State's office with a \$40 application fee.

Next, you will receive an email from the Secretary of State's office with two certificates attached. One is your commission certificate, which authorizes you to perform notarizations in the state; it has a picture of the Capitol on it and looks a little like a diploma. The other is your authorization certificate, which has your commission number and expiration date on it.

You will need this information to take the next step, which is ordering your stamp and journal. There are many vendors that sell notary supplies, and it is also possible to order notary supplies from a national organization such as the American Society of Notaries or the National Notary Association.

When you have received your stamp and journal, you are ready to start notarizing.

In Oregon, your commission lasts for four years. At the end of that time, you must take the basic training and apply for a new commission. You will receive a new commission number, and a new expiration date. When you receive your new commission certificates, you must order a new stamp and destroy your old stamp. You do not have to start a new journal until your journal is full, but do be sure to update the information in the front of your journal to reflect your new commission number and expiration date.

SLIDE SEVENTEEN

Let's spend a moment on three important features of your application for a commission.

Your commission address: if you notarize primarily at and for work, you may use your employer's address; if not, you may use your personal address. Be aware that this address is a matter of public record; if that makes you uncomfortable, you may use a post office box. Regardless of the address you use, remember you must notify the Secretary of State's office of any changes.

Your commission name: according to statute, this must be your full legal name as proven by ID. This must include your first name, any middle name or middle names, and your last name. Most people use their driver's license as a guideline, and this is the identification document most often used by notaries to verify a signer's identity, but even if your driver's license does not include your full legal name, your commission name must be your full legal name.

Your commission signature: according to statute, this does not have to be your full legal name, but it also needs to be verifiable by an ID. Your signature can be your first, middle and last names; your first name, middle initial and last name; your first and last names; or even your first initial and last name.

Regardless of what form of your name you use as a commission signature, you **MUST** use that same signature on your oath and application for a commission, and on all notarizations you perform.

SLIDES 18-21: QUIZ AND RESULTS

MODULE TWO: THE NOTARIZATION PROCESS

SLIDE ONE

Welcome to module 2. This module will introduce you to the requirements for a properly performed notarization.

SLIDE TWO

Let's review the contents of this module.

First, fees. What are notaries allowed by statute to charge for notarial acts? Important things to know about travel fees, and fee waivers.

The five steps of a properly-performed notarization.

What is financial exploitation? How do you recognize it, and what can you do to prevent a notarization that includes financial exploitation?

Refusing to perform a notarization: under what circumstances should you refuse to perform a notarization?

Notarizing at work: what should be included in a workplace notarization policy?
What are the limitations of a workplace notarization policy?

SLIDE THREE

Fees

In Oregon, fees are capped by statute. In addition to specifying a rate you can charge for each notarial act for both traditional and electronic notarizations, statute provides requirements for how you charge fees: make them available in advance, and charge them consistently and in an unbiased way.

Statute specifies that notaries may not charge more than \$10 per notarial act in a traditional notarization, and not more than \$25 per act in a remote online notarization.

Statute says that notaries may charge a travel fee, but does not provide any guidelines as to how much to charge. You may charge a flat rate, or you may consider charging by the mile according to how far you have to travel to your client. The IRS provides a guideline for travel charges, but you may choose your own as long as you charge them consistently and fairly, and make the amounts public in advance of the notarization.

Let's discuss some important considerations about fees:

You may publicize your fees by having a sign visible in your office or cubicle, or you may have them listed on a sheet that you share with your customers when discussing the notarization; you should have them posted clearly on your website if you have one. Regardless of how you make the information available, your customers have a right to know what they will be charged before they commit to a notarization.

Fees may be waived under some special circumstances, such as financial hardship, without calling your impartiality into question. But any special circumstances for which you waive fees must also be indicated in advance of the notarization, and applied in a consistent and unbiased way.

It is common for fees to be waived at work for notarizations performed for your boss or colleagues. If office policy is that you waive the fee, you must waive the fee for notarizations performed as part of your work, but you may still charge a fee for notarizations performed outside of work hours (evenings, weekends, lunchtime). Remember to record all fees, and all fee waivers, because fees might be considered

taxable income. Keeping good records is crucial to success as a notary regardless of whether you conduct notarizations for your work, or outside the workplace.

There is a fee waiver form that allows you to declare that you will not charge for your services if that is something you wish to do or it is part of the policy at your place of employment. If you are required to sign a waiver of fees form as part of your office policy, you may not charge a fee even for notarizations performed outside of work hours. If you move to another employer who does not require you to fill out a waiver of fees form, you can fill out a form to rescind the waiver of fees form that you signed at your previous employer, and you can go back to charging a fee for performing notarizations.

You probably won't keep fees for notarizations performed as part of your work if office policy includes charging a fee—but you still need to record the fee. This can be a reason for a notary to maintain separate journals for office notarizations and for notarizations performed outside work hours— so that there is no confusion about which fees might be counted as taxable income.

SLIDE FOUR

What counts as a notarial act?

- Anytime a customer signs or initials
- Anytime a customer acknowledges their signature
- Anytime you witness a signature
- Anytime you administer an oath
- Anytime you make and certify a copy

Each notarization will include at least one act, and a certificate which must be signed and stamped by the notary.

SLIDES 5-8: QUIZ AND RESULTS

SLIDE NINE

Every properly completed notarization has five steps.

Number one, review the document

Number two, identify the signer; that is, verify the signer's identity

Number three, verify the signer's willingness and competence to sign; that is, make sure that the signer is willing to sign, and they understand what they are signing and why.

Number four, complete your journal

Number five, complete the certificate

SLIDE TEN

Let's begin with Step One: review the document.

First, you will need to make sure that you have the entire document, not just the page or pages that need to be notarized. It is best practice to count the number of pages in the document, and note that number in the additional information section of your journal entry for the transaction. It is also a good idea to staple the pages of the document together.

Next, look at each page of the document. You do not need to read the entire document carefully—what you are looking for is the information you need to understand what acts are required, and to complete the journal and certificate. You will also be looking for any potential problems: blank spaces that need to be filled in, or problematic language on the certificate or in the document that might create problems with the notarization.

SLIDE ELEVEN

Let's look at reviewing the document in more detail.

First, blank spaces: Generally speaking, you never want to leave blank spaces in a document or certificate—a dishonest person can insert something in that space to commit fraud. If there is a blank space in the document, hand the document back to the customer and have them fill in the blank space. If a customer does not have the information that goes in the blank space (for example, a future effective date for a contract), have them initial the blank space and then in the additional information space in your journal entry, note where that blank space occurs in that document (for example, page 2, line 3).

Ordinarily the document needing notarization will come with a certificate either on the document itself, or attached to it. Certificates usually provide language that tells you what act is required—for example, a certificate for witnessing a signature will include a phrase like "signed before me". Sometimes a certificate will include language that asks you to do things that a notary cannot do, such as certify the contents of a document; in these cases you will not be able to perform the notarization. Again, we'll spend much more time on certificates later in this training.

Look over the document to see if there are any obvious signs of fraud: for example, an obvious alteration. Don't overthink this part—you are not expected to be a forensic detective here, just to make a good faith effort to spot obvious problems in the document.

Sometimes you may be asked to notarize documents in a language other than English. If you read and speak the language well enough to gather the information for the journal entry and certificate, and spot problems in the document and certificate, you may go ahead and notarize the document. Otherwise, you should refuse that notarization.

There are some circumstances under which working with a translation is acceptable. Here are some things you need to know about working with translations.

Please note: no state authorizes a notary to certify translations. You may only notarize a translation that has been certified as accurate by someone else, ideally by a certified translator.

There are some circumstances under which working with a translation is acceptable. Here are some things you need to know about working with translations.

The translation must be written and signed by the translator—verbal translations or the use of an interpreter are not acceptable.

You should administer an oath to the translator if they are present, or to the signer if they are not; this way, someone who does know the language is taking legal responsibility for the accuracy of the translation and you cannot be held responsible later if it turns out the translation is inaccurate. The translator's oath must be written, though it does not have to be signed. The oath must indicate that the translator swears that the translation provided is complete and accurate. Administer that oath verbally, while the customer holds up their right hand. For a sample translator's oath, see the page of resources and aids to notarization on the Secretary of State's website.

When the notarization is completed, it is best practice to attach the written oath and the written and signed translation to the notarized document and certificate.

If you do not have a translation, it is good business practice/customer service to help the customer find another way to get the document notarized, and there are several ways to do that:

1. refer the customer to a professional contact, if you know a notary who can notarize documents in that language
2. suggest the customer do an internet search (remember, you can't do it for them)
3. If the customer is in reach of a larger city like Portland, you can suggest the customer contact a consulate or embassy for a country that is appropriate for that language. Consulates and embassies generally have notaries on staff and may be able to help.

SLIDE TWELVE

Step 2: Identify the signer.

The next step is verifying the signer's identity. There are three primary ways to do that: personal knowledge, identification documents, or the signer can provide a credible witness.

Personal knowledge: you know someone well enough to be confident that they are who they say they are. So you must have known them for some time, and know them beyond a mere acquaintance. A good rule of thumb is, would you be willing to swear in court that they are who they say they are? If the answer is yes, then you know them well enough. Otherwise, it's best to stick to verifying their identity using identification documents.

Another way that knowledge of someone's identity can be part of the process of identifying the signer is if they bring a credible witness to swear to their identity. A credible witness can be used when someone lacks proper identification documents—for example, their wallet was stolen.

SLIDE THIRTEEN:

There are a number of identification documents notaries may use to verify a signer's identity:

- A driver's license or DMV-issued ID card
- A U.S. or foreign passport or passport card
- A U.S. military ID card
- A federally recognized Indian Tribal ID card
- A U.S. government-issued ID, including a municipal government ID
- Or, A correctional facility ID

We may not use consular matricula IDs.

SLIDE FOURTEEN

Here are some important things to remember about any identification documents you use to verify a signer's identity:

First, the ID must have a picture and a signature. You must be able to compare the picture on the ID with the customer in front of you, and you must be able to compare the signature on the ID with the signature the signer places in your journal. This means that some military ID cards, for example, may be usable, but others may not be acceptable.

Second, the identification document you use can be expired for up to three years before the date of the notarization.

There is one exception: if you are using a temporary driver's license or temporary ID issued by the DMV, that ID must be current.

SLIDES 15-18: QUIZ AND RESULTS

SLIDE NINETEEN

The credible witness must know the signer well enough to take legal responsibility for the accuracy of the identification. The credible witness should not be related to the signer, because that can create questions of conflict of interest.

To be a credible witness for the signer, the credible witness must do several things:

They must accompany the signer to the notarization

They must have their identity and competence verified by the notary

They must provide contact information and a signature in the notary's journal

They cannot be a party to the transaction being notarized (cannot be named in the document(s) being notarized)

They cannot benefit directly from the transaction

They must take a verbal oath

SLIDE TWENTY

There is a sample oath for a credible witness on your screen.

You can see that the oath includes a part where the credible witness swears that they are not a party to the transaction, and that they do not benefit in any way from it. This ensures that just as you, the notary, are impartial in the transaction, so is the credible witness. This is why it is a best practice for the credible witness not to be related to the signer.

What about the swear/affirm at the beginning? Both swearing and affirming are legitimate in administering the oath—both carry all the penalties of perjury if the witness lies about the signer's identity.

The distinction between the two options is that when the witness swears, they are calling upon a heavenly being for credibility; when the witness affirms, they are offering their word that what they say is true. The notary should ask the witness whether they would rather swear or affirm, and administer the oath accordingly. A

final note: if the credible witness is swearing, the oath **should** include “so help you God” at the end; if the witness is affirming, the oath **should not** include “So help you God” at the end.

Either way, the credible witness should raise their right hand, and the oath must be read aloud either by the notary or the credible witness.

The use of a credible witness adds an extra layer to the journal entry as well—we’ll cover that later in this training when we cover filling out your journal.

SLIDE TWENTY-ONE

Step Three: Verify the signer’s willingness and competence to sign.

Most of the time, there is no question about whether your signer is willing to sign, and whether they understand what they are signing and why. There are some situations, however, where this can be less clear. For example, you may visit a hospital or hospice facility to notarize for a patient, or you may go to an elderly person’s home because they cannot come to your office or because you are a mobile notary.

In these circumstances, it is especially important that you take care with this step of the notarization, because these situations carry much greater risk of financial exploitation or abuse. Financial exploitation is on the rise since the pandemic, it is underreported, and it is the fastest-growing form of elder abuse.

More than half of the time, this abuse is perpetrated by spouses or family members of the person who is being exploited. It is a possibility that you will encounter such a situation in your notarial career, and you must be ready to respond appropriately.

SLIDE TWENTY TWO

FINANCIAL EXPLOITATION

First, what is it? It is simply the attempt by one person to gain control over another person’s resources, to use for their own benefit. This can include things like having a power of attorney to sign for someone, access to bank accounts, or transfer of actual property like land, art, or other valuable possessions.

How does it happen? If a notary is willing to bend the rules about having a signer appear in person, then it is not too difficult to get a power of attorney notarized so that someone can sign for someone else. A signer might be told that what they are signing is something other than what it is, or they might be lied to about the actual purpose or impact of the document. The signer might even be coerced, intimidated, or frightened into signing a document they don’t want to sign, or don’t understand. Finally, a signer who is experiencing severe illness or pain, or is suffering from a

degenerative disease such as Alzheimer's or dementia, may not be in a position to fully participate in a notarization.

Your job as a notary is to act with integrity in this situation—to detect the possibility of fraud, and to refuse to perform any notarization when you have substantial concerns about the willingness or competence of the signer.

What can you do? First, be alert in any transaction that involves the transfer of significant resources. Next, be alert to the dynamic between the signer and the person or persons who are with the signer: are the people who are with the signer pressuring them to sign? Creating an atmosphere of urgency? Are they doing all of the talking for the signer? Is the signer actively participating in the conversation or do they seem disengaged? Does the signer seem unhappy, confused, or even frightened?

If you are concerned about the willingness or competency of the signer, you can send everyone else out of the room so that you can talk to the signer directly. You can make small talk with the signer to make sure they are fully engaging in the process, and you can ask them outright if they are willing to sign and understand the document and its purpose. You may make it your policy to send everyone but the signer out of the room with every notarization, so no-one need feel accused or that you are suspicious of their intentions.

Whatever you do, remember it is your responsibility both for your own protection and for the protection of your customer, to refuse to perform a notarization if you feel there is likely to be financial exploitation going on. If that document is contested later on, you could be drawn into a related lawsuit that will cost you time and money. Be careful with any transaction that involves substantial resources, and consider purchasing errors and omissions insurance to protect yourself in the event of a lawsuit.

SLIDE TWENTY THREE

Here are some resources where you can learn more about financial exploitation, and report situations you feel are clearly abusive. One last note: statute does not make notaries mandatory reporters. However, if you notarize for work, you should check to see if your employer's HR policy makes you a mandatory reporter.

SLIDE TWENTY FOUR

REFUSING TO PERFORM A NOTARIZATION

Remember, you do not have to perform a notarization just because someone asks, even if that someone is an employer or colleague or is in a situation where they

urgently need a notarization. There are circumstances in which you should refuse to perform a notarization in order to protect yourself.

One such circumstance is problems with documentation: these could include a substantial mismatch between the picture on an individual's ID and the person in front of you; or an identification document that has been expired for more than 3 years. In the case of a picture or signature mismatch on an identification document, for example, it is permissible to ask for additional documentation. It is up to you to use your judgement and common sense in deciding whether the problem with an identification document is severe enough to require additional documentation, or severe enough that you do not feel comfortable performing the notarization. One of the primary ways that fraudsters get past notaries is when notaries are insufficiently careful in checking IDs, so don't feel self-conscious about being careful with this step of the notarization.

Another circumstance is problems with certificates: You may encounter certificates that ask for more than one act; it is permissible to perform the notarization as long as both acts are permissible according to Oregon statute. However, you may not perform a notarization that requires you to do something notaries in Oregon are not allowed to do—certify the genuine nature of a document, for instance, or certify a copy of a vital record for the purpose of having an apostille attached. If you see a certificate that asks you to do something that notaries in Oregon should not do, you should refuse to perform the notarization.

You should refuse to perform notarizations in situations where you have concerns about the signer's willingness to sign or their ability to understand what they are signing and why. As we have seen earlier in this module, there are resources for you to use in learning more about how to spot possibly exploitive situations and how to report them if you do.

Whenever you refuse to perform a notarization, it is best practice to record it in your journal.

SLIDE TWENTY FIVE

Step Four: Complete the journal.

The state of Oregon requires you to keep a journal. The state also has specific requirements for the types of journal you can use, for how long you must retain your journal, and the conditions under which you may disclose information from your journal.

SLIDE TWENTY SIX

First, journal format. You may keep more than one (for example, if you will be notarizing primarily at work but also wish to notarize outside work hours).

Your journal may be either paper or electronic, or you may use both.

If you keep an electronic journal, you may use it on any device, but it must be tamper-evident—it must be possible to tell if a particular entry has been altered since it was created. Excel spreadsheets are not acceptable. you must purchase an electronic journal specifically intended for notaries.

If you keep a paper journal, it must be bound, because the entries must be in consecutive order and it must not be possible to rearrange the pages.

Regardless of journal format, Statute requires that you retain your journal for at least 10 years from the date of the last notarization. The Secretary of State's office recommends that you retain your journal forever, as you may at some point be asked to disclose information from your journal. If you do decide to get rid of your journal after that ten-year mark, your paper journal must not be recycled or placed in the trash: the pages must be destroyed (shredded, burnt, etc.).

The front of the paper journal has two information sections that you must fill out and keep current: one asks for your commission number and expiration date. You do not need to start a new journal every time you get a new commission, but you should return to this section and update your commission number and expiration date so that it is always current. The other section asks for an address to which your journal may be sent for storage and destruction if you die during the period of your commission. If you are notarizing primarily at and for work, you may put your employer's address here; otherwise, fill in the address of the Secretary of State's office. Either way, your estate will forward the journal to the correct place for retention and eventual destruction.

If you have a workplace notarization policy, it may include an agreement about whether you retain your journal if you move to another employer, or leave it behind with your current employer. If you do leave your journal with your employer, it is a good idea to photocopy it and keep the copy in case you are ever asked to disclose information from your journal.

If you disclose information from your journal, it must be for a good reason—for example, the documents you have notarized become part of a court case. When you share that information, you must be sure to safeguard the information of other customers by providing only a photocopy of the relevant entry or entries. Similarly, you must prevent customers from viewing the information of other customers when they sign your journal; find a way to shield previous entries from signers, or you may wish to purchase a page guard from a notary supply vendor.

We'll cover exactly what information to record in your journal, and how, later in this training.

SLIDE TWENTY-SEVEN

Step Five: Complete the certificate

Every notarization must have a certificate. Every certificate has six components. All six must be present every time in order for the notarization to be properly completed. All six components must be on the same side of the page, and clearly associated with one another. The first four components of the certificate are where the notarization is being performed, what notarial act is required, when the notarization is being performed (today's date), and who the signer of the document is. The last two components are your stamp and your signature. In addition to making sure that the certificate is completely filled out, you must make sure that you have made any corrections to the certificate that are necessary.

We'll go over certificates in much more detail later in this training.

SLIDE TWENTY-EIGHT

NOTARIZING AT WORK

Your workplace may have a policy governing notarizations you perform at work; if not, you might consider working with your employer to establish one. Such a policy is an excellent way to prevent misunderstandings about your responsibilities and availability, and make it easier for colleagues to understand what a notary does. A workplace notarization policy might cover

When you will be available to perform notarizations

Who you will notarize for (only your boss and colleagues? Clients? The public?)

What fees you charge, what fees you waive, and where information about fees is made available

Who will pay the fees for renewing your commission when it is time to do so

Where your journal and stamp will be kept

Whether you are covered for errors and omissions under your employer's liability insurance.

Regardless of what the policy has to say about notarizations during work hours, your employer does not control notarizations performed outside of the workplace. The one exception to this rule is in regard to fees, as we discussed earlier—if your employer has had you sign a fee waiver form, you may not charge fees for notarizations outside work.

SLIDES 29-32: QUIZ AND RESULTS

MODULE THREE: NOTARIAL ACTS AND THEIR CERTIFICATES

SLIDE ONE

Welcome to module 3: Notarial Acts and Their Certificates. This module will help you familiarize yourself with the notarial acts notaries can witness in Oregon, and the certificates that accompany each notarial act.

SLIDE TWO

Let's go over the contents of this module. First, an overview of notarial acts. Notarial acts are the types of transactions that may be witnessed by notaries in Oregon. Then we'll look at the certificates for each act. Each certificate will provide language to let the notary know what type of transaction is being witnessed. Finally, we'll review the components of a notarial certificate. Every notarization must have at least one certificate that is completed, stamped, and signed by the notary.

SLIDE THREE

First, acts and their certificates.

SLIDE FOUR

Here are the acts, or transactions, that notaries can witness in the state of Oregon.

Acknowledgements. There are two kinds of acknowledgements: acknowledgements in an individual capacity, and acknowledgements in a representative capacity.

Oaths. There are two type of oaths: verbal oaths, and there are verifications on oath or affirmation, or jurats.

Witnessing signatures.

Copy certification.

Next, we are going to look at each act in more detail, and at the certificates that go along with each act.

SLIDE FIVE

In an acknowledgement in an individual capacity, the individual appears before you, you verify the individual's identity and their competence and willingness to sign, and they acknowledge that the signature on the document is theirs. If the certificate indicates that the document is signed and acknowledged before you, then the individual must also sign the document and acknowledge their signature; otherwise, it is OK if the document is signed when they bring it in.

SLIDE SIX

Here is the certificate for an individual acknowledgement. We'll go over the six components of a certificate in more detail later in this module. At the upper left corner, you see the state and county—the certificate will usually say state of Oregon and have a blank for the county, which you will fill in to indicate the county where you are performing the notarization. There will be a blank for a date, which you will fill in with today's date, and there is a blank where you can fill in the name of the signer. Then there is space for you to add your stamp and signature.

You can see that the certificate itself indicates the notarial act we are witnessing: it says 'this record was acknowledged', so we know it is an acknowledgement. We know that it is an individual acknowledgement, because after the blank for the name of the signer, there are no blanks to indicate that the signer is signing either on behalf of someone else, or on behalf of an organization or company.

SLIDE SEVEN

Next, let's look at the process and certificate for a representative acknowledgement. Here, the signer is signing as a representative of another person or an organization or company, so they appear before you in person as a representative. You verify their identity and willingness and capacity to sign, AND their authority to represent/sign for that person, organization, or company. Then the representative acknowledges that the signature on the document is theirs.

How do you verify the authority of the representative? If they are signing for an individual, they should have a power of attorney, and they will need to show it to you. If they are representing an organization or company, they can bring in an official record of some kind to indicate their role there: a publication like an annual report or a company magazine, or an internal document like board minutes. You must not accept a business card, letterhead, or a website, as these are too easily faked.

SLIDE EIGHT

The certificate for a representative acknowledgement looks very much like the certificate for the individual acknowledgement, but you can see that after the name of the signer, there are two blanks for the role of the representative, and the name of the organization or company.

SLIDE NINE

Witnessing signatures are probably the most common notarial acts. For a witness signature, the signer appears in front of you, you verify their identity and their willingness and competence to sign, and they sign in front of you. That's it.

The distinction between an acknowledgement and a witness signature, is that for a witness signature the signer must actually sign in front of you. In an acknowledgement, the signer is *acknowledging* that the signature is theirs—they have to sign it in front of you **ONLY** if the certificate says something like “subscribed and acknowledged” or “signed and acknowledged”.

SLIDE TEN

We know that this is a certificate for a witness signature because it says “signed before me” on it. Sometimes it will say something like “subscribed”, and this also means that the signer must sign in front of you.

SLIDES 11-14: QUIZ AND RESULTS

SLIDE FIFTEEN

When you are administering a verbal oath, the person must appear before you, you will verify their identity, willingness to sign, and competence to sign, and then you administer the oath. Remember, this is a legal ceremony, and should be handled in a formal manner so that the person is aware of the importance of being truthful. Have the person hold up their right hand while swearing or affirming, and record the oath in your journal.

SLIDE SIXTEEN

A good example of a verbal oath is when you have to deal with a credible witness. A credible witness is used when a signer does not have adequate identification documents for you to perform the notarization—for example, they have had their wallet stolen. A credible witness is someone who knows them well but is not related, who is willing to legally swear to the signer's identity.

This process adds an extra layer to both the notarization process and the journal entry. We'll discuss the journal entry later; right now let's talk about the process of using a credible witness. The extra layer is because before the credible witness can verify the signer's identity, you will have to verify the credible witness's identity, using either personal knowledge or identification documents. The credible witness is made credible, or believable, by taking the oath that you see here on the screen.

Let's talk about the oath for a minute. First, why do the words swear and affirm appear at the beginning? What do they mean in this context? The distinction between swear and affirm is that when a witness swears, they are calling upon a heavenly being of some kind to indicate how serious they are about being truthful; when a witness affirms, they are offering their word of honor but not calling on a deity. Either term is acceptable for a witness to use, and both carry the penalties of perjury if the witness is dishonest, so you should ask your customer whether they would rather swear or affirm, and administer the oath accordingly. Something to note here: if the witness is swearing, the words "so help you God" should be added at the end; if the witness is affirming, those words should NOT be added at the end.

One more thing to note here: the language at the end about financial interest and being a party to the transaction: this is an effort to make sure that just as you, the notary, are impartial in the transaction, so is the credible witness. The credible witness may not be named in any of the documents being notarized, and the credible witness may not benefit from the transaction being notarized. Financial benefit is mostly what is meant here, but it is best practice to consider before you perform a notarization if there is any real or apparent conflict of interest in you notarizing the document—if there is, your customer should find another notary.

SLIDE SEVENTEEN

A verification on oath or affirmation, also called a jurat, is a declaration made by an individual on oath or affirmation that a statement on a record is true. Your job as a notary is administer the oath and to verify that it has been administered. The written oath generally appears in the document (for example, an affidavit). The individual must appear in person, you must verify their identity and willingness and capacity to sign, and they will sign before you. When you perform the notarization, you must administer the verbal oath in addition to having the signer sign the document being notarized. If you do not administer the oath, the notarization has not been properly performed.

SLIDE EIGHTEEN

You can see that this is a certificate for a verification on oath or affirmation because the certificate says "sworn to (or affirmed)" on it, in addition to the "signed When

you perform the notarization and administer the verbal oath, you may ask your customer whether they wish to swear or affirm, and administer the oath accordingly just as you would with the credible witness. Then you cross out the necessary words to make the certificate an accurate reflection of what happened. If your customer chose to swear, you would cross out "or affirmed"; if they chose to affirm, you would cross out "sworn to".

SLIDE NINETEEN

In a copy certification, the notary makes a copy of a document, and certifies that the copy is a true and correct copy of that document. You need to verify the identity and willingness and competence of the signer, and then you make the copy.

There are a few important things to note about certifying copies:

First, notaries may not certify copies of public documents—that is, documents that have been certified by their creating agencies. Public records include vital records (Birth and death records), county clerk and court records like marriage certificates and divorce decrees, and FBI fingerprint cards. Notaries may certify copies of private records—which is almost anything else, including training program completion certificates, and private correspondence). Notaries can certify copies of documents where copies cannot be obtained by request from the certifying agency, like passports and drivers licenses.

Second, you must make the copy yourself wherever possible—certifying anything is a legal statement, and you want to make absolutely sure that you can make that statement confidently. If someone else must make the copy (for example, you are somewhere where only a certain person is allowed to use the copier), then stand with them to observe while they do it.

Third, you should have the original document where possible. You may make a copy of a copy, but if you do, be sure to note in your journal that the copy you are certifying is a copy of a copy. That way it is clear that you never saw the original and cannot be held responsible if someone altered the original and gave you a copy to certify.

SLIDE TWENTY

You can see that this is a certificate for a certified copy because it says "I certify that this is a true and correct copy". If a certificate asks you to certify anything other than a copy (for example, it asks you to certify that a statement in the document is true), you should refuse to perform the notarization.

SLIDE 21

COMPONENTS OF A CERTIFICATE

There are six components to every properly completed certificate, and they must all be present every time. They must be together, clearly associated, and on the same side of the page. If any are missing, the notarization has not been properly performed.

SLIDE 22

Let's look at the components of a certificate in more detail.

The certificate must indicate where the notarization is being performed.

There must be a blank for the name of the signer.

There will be a word or words indicating what act is being notarized (witness signature, copy certification, verification on oath or affirmation)

There will be a blank for today's date

There will be a space where you will stamp the document. Please note that your stamp must be readable (not smeared), and it must reproduce clearly if the document is scanned or photocopied. If you smear your stamp on a certificate, you must cross it out and re-stamp the certificate, on the same side of the page.

There will be a place for your signature. This must be your official commission signature. Remember, this must be the same signature you used on your driver's license and on your application for a notary commission.

You may sometimes see a certificate with one or more components missing. If one or more components of the certificate are missing, you must add them. Sometimes the whole certificate may be missing, and you will need to add it to the document or create a separate certificate and attach it to the document. When you attach a separate certificate (also called a 'loose certificate'), you should be careful to include the document description at the bottom of the certificate, as it is an effective deterrent against fraud. We will cover the process of attaching a loose certificate in detail in the next module.

SLIDES 23-26 QUIZ AND RESULTS

MODULE 4: HOW TO COMPLETE JOURNAL ENTRIES AND CERTIFICATES

SLIDE ONE

Welcome to module 4: How to Complete Journal Entries and Certificates.

This module will help you master the requirements for filling out journal entries and certificates.

SLIDE TWO

Let's go over the contents of this module.

First, we'll discuss how your journal can protect you against charges of misconduct, both intentional and unintentional. Then, we'll go over the basics of completing journal entries. Next, we'll have a review of the components of a properly completed certificate. Then, we'll go over the basics of filling out certificates.

SLIDE THREE

Let's discuss how your journal is your best protection against charges of misconduct, either intentional or unintentional.

First, you should make each journal entry as complete and accurate as possible. This will enable you to recall any important details in the event that there is a question about or a problem with a transaction. Equally important, your journal can demonstrate that even if a customer did something inappropriate with a document after the notarization, the transaction was handled appropriately in your office, and you did your job correctly.

You will recall from module 1 that the legal standard to which notaries are held in the event of lawsuits is 'reasonable care', the 'what would a reasonable person do' measure of performance. Making sure that your journal is a complete and accurate record of all of your notarial activity is the best way that you can demonstrate you have met the standard of reasonable care.

SLIDE FOUR

Here are some important things to remember when you are completing journal entries:

Include all information relevant to the transaction

Document any changes you make to the certificate (for example, changing the state on an out-of-state certificate). You can note these changes in the additional information box in your journal entry.

Document anything unusual: in addition to noting any changes you make to the certificate, record anything unusual about the document or the transaction—if a customer has to re-sign in front of you, for example, or if you need to request additional documentation.

Take the time and space you need to record the transaction. You want to be efficient, but it is important to allow yourself the time you need to gather relevant information and the space to record anything you need to record. If the additional information box in the journal entry is not big enough for everything you need to record, move down to the next journal entry and use the additional space there. Your customer may be impatient for you to finish quickly, but both of you will be better protected if you take the time and space to perform the notarization properly.

Sometimes a customer will ask you to pre-or post-date a notarization, because of a deadline they are dealing with. NEVER do this—it is against the law, and it compromises the integrity of your journal as a complete and accurate record of your notarial activity.

SLIDES FIVE-8: QUIZ AND RESULTS

SLIDE NINE

Let's go over the basics of completing a journal entry.

First, there is a blank for entering the date and time of the act. This must always be today's date and the approximate time you are performing the notarization.

Next is the space for recording the type of act—it could be a copy certification, an oath, an acknowledgement, or a witness signature.

Then there is a space for the date of the document. This might be a date in the past if it is an old document, it might be today's date, it might be a future effective date of the document is something like a contract, or the document might have no date at all. Whatever date is on the document, it goes here. If the document has no date, you must also record that—you can write 'undated', 'no date', 'n.d.', or whatever makes sense to you. Do not write today's date if the document is undated.

Next is a space for entering the type of document. Often the document will tell you what it is because it will say something like "Power of Attorney" or 'contract' at the

top, so you can just record that in the blank. If you can't tell what the document is, just ask your customer, they should know.

When you fill in the space for the contact information for your signer, you need to make sure that the address is current. They should hand you their ID, and you should ask them whether the address is current—if it isn't, get their current address and write it here. It's OK if it doesn't match the address on the ID, as people often move and don't immediately update addresses on their IDs.

The next box is where the signer will sign your journal.

Note: you may see differences between the picture on the ID and the person in front of you, or between the signature on the ID and the signature the signer has placed in your journal. This is not necessarily a problem, as people change and signatures are not always the same. If the difference is so substantial that you are concerned about possible fraud, you may ask for additional documentation of their identity.

Next is the space where you record the type of document used to verify the signer's identity. Most often this will be a driver's license. You may accept out-of-state driver's licenses (but make sure you have your signer's current address). Indicate what state the license is from, and note the date that the license expires. In Oregon we are not allowed to note the driver's license number, just the date it expires.

Next is the additional information box: here is where you will record anything unusual about the document or the transaction, and any changes you make to the certificate.

Finally, there is a blank for the fee. Remember, statute limits us to \$10 per act. If you charge a travel fee, note it separately rather than adding it to the fee for any act, so that it is clear you have not over-charged for an act.

If you have not charged a fee, record that also—you may write '0', 'fee waived', or anything else that makes sense to you. Remember, fees may be taxable income, so you need to keep track of when you have charged fees and when you have not.

Some journals may come with a blank at the end for a thumbprint; we do not use this in Oregon, so you can leave it blank or cross it out.

SLIDE TEN

We saw before how a credible witness adds an extra layer to the notarization process; now let's look at the extra layer a credible witness adds to the journal entry for a transaction. In our example, John Jones has lost his wallet but he needs to acknowledge his signature on a limited Power of attorney. His neighbor Marla May has agreed to be his credible witness.

First, you will need two entries—one for the credible witness, and one for the signer. You should start with creating an entry for the credible witness, because you have to verify their identity and administer the oath before moving on to the signer.

Let's walk through the credible witness entry first.

You will fill in today's date and time. Because there is no document associated with the credible witness, all you are doing is verifying their identity and administering the credible witness oath, you will write 'oath' for the type of act, and you don't need to provide any information about the document being notarized (that's all in the entry for the signer).

You will record the credible witness's current address and the credible witness will sign your journal.

Record the form of identification document you used to verify the credible witness's identity.

In the additional information box, you will note that the credible witness is serving as a credible witness, and the name of the signer whose witness they are.

Because the oath is an act, you will charge \$10.

Next, let's look at the entry for our signer John Jones.

You will need today's date and time.

You will need to record the information about the document for the signer—in this case, a limited power of attorney dated January 16, 2022.

You will record the signer's name and current address, and have them sign your journal.

Then, because he has no ID, only a credible witness, you need to record the information about the credible witness in the ID box. So you write the name of the credible witness, and that they are a credible witness.

In this example, we have no additional information that we need to record, so we can just write 'n/a' in the additional information box.

Finally, you record your fee.

SLIDES 11-14: QUIZ AND RESULTS

SLIDE FIFTEEN

Next we will discuss certificates. First we will review the components of a certificate, which we covered briefly in another module. Then we will discuss

completing certificates, and attaching loose certificates when the document comes without one.

SLIDE SIXTEEN

We're going to spend a little more time on the components of a certificate because missing or incorrect certificate components are among the most common mistakes we see in documents that come through the Secretary of State.

There are six components to every properly completed certificate, and they must all be present every time. They must be together, clearly associated, and on the same side of the page. If any are missing, the notarization has not been properly performed.

The certificate must indicate where the notarization is being performed.

There must be a blank for the name of the signer.

There will be a word or words indicating what act is being notarized (witness signature, copy certification, verification on oath or affirmation)

There will be a blank for today's date.

There will be a space where you will stamp the certificate. Please note that your stamp must be readable (not smeared), and it must reproduce clearly if the document is scanned or photocopied. If you smear your stamp on a certificate, you must cross it out and re-stamp the certificate, on the same side of the page.

There will be a place for your signature. This must be your official commission signature. Remember, this must be the same signature you used on your driver's license and on your application for a notary commission.

SLIDE SEVENTEEN

Here is a generic blank certificate. You can see that it has the first four components required by every certificate: a blank for the location of the notarization, a blank for the date of the notarization, a blank for the name of the signer, and language indicating the type of act. Here we can see it says "subscribed to this record" after the name of the signer, so we know that the act is witnessing a signature. You can also see that the certificate includes a blank where the notary should fill in their name; not all certificates will have this.

SLIDE EIGHTEEN

Now, let's look at that certificate when it has been filled out. First, we fill in the name of the county where we are notarizing—this may or may not be the county where you live. Your commission allows you to notarize anywhere in Oregon, and you may cross a county line in order to perform a notarization, so make sure the certificate reflects where you actually are.

Next, you will fill in the blank for today's date.

Sometimes but not always, there will also be blank for your name; fill that in with your commission name.

There will be a blank for the name of the signer, and you will print their name in that blank. If you have a customer whose name is short and there is leftover space in that blank, draw a line through it so that it is not possible to add another name.

Then there will be words like "personally known to me or proven by ID", to indicate whether you used personal knowledge or an identification document to verify the signer's identity; simply cross out the method you did not use. In our example, we used to driver's license to verify John Doe's identity, so we crossed out "personally known to me."

To complete the rest of the certificate, cross out information that is incorrect or not relevant, so that the certificate becomes a description of what has happened. In our example, John Doe is one person rather than several, and he uses "he" as a pronoun, so we cross out the plurals, and the she/they. If your customer uses an alternate pronoun, you may cross out "he/she/they" and write in the alternate pronoun.

These little cross-outs can seem not very important, so you may be tempted to ignore them—don't. Someone could use this omission to contest the legitimacy of the notarization because it wasn't completed properly.

Then we add our stamp and signature.

Sometimes there will be a blank that asks for the expiration date for your commission; go ahead and fill that in. As a general rule, you do not want to have blank spaces in documents or certificates.

SLIDE NINETEEN

Before we move on, let's do a quick review of the steps of a properly completed notarization.

First, review the document. Gather information, and look for potential problems. Look at each page.

Step two: identify the signer. Take their ID in your hand, and examine it carefully for a good match to the signer, and for potential fraud.

Step three: verify the willingness and capacity of the signer. Don't be afraid to ask questions if you're concerned about whether the signer is willing and understands what they are signing and why.

Step four: complete the journal entry or entries. Take your time, take the pace you need, and record anything unusual.

Step five: complete the certificate. Make sure it is complete, correct, meets all the requirements.

That's the usual process. What happens when there is no certificate?

SLIDE TWENTY

NO CERTIFICATE

Most of the time, when a customer comes to you, they will have the document that needs to be notarized and the certificate that needs to go along with it. The certificate might be on the document itself, or it might be a separate page. Then your job is pretty straightforward: you look at the document and certificate to determine what act is required, fill out your journal according to the requirements of the law, and fill out the certificate accurately so that it will be a correct record of the notarization, and perform whatever other act is required, like witnessing a signature.

Sometimes, your customer will have the document that needs to be notarized, but it doesn't have a certificate. So then you'll need to begin by determining what act is required.

How will you do that? The simplest thing is to ask your customer. If they don't know, you can give them a list of the possible acts and allow them to choose (there is a page listing the notarial acts in Oregon's notary public guide, which you can find in the extra resources for this training and on the Secretary of State's website).

When your customer has chosen the act, you can select the appropriate certificate for that act and apply it to the document. Ideally you will add the certificate directly to the document; if you can't do that, you can create a 'loose certificate' and attach it to the document, and in our next slide we're going to take a look at that process.

SLIDE TWENTY-ONE

LOOSE CERTIFICATE

Now remember, you cannot choose a certificate for the customer—you can only provide the correct certificate once they have chosen the act. First, look to see if there is substantial space at the bottom of the document. It is best practice to add it directly to the document if there is enough room to do so, because then the document and the certificate are closely associated and no one can separate the certificate and attempt to use it to claim a different document has been notarized. You can go to the notary public guide, or to the Secretary of State's website to get a sample certificate to use as a model. You can add the certificate either by handwriting it if you have neat handwriting, or by using a typewriter.

If there is not enough space to add the certificate to the document, DO NOT add the certificate on the back of the document. Instead, you will create a 'loose certificate'. You may get a certificate to use from the back of the notary public guide, or on the website.

Because the certificate is not on the document itself, it is best practice to add a description of the document to the bottom of the loose certificate. That description should indicate what type of document the certificate belongs to, the date on the document if there is one, how many pages it has, and which page the loose certificate is attached to.

It is also good practice to go back to the original document and add a note at the bottom that there is a notarial certificate attached.

When the loose certificate is prepared, you slide it behind the document and attach it with a staple. In this context, the staple is called a protection device because it helps to discourage fraud—if the document and the certificate are separated, it will be clear from the holes in the pages that something is missing.

You may also use your stamp as a protection device. Stamp so that half of the stamp is on the document and the other half is on the certificate—if they are separated, it will be clear that something is missing. Important to note: the stamp as a protection device is in addition to the stamp on the certificate, not instead of. And remember: don't stamp in such a way that the stamp obscures words on either the document or the certificate.

That's how you handle attaching certificates to documents. Now it's time for you to try putting some of this training to work. After you complete the following quiz, please proceed to module 5 to practice filling out journal entries and certificates yourself.

SLIDES 22-25 QUIZ AND RESULTS

MODULE FIVE: COMPLETING JOURNAL ENTRIES AND CERTIFICATES

SLIDE ONE

Welcome to module 5: Completing Journal Entries and Certificates.

This module will allow you to apply what you have learned to filling out sample journal entries and certificates for each notarial act. You will be provided with correct examples for each journal entry and certificate so that you can check your work.

This module provides you with five examples of documents that require notarial acts. For each document we have indicated which act is required and provided a partially completed journal entry and certificate. When the blank journal entry and certificate appear on your screen, please pause the training to fill in the journal entry and certificate, then advance to see the filled-in journal entry and certificate to check your work.

Using the information provided in the document and the training you have received, fill in the remaining information to complete the journal entry. Add any information or components necessary to complete the certificates.

SLIDE TWO

Please be sure that you have printed the practice worksheets for this module from the training page on our website, before you start this module. The url is on this screen.

SLIDE THREE

Journal and Certificate Practice One: Individual Acknowledgment

SLIDE FOUR

Here is the document for your first practice: an individual acknowledgement. Come back to this slide as often as you need to, to get the information to fill out your journal and certificate.

SLIDE FIVE

Here are the unfinished journal entry and blank certificate for Journal and Certificate Practice 1. Things you will need to know before you fill out the journal entry and certificate: the signer Jane Doe goes to an Oregon notary public to acknowledge her signature. The notary does not know the signer. The notary charges a fee.

SLIDE SIX

Let's walk through the correct answers for this journal entry and certificate. Let's start with the journal entry. We'll begin by filling in today's date and time. We know that this is an acknowledgement because when we look at the certificate we see the words "acknowledged to me" on it. We know that this is an individual acknowledgement because after the name of designer there are no blanks to indicate that the signer is signing either on behalf of another person or on behalf of an organization or company. The date on the document is March 10th, 2022. We know that this is a general power of attorney because it says so at the top of the document. The information for the signer has been filled in for you.

Now let's look at the certificate for a moment: you'll see that it says "State of Washington, County of Clark." We need to alter that to make sure that the certificate correctly reflects where the notarization is taking place. You'll remember from the training that the way to do that is to put a single line through the state and the county, initial them, and write in the correct information. Do not white out this information with white-out, do not block it out with dark ink. The certificate needs to reflect the transaction, and that includes letting the information that has been changed still be visible.

Because we need to note in the journal any changes that we've made to the certificate, we'll go back to the additional information section in the journal entry and note that we changed the county and state to here. The fee is \$10 because the correct fee for a notarial act is \$10 in the state of Oregon, and we know from the additional information at the beginning that the notary charged a fee.

Let me go back to the certificate to finish filling it out. Fill in today's date, fill in the name of the signer. Jane Doe's name, you'll see, does not take up the full blank, so in order to make sure that no other name can be added, put a line through the rest of that blank. We verified Jane Doe's identity using an Oregon driver's license dated March 10th 2027, so we cross out "known to me" then we add our signature and our stamp and the certificate and journal entry are complete.

SLIDE SEVEN

Journal and Certificate Practice 2: Representative Acknowledgement.

SLIDE EIGHT

Here is the document for your second journal and certificate practice. Return to this slide as often as you need to, to gather the information to fill out this journal and certificate.

Some things to know before we complete them: the signer (Jane Doe) completes the sale with Mary Brown. Jane goes before the notary to get her signature acknowledged. The notary works at Oregon Auto Sales. You should also note that there is a blank in the document; think about what you need to do to handle a blank space when you encounter one in the course of performing a notarization.

SLIDE NINE

Here are the unfinished journal entry and blank certificate for Journal and Certificate Practice 2.

SLIDE TEN

Let's go through the correct answer for this journal entry and certificates beginning with the journal entry. First we'll fill in today's date and time. We know that the type of act called for is a acknowledgement, because we see "acknowledged before me" on the certificate. We know that it is a representative acknowledgement because after the name of the signer we see blanks to indicate that the signer is signing on behalf of an organization or company. The date of the document was the blank space in the original document. You'll recall that when you have a blank space in the document, you hand it back to the signer to have them fill in the blank. In this case the seller will have filled in the date of the sale. It will be either today's date or a future effective date, so whichever date the seller tells us, that's the date we'll put here. We know that this is a contract because it says in the first line, "this is a contract made between the seller Oregon auto sales and the buyer Mary Brown for the sale of seller's 1965 Ford Mustang." We have the information about the signer filled out for us already. In the additional information section we've written a couple of things that we needed to note down that were special about this transaction. First of all we need to note that the seller filled in that blank with the date of the document. We don't need to include the date here, we just need to note that the seller filled in the blank. Next we need to note the other party to the transaction had already signed the contract. Now that's not a problem for us because the point here in this transaction is for the seller to acknowledge their signature, so it's fine that Mary signed the contract already. But in order to make it completely clear that Mary was not in the room at the time, we need to note in our journal that Mary previously signed. There's a zero in the fee box because the

notary works at Oregon auto sales and the signer is the president of Oregon sales, so it is unlikely that the notary would have charged the president for performing a notarization.

Now let's take a look at the certificate. First we'll need to fill in the county where we are notarizing, then we'll need to fill in today's date, the name of the signer, and the capacity of the signer, in this case the President of Oregon Auto Sales, and we'll need to add our stamp and our signature to the certificate. But we're not quite done yet-- the certificate says "signed and acknowledged" and there is a blank for the signer's signature on the contract, so the signer will need to sign in front of you in order to make that notarization properly complete. If the signer had brought in the contract already signed, then they would still need to re-sign in front of you. So what you would do is have them put a single line through their signature and initial it. They initial it, and then they re-sign.

SLIDE ELEVEN

Journal and Certificate Practice 3: Witness Signature.

SLIDE TWELVE

Here is the document for Journal and Certificate Practice 3.

The challenge: there is no certificate attached. What should it look like?

You may download sample certificates from the Secretary of State's website, from the back of the Notary Public Guide, or from the resources section for this training.

SLIDE THIRTEEN

Here is the unfinished journal entry for Journal and Certificate Practice 3.

SLIDE FOURTEEN

Let's walk through the completed journal entry for Journal and Certificate Practice 3. We'll begin by filling in today's date and time. We know that this document requires a witness signature because it says "please sign in the presence of a notary public" at the bottom. There's no date on the document, so we will write in "undated" or "no date." We know that this is a medical release form because it says so at the top of the document. The signer's information has been filled in for you. The additional information box is going to contain a couple of pieces of information that we need to add-- first of all you need to note that we added the certificate. Next, I'm sure you noticed when you were looking at the document that the signer

had already signed it. Since the signer for a witness signature must sign in front of you, this means that the signer must re-sign it in front of you; we'll see how to handle that on the document in just a moment. In the fee box we write \$10, because \$10 is the fee for a notarial act in Oregon.

SLIDE FIFTEEN

Next let's look at the completed document for Journal and Certificate Practice 3. The signer already signed the document before she brought it in. That means she's going to need to re-sign it in front of you. The way that you handle that is by having the signer draw a single line through their name, then initial it, then sign again, ideally next to the original signature.

SLIDE SIXTEEN

Finally, let's look at the completed certificate for Journal and Certificate Practice 3. We'll begin by filling in the county where we are completing the notarization, today's date, and we'll fill in the name of the signer. We'll add our notary signature and our notary stamp, and the certificate is complete.

SLIDE SEVENTEEN

Journal and Certificate Practice 4: Copy Certification

SLIDE EIGHTEEN

Here is the document for Journal and Certificate Practice 4. We've been asked to certify a copy of this high school diploma; return to this slide as often as you need to, to get the information to complete your journal entry and certificate.

SLIDE NINETEEN

Here is the blank certificate for Journal and Certificate Practice 4.

SLIDE TWENTY

Here is the unfinished journal entry for Journal and Certificate Practice 4.

SLIDE TWENTY-ONE

Here is the completed certificate for Journal and Certificate Practice 4. Fill in the information in the top left corner to correctly reflect where the notarization is taking place. We fill in the name of the signer, and fill in today's date. We add our notary signature and our notary stamp, and the certificate is complete.

SLIDE TWENTY-TWO

Let's walk through the completed journal entry for journalistic practice 4. begin by writing today's date and time. we know that the act required is a copy certification, because the certificate says "I certify that this is a true and correct copy." Remember, if the certificate asks you to certify anything other than a copy, you should refuse to perform the notarization.

The date on the document is June 6, 1968. We know that this is a high school diploma by looking at it, and because our customer has told us so. The information for the signer had been provided for you. There's nothing unusual about this transaction and there's no additional information that we need to provide, so in the additional information box we write in "N/A." Finally, we fill in the fee box with \$10, because that is the fee for a traditional notarial act in Oregon.

SLIDE TWENTY-THREE

Journal and Certificate Practice 5: Verification on Oath or Affirmation

SLIDE TWENTY-FOUR

Here is the document for Journal and Certificate Practice 5. The challenge: there is one component of the certificate missing! Return to this slide as often as you need to, to gather the information to complete your journal entry and certificate.

SLIDE TWENTY-FIVE

Here is the unfinished journal entry for Journal and Certificate Practice 5.

SLIDE TWENTY-SIX

Here is the blank certificate for Journal and Certificate Practice 5.

SLIDE TWENTY-SEVEN.

Let's go over the completed journal entry for journal and certificate practice 5. We'll begin by putting in today's date and time. We know that the act required here is a verification on oath or affirmation or a jurat, because on the certificate it says "sworn to or affirmed before me." There's no date on this document so we write "undated" or "n.d." or "no date" in the date box. We know that this is a general affidavit because it says "general affidavit" at the top. The information for our signer has been filled in for us. I'm sure you noticed when you were looking at the certificate that the name of the signer is missing, so we'll need to add that to this certificate and we'll note that in the additional information box in the journal entry. The fee for this act is \$10.

SLIDE TWENTY-EIGHT

Here is the completed certificate for journal and certificate practice 5. First you fill in the information in the upper left hand corner to reflect where the notarization is taking place. Then we fill in today's date. We add a blank for the name of the signer and then fill it in with the name of the signer, we add our notary public signature and our official stamp, but we're not done yet. You'll see that the certificate also says "subscribed"-- that means that the signer has to sign the document in front of me as well.

SLIDE TWENTY-NINE

Here is the completed document for journaling certificate practice 5. The signer will sign in front of you on the signature line on the document, but we're not done yet. Remember with a verification on oath or affirmation, it is critical that you also administer the verbal oath. First you'll ask the signer whether they want to swear or affirm, and you'll administer the oath accordingly. It would look something like this: you can give the document to the signer, have them hold up their right hand and say, "I solemnly swear that if $A = B$ and $B = C$ then $A = C$, and further... etc., etc., so help me God." Alternatively you can read the oath to them while they hold up their right hand: "Do you (fill in their name) solemnly swear that if $A = B$ and $B = C$, then $A = C$, and further.... etc., etc., so help me God," and they'll say "I do." But we're not done yet. We still need to go back to the certificate.

SLIDE THIRTY

Here's our certificate again. We asked our signer if they wanted to swear or affirm; they chose to swear, so we go back to the certificate and cross out "affirm," and then our certificate is complete and so is the notarization. If your signer chose to affirm rather than swear, even though the document says affirm, that's fine;

administer the oath accordingly and note in your journal that your customer chose to affirm. Do not alter the document, however.

Congratulations on completing the practice unit! Before we go over the next steps in applying for your commission, we will some time discussing an issue of growing concern to notaries everywhere: fraud.

MODULE 6: FRAUD: A GROWING PROBLEM

SLIDE ONE

Notarial fraud is a growing problem in the United States. We don't know how many cases there are in a year, but we do know that the damage fraud causes is significant: one FTC estimate is that fraud losses in 2023 were over \$10 billion, with nearly \$2.7 billion coming from imposter scams. Identity theft and fraud involving property are the types of fraud notaries are most likely to encounter, and notaries can play a vital role in thwarting fraudsters simply by doing their job correctly.

In this module we will look at some of the types of fraud notaries may encounter or be involved in, and provide you with strategies for minimizing the chances that you will unknowingly be part of a fraudulent transaction.

SLIDE TWO

Here are some common types of fraud involving notarization.

Document fraud. The documents that present the highest risk of fraud include powers of attorney, estate documents, and real estate documents, especially title transfers. This type of fraud often occurs when the notary does not take sufficient time or care in verifying the signer's identity, willingness to sign, and capacity to understand what they are signing and why.

Failing to catch a fake ID can mean that a quit claim deed is used by a fraudster to establish title to someone's home without their knowledge. That home can then be sold and the real owners evicted, unless they can afford the thousands of dollars of legal fees necessary to establish their title to their own home.

If the notary does not exercise sufficient care in verifying a signer's willingness and capacity, they can be coerced or manipulated into signing documents that will grant someone else the power of attorney to control their financial affairs or medical care, or to sign documents like deed transfers without the signer's knowledge or consent.

Credential theft. This occurs when a notary's stamp and journal are stolen, or when the information regarding a notary's commission is either downloaded from a public database or simply cut and pasted from a notarized document that has been posted online (for example, a recorded property deed). It is vital to keep the physical stamp and journal secured at all times to protect it from theft. There is little anyone can do right now to prevent a fraudster from electronically copying and using an image of a notary's stamp, or from lifting a notary's name and commission number from a database and ordering a stamp with that information from an unwary or unscrupulous vendor. For this reason, it is important to notify the Secretary of State's office immediately if you have evidence that your commission information has been stolen, and order your stamp only from vendors that meet the state's requirement that you provide your Certificate of Authorization before they will create a stamp for you. We have a form for reporting theft either of your stamp and journal or your commission information. Reporting the theft will help you defend yourself if you are charged with any fraudulent notarizations performed with that stolen information.

Improper use of stamp and journal. It is important to keep your stamp and journal locked up in such a way that no-one but you has access to them. It must not be possible for a unwitting colleague or boss to borrow them to complete a notarization for a valued customer, not realizing that this is fraud (or for someone fully intending to commit fraud, to make you the vehicle).

Identity fraud. This occurs when the signer knowingly presents false credentials to the notary in order to conduct a fraudulent transaction.

The good news is that many of these frauds can be prevented by a notary who carefully verifies identity, willingness, and capacity, keeps their stamp and journal secure, and makes sure to fully record every notarization in their journal.

SLIDE THREE

Why should you care about fraud? Simple.

1. Most frauds could not occur without the notary either being insufficiently careful, or actively participating in the fraud. You, yes you, can stop a lot of fraudsters in their tracks just by being careful.
2. It can happen to you. Whether you are directly responsible for a fraudulent or contested transaction or not, you can be drawn into a court battle over a notarization, and it can cost thousands of dollars in legal fees to clear your reputation.

SLIDE FOUR

There are three things you can do to effectively combat fraud:

Never bend the rules. The most important rule is that the signer must appear in front of you for every transaction, unless it is a remote online notarization or the signer has sent a representative who has a POA indicating that they are allowed to sign for the signer.

Carefully check every identification document for signs it has been altered. If you have any concerns about it, require the signer to show you a second form of identification (one with a picture and a signature).

Take your time. Many a fraud has been successful because a notary allowed themselves to be rushed through a notarization without checking identification documents carefully or making sure that someone was authorized to sign for someone else. Establish a process for checking particular aspects of the ID (more on that in a moment) and don't cut corners, no matter how eager your customer is to complete the transaction and leave.

SLIDES 5-7: QUIZ AND RESULTS

SLIDE EIGHT

The identification we use most often when notarizing is the driver's license, so we'll be focusing on that here, but these tips can easily be applied to other sorts of identification as well. To begin with, let's note that the most frequently altered areas of driver's licenses are the birth date, expiration date, and the photograph.

SLIDE NINE

Let's start with the basics of carefully reviewing an ID. You'll remember that your customer needs to hand you their identification so that you can hold it and examine both sides.

First, dates. Does the birth date look plausible for the signer? Is the expiration date either in the future, or no more than 3 years in the past? Next, look at the visual information on the license. Does the picture provide a reasonable resemblance to the description on the license—age, or hair and eye color for example? We all know that hair can be dyed or covered with a wig, but relatively speaking, age and eye color are harder to disguise. Finally, does the height on the license look about right for the signer?

SLIDE TEN

Now it's time to look for obvious alterations to the license. Here are some of the more common ways you can spot alterations. Look for distorted printing. Look for numbers or letters that are out of line--turning the license sideways when you look at it can help things that are out of alignment stand out. Incomplete or peeling lamination is another red flag, because it can indicate that the ID has not been laminated with the same process used by the state. Finally, you're going to want to run your finger a little bit over the photo to see if it has any raised edges, which can indicate that another photo has been pasted over the original.

SLIDE ELEVEN

Finally, let's look for special features that are supposed to be present on the license. State-issued IDs have special features like holograms or laser-engraved signatures, which can be difficult for a forger to replicate. For Oregon you should see a small 'ghost image' of the driver's photo in the bottom right corner, a hologram of the word Oregon on the top left, and the state of Oregon, state bird, and a branch on the middle and right area of the license. For other states, the DMV website usually has a section on characteristic features of driver's licenses and ID cards issued by that state. Check the DMV sites for the states from which you regularly see identification documents to get the current information about special features on their IDs.

SLIDE TWELVE

Let's finish up with some pro tips to help you protect yourself and your customers. Pick a process for checking ID and use it consistently. Always check the height and appearance of the signer against those on the ID. And always ask for a second form of ID if you have any concerns. Never allow yourself to be rushed through identity verification. Never make an exception to the signer appearing before you. And never help a signer work around a failed KBA when you're conducting a remote online notarization.

SLIDES 13-15: QUIZ AND RESULTS

SLIDE SIXTEEN

Fraud is scary, but there is a lot you can do to prevent it.

Protect yourself and your customers by performing notarizations correctly, and documenting all transactions carefully in your journal.

Never bend the rules, always carefully check identification, and take your time.

Refuse to perform notarizations if you have concerns about the signer's identity, willingness, or capacity, and remember, you can always contact the notary team at the Secretary of State with questions or concerns.

Visit the Resources and Aids to Notarization page on our website for more information on fraud and many other topics.

MODULE SEVEN: COMPLETING THE APPLICATION PROCESS

SLIDE ONE

Welcome to module 7. In this module we will cover the final steps for obtaining your commission: retrieving your education number, taking the test, and applying for your commission. For each of the steps, you will see a screenshot showing what you can expect to see as you go.

SLIDE TWO

So you have finished the training. Now what?

To begin, you will log into Workday to retrieve your education number. In the search bar at the top of the page, enter "LRN Notary Course Completion."

SLIDE THREE

You will see a circle with a 1 in the middle (indicated here by the letter A) and if you click on the dot next to the 1, you will get a drop-down menu (indicated by the letter B). Select "View details".

SLIDE FOUR

You may see a screen that looks like this instead. If you do, please enter your name in the blank next to "Learner" and click OK. Your name should appear below. If your name appears more than once, click on the one that has "(E)" after it. Your name will appear in the Learner Blank, and then you can click OK.

SLIDE FIVE

You will see a display that looks like this. Your education number appears in the column labeled "Notary number." Write it down, without any dashes or additional words. You will need this number to take the test.

SLIDE SIX

Next, go to the Secretary of State's website at the url on the screen. You will see several options for training; click on "Take the exam and apply (training completed)."

Training options will appear as a pulldown menu. Select "SECRETARY OF STATE TRAINING." Enter the education number you retrieved in the last step. If you are a state employee or contractor, enter your OR number or your CW number, whichever is applicable.

SLIDE SEVEN

You will see a screen that asks you to verify that you meet the requirements to become a notary in Oregon. When you have completed this form, you will be taken to the application.

The application is asking for the name and contact information that will be your official commission name, address, email, and phone. Be sure to enter your full legal name here. You'll recall that your commission information is public record, so be thoughtful about which address and email and phone number you use.

Finally, be careful about typos—the application system uses the information you enter here to generate your oath, and any mistakes you make will appear on your oath and may result in you having to take the test again.

SLIDE EIGHT

When you have completed the application, you will be taken to the test.

- The test is composed of multiple-choice questions.
- You may take as long as you like to complete it, and retake it as often as necessary in order to pass (80% required).
- It is open book, and we recommend that you have the Notary Public Guide handy to consult as necessary.

Important: when you see the screen that says you passed and provides your score, take a screenshot and save it, in case you experience technical difficulties with

submitting your application. If you get an error message when you try to continue – it usually says something like ‘your results cannot be saved’ –contact us and we can advise you how to submit your materials without having to take the test again. If your test results don’t go through and you do not have a screenshot to demonstrate that you passed, you will have to take the test again.

SLIDE NINE

When you submit our test results, you should get a confirmation message that tells you we are processing your materials. First, your application will go through a basic criminal background check. This typically takes less than 24 hours unless it is a weekend. When you have been cleared through the background check, the application system will generate an oath and send it to you via email.

Because it comes from DoNotReply@oregon.gov and has an attachment, it is common for the message to end up in spam. If you have not received an oath in your email within 3 days of successfully completing your test, please check your spam before contacting us for followup.

SLIDE TEN

Your oath must be completed by you, notarized, and submitted to the Secretary of State within 30 days of its issue. The expiration date is printed in the upper right hand corner of the oath. If you do not submit it in time, you will have to take the test again, and be issued a new oath; you will have 30 days to complete that oath, have it notarized, and submit it to us.

There are a variety of options for submitting the oath and payment; please note that they must be received together or the oath will not be processed.

SLIDE ELEVEN

When we have received and processed your oath and payment, you will receive your commission certificates by email from DoNotReply@oregon.gov. Your commission certificate is the one that looks a but like a diploma and has a picture of the capitol building on it. Your authorization certificate provides your commission number and commission expiration date, and must be provided to a vendor in order for you to order your notary stamp. The Secretary of State does not provide or sell notary supplies, and we may not recommend specific vendors. Since each state has different requirements for stamp content and format, it may be safest to order from one of the national organizations, but you can get both your journal and stamp from any vendor you choose.

SLIDE TWELVE

Regardless of where you purchase your stamp and journal, be sure to check your stamp carefully to make sure it has the information required by law and that it has your name and commission number, and commission expiration date correct.

When you have your stamp and journal, you may begin notarizing. Congratulations!

SLIDE 13-15: QUIZ AND RESULTS

MODULE 8: ADDITIONAL RESOURCES

SLIDE ONE

Welcome to module 8. Here we will briefly review some of the resources offered by the Secretary of State to support your notary practice.

SLIDE TWO

First, we offer additional training. In addition to the basics training that is required every four years, we offer short refreshers. Our advanced training explores more complex notarizations and certificates, time-saving strategies for journal entries, and topics of current interest like elder abuse and fraud. Finally, we are developing a series of trainings to explore focused topics like apostilles and authentications. We also have a virtual open house in the last week of every month, where notaries can drop in with any questions or concerns, and connect with other notaries.

All of these trainings are listed on our notary training page, and you can register for them in Workday.

SLIDE THREE

On our resources and aids to notarizations page, notaries can find links for a range of publications that can help you with quick overviews of specific issues and review parts of basic notary knowledge.

Our Notary Public Guide is a plain English explanation of Statute and rules that govern notarizations in Oregon, and a lot of information on best practices. It is downloadable as a pdf, and you can print it out to keep in your briefcase or office where it will be handy.

Our Notary Quick Reference card can be printed out from our website or requested in hard copy, so that you can keep it in your journal for quick reference. It covers the five steps of a properly-completed notarization, and includes a sample oath, sample certificate format, and a list of acceptable IDs.

We are also developing a series of one-or-two page documents that can be downloaded and printed for quick reference. So far they include topics like working with translations, recognizing false identifications, fees a notary in Oregon may charge, and documents a notary can and cannot notarize.

We will continue to add to the resources in this page, so please visit often and feel free to contact us with suggestions for topics you would like to see covered here.

SLIDE FOUR

We are also creating a series of brief videos to cover topics of interest and review basics. So far these videos include the basics of starting a notary business, clarification on statutory requirements for your commission name and signature, working with a credible witness, and more. We hope you will check out our Youtube channel and let us know what else you would like to see here!