

# Perfecting your notary skills thru Deliberate Practice and become the go to notary



**Laura J Biewer, Coach me Laura**

**At Your Service Mobile Notary**

**Amazon, Best Selling Co-Author “Beyond Loan Signings”**

# Take Aways

**What is Deliberate Practice and what makes it special?**

**Where can we apply deliberate practice?**

**Certificate Examples and Practice**

**Example using Deliberate Practice to expand your business**

# What is Deliberate Practice?

- 10,000 hr rule vs 5 hr rule

# What is deliberate Practice?

- Proactive
- Training exercises
- Challenging and Uncomfortable
- Practicing what we are not good at or don't know.

# Deliberate Practice - Fundamentals

Vocabulary

Certificates

Documents:

Signature Accommodations

Document Witnesses

Journaling

Satisfactory Evidence/Identification Process

Assessing/Screening: Alert and aware

Document Research

# Certificate Fundamentals: Elements

- Venue
  - Is it where the document is signed?
- Statement of Certification or Particulars
  - Reading the certificate you fill out, did you do what it said?
- Penalty clause
  - I certify under the penalty of perjury for the state of California
- Signature
  - Formal signature registered with governing agency
- Seal
  - Does your state require official seal?
    - If no, what about documents for out of state
    - Can you have more than 1
    - Can you use an embosser?
    - Can you fan your stamp across many pages of document?

# Certificate Fundamentals Key words

- Identifying a Certificate
  - Key Words/phrases
    - Acknowledged before me
    - Sworn and signed
    - Sworn
    - Signed or attested
    - True and accurate copy
    - Has occurred or performed

# Identify Certificate

- State of Florida
- County of \_\_\_\_\_ }
- The foregoing instrument was acknowledged before me by means of n Physical Presence,  
\_\_ OR \_\_ Online Notarization, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, by  
\_\_\_\_\_.
- \_\_\_\_\_
- Signature of Notary Public — State of Florida  
\_\_\_\_\_
- Name of Notary Typed, Printed
- Personally known \_\_ Produced Identification \_\_\_\_
- Type of Identification Produced: \_\_\_\_\_



# Identify Certificate

- State of Florida
- County of \_\_\_\_\_ }
- The foregoing instrument was **acknowledged before me** by means of n Physical Presence,  
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# What did I certify?

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

- State of California
- County of \_\_\_\_\_)
- On \_\_\_\_\_ before me, \_\_\_\_\_ personally appeared \_\_\_\_\_, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and **acknowledged to me** that he executed the same in his authorized capacity of his own free act and deed.
- I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
- Witness my hand and seal
- \_\_\_\_\_
- \_\_\_\_\_

# Certificate Practice

- Tow Yard Release
- Executed by \_\_\_\_\_ Date \_\_\_\_\_
- \_\_\_\_\_ Signature of owner/operator of the vehicle
- \_\_\_\_\_ Printed name owner  
\_\_\_\_\_ (Street, city, state and ZIP code)
- Before me, the undersigned authority, \_\_\_\_\_ personally appeared and Owner/operator of the vehicle stated to me, under oath, that he is the owner and/or operator of the aforementioned vehicle stored at the City of Kansas, Mo., vehicle impound facility. Given under my hand and seal of this office on \_\_\_\_\_, I, \_\_\_\_\_,  
Signature of notary public a notary public
- for \_\_\_\_\_ County in the state of \_\_\_\_\_

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Signature of notary public a notary public
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# Certificate Practice

- **Consent to travel with Minor**

- Parent / Legal Guardian Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

- Parent / Legal Guardian Signature: \_\_\_\_\_

- Date: \_\_\_\_\_

- Signed before me, \_\_\_\_\_, (Print Full Name) this  
\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ at  
\_\_\_\_\_.

- Notary Public Signature: \_\_\_\_\_

- \_\_\_\_\_ Seal

# Certificate Practice

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Date: \_\_\_\_\_

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- Date: \_\_\_\_\_

- **Signed before me,** \_\_\_\_\_, (Print Full Name) this  
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\_\_\_\_\_.

- Notary Public Signature: \_\_\_\_\_

- \_\_\_\_\_ Seal

# Certificate Practice

- **Passport Application for Minor under 16 (federal Document)**

- On the date specified above and below, the affiant listed above, who is not related to me, personally appeared before me and is known to me to be the person whose name is subscribed to and acknowledged that he/she executed the same for the uses and purposes therein contained. I have properly verified the identity of the affiant by personally viewing the below notated identification document and matching photocopy.

- Name of Notary Print Name \_\_\_\_\_(Notary Public) Seal
- Location \_\_\_\_\_(City, State)
- Commission Expires \_\_\_\_\_NOTARY SEAL Date (mm/dd/yyyy)
- Identification Presented by Legal Parent/Legal Guardian: (who cannot apply in person with the child)
- Driver's License    Passport    Military    ID    Other (specify) \_\_\_\_\_
- Legal Parent/Legal Guardian    ID Number: \_\_\_\_\_ Place of Issue: \_\_\_\_\_ Issue Date (mm/dd/yyyy): \_\_\_\_\_ Expiration Date  
■(mm/dd/yyyy):    ■    ■    ■
- Signature of Notary \_\_\_\_\_ Date of Notarization

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■(mm/dd/yyyy): ■ ■ ■
- Signature of Notary \_\_\_\_\_ Date of Notarization



# Certificate Practice

- Irrevocable Assignment

- Beneficiary Signature \_\_\_\_\_ Relationship to Deceased \_\_\_\_\_  
\_\_\_\_\_ Beneficiary's SS# \_\_\_\_\_ Date of Birth \_\_\_\_\_ (must  
be 18) Telephone # \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_

- State of \_\_\_\_\_ County \_\_\_\_\_

- The foregoing Assignment was executed by \_\_\_\_\_, who are ( ) personally known to me or ( ) who have produced identification.

- NOTARY PUBLIC SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

# Certificate Fundamentals Representative Capacity

- Some States a notary **must** have proof
  - AL, HI, IA, NH, OR, SD, WY
- Some states a notary **should** have proof
  - CO, ID, KS, UT,
- Some States do not address in the law
  - **Recommend** to ask, document in Journal
- **CA notary cannot** certify capacity in a certificate
  - Certified by signer of document - allowed

# Accommodations: Signatures

- Signature by Mark
  - 1 or 2 witnesses on document, not the notary
  - May need to collect signatures in journal
  - Does not replace alert and aware status
  - Any mark include fingerprint works (IN and MN allow for stamped signature)
- **Difference between mark and proxy**
  - Signature by Mark, signer is signing
  - Signature by Proxy, 3<sup>rd</sup> party, either notary or someone else is signing on behalf at the direction of signer

# Accommodations: Signatures

- Signature by Proxy
  - Signer is physically unable to write, they direct someone else to sign the document as their proxy.
- **FL, MI, TX** Signer directs the notary
- **AZ, CO, MN, AL, ID, IL NV, AR, MS, NJ, WV, NC** signer directs 3<sup>rd</sup> party,
- **PA, VA, NY, TN, LA** and **CA\*** not in notary statutory guidelines
- **HI** requires physician written note.
- 
- **TX** 1 witness, **FL, NC, MS** 2 witnesses

# Document Witnesses

- Witnesses to documents are **not** Notaries — they are private individuals who are there to witness signatures
- Requirements for the document being signed are determined by document instructions or hiring company/person
- In **Connecticut, Florida, Georgia, Louisiana** and **South Carolina**, a deed or mortgage related to real property must have witnesses present when someone signs before it can be recorded
- In many jurisdictions, powers of attorney or last wills and testaments may also require one or more witnesses to be present at the signing.

# Witness requirements

- Check restrictions on document for:
  - 18 yr or older
  - Not a party to the document
  - Not related
  - Is present to watch signature of Principal signer

# Document Witnessing Notary & Witness?

- Every state will prohibit a notary from acting in both roles of notary and witness in the same document when **witness name is notarized**
- Many states don't address a notary being be **both a witness and notary**, so, as long as witness name **does not** require notarization you could be both notary and witness, but it is **not recommended**.
- States that expressly **say it is ok** to be both are Connecticut and Florida
- States that **PROHIBIT** Notaries from acting as both in same document.
  - District of Columbia, North Carolina, Michigan (all documents)
  - Georgia, Pennsylvania ( POAs)
  - Maryland (POA)
  - New Mexico (SOS FAQ say not recommended)

# Example Document Witness Requirement

- \_\_\_\_\_
- BY SIGNING HERE, I INDICATE THAT I UNDERSTAND THE PURPOSE AND EFFECT OF THIS DOCUMENT. \_\_\_\_\_  
Principal Signer and date
- (Optional but Recommended) [It is recommended to obtain the signatures of two witnesses and a Notary.]
- Name of Witness 1: \_\_\_\_\_
- \_\_\_\_\_ Witness signature Date \_\_\_\_\_ Witness Home  
Address \_\_\_\_\_
- Name of Witness 2: \_\_\_\_\_ Witness signature Date \_\_\_\_\_ Witness Home  
Address \_\_\_\_\_ =====
- STATE OF \_\_\_\_\_
- COUNTY OF \_\_\_\_\_
- Subscribed and sworn to or affirmed before me by \_\_\_\_\_, Principal, this  
\_\_\_\_\_ day of \_\_\_\_\_, in the year \_\_\_\_\_ and who personally appeared before me.
- Notary Public Signature \_\_\_\_\_



# Advanced: Researching Documents

- Do they need notarization , how to know
  - Notary Certificate or Notary Seal requested on Document
  - Directions on Document
  - Verbal instructions
  - Just because
- Are they recordable?
- Do they need witnesses?
- Are they notarized or witnessed or both?

# Researching Documents

- Adoptions
- Advanced healthcare directive
- Divorce/Prenuptial agreements
- Estate planning/Trusts
- Form I-9 employee verification
- Last Will & Testament
- Medical license application/State Board credentialing
- Minor child travel consent form
- Power of Attorney
- Student admission/athletic and travel documents
- Vehicle title/DMV documents
- Seller/Buyer, HELOC ,Refi
- Reverse mortgage, Veterans
- Sworn Statement (Affidavit)
- Quitclaim Deed
- Statement of Consent (for application for Passport for child under age 16)
- Application for Duplicate or Paperless Title
- Power of Attorney
- Deed of Trust
- Release and Waiver
- Parental Consent for Travel
- Affidavit of Forgery
- Assignment
- Certificate of Authorship
- Certificate of Identity
- Plea Form
- Rental Agreement
- Grant Deed
- Deed of Trust
- Compliance Agreement
- Name Affidavit
- Copy Cert By Document Custodian
- Durable Power of Attorney
- Power of Attorney for Health Care/Advance Health Care Directive
- Spousal Waiver
- Demand Letter
- Guaranty
- Contract
- Student Enrollment Verification
- Amendment to Revocable Trust
- Intercreditor Agreement
- Modification Agreement
- Subordination Agreement
- Resignation of Trustee
- Unclaimed Property Form
- Authorization
- Living Trust
- Bill of Sale

# Researching Specialty Work



# Important Elements of Deliberate Practice

- Take systematic approach to improvement
- Identify and practice the fundamentals: chunk it up
- Look for documents you have not handled ( 5/week)
  - Google
  - Upon request for notarization, stop and evaluate
- Be consistent and persistent, what makes Deliberate Practice work is its regularity.
- Push beyond your comfort zone
- Eye on the prize: generic goals are not going to make it

# Where else can I apply Deliberate Practice?

- Journaling
- ID/Satisfactory Evidence
- Bookkeeping/data entry
- Marketing
- Social Media
- Money Matters
- New Business line

# Benefits of Using deliberate practice

- Compliance with state rules
- Prepared for accommodations
- Confident signer Identification
- Comfortable with compromised signers
- Document Research skills Identify new possible lines of business
- Higher referral and repeat business

# Resources

- Expand your Notary understanding of Deliberate Practice
  - NNA resources like law primer, or hotline
  - State Handbook, FAQs
  - Notary Community: Notary Business Builder ([www.notarycoach.com/nbb](http://www.notarycoach.com/nbb))
  - Real World Training: Coach me Laura ([www.coachmelaura.com](http://www.coachmelaura.com))
  - Beyond Loan Signings Book (Amazon.com)
  - Laura's Inner Circle weekly zoom call (free)

# Free resources reach out to me

- [www.CoachmeLaura.com/resources](http://www.CoachmeLaura.com/resources)
  - Free guides for hospital specialty
  - 10 steps to manage loan signing appts
  - Free Zoom group coaching calls Sats 8am PT
- [laura@coachmelaura.com](mailto:laura@coachmelaura.com)
- 209-606-4938 text





