

It's May, Notaries!

We are back, unpacked and energized from the many presentations, sponsors, exhibitors, and attendees of the Third Annual Electronic Mortgage Closing Conference in Charlotte last month.

I was pleased to say hello to lots of familiar faces while meeting many new realtors, lenders, attorneys and you - our wonderful notaries. All were gathered to hear about topics including NC's Variety of Closings, The State of the Union of eMortgages, the Many Flavors of Notarization, and to watch a few eClosing platform demonstrations. And both the realtors and lenders roundtables brought great questions, conversations and industry insight.

North State Bank, Mid America Mortgage, Inc., the NC Bankers Association, Federal Home Loan Bank of Atlanta, Freddie Mac, Fannie Mae, the State Employees' Credit Union, Truliant Federal Credit Union, Elite Digital Mortgage, the NC Realtors Association and others were on hand to support and help make this conference a success.

We will have the videos from the sessions on our website for those who couldn't make it to Charlotte. Our team will let you all know when they are available. Feel free to view them as many times as needed for educational resources.

I am pleased with our work in the area of electronic mortgage closings and know there's more work to be done. We are ready to roll up our sleeves and welcome what the future brings.

With that said, I want to personally invite you all to join us in 2023 at the Grandover Hotel in Greensboro where the **FOURTH** Annual Electronic Mortgage Closing Conference will be held. Registration and more information will be available early next year.

As I said last month, we are leaders in the areas of electronic processes and transactions, and I look forward to working with each of you to continue the successes of this great program.

Elaine I. Marshall

If you have any questions for us, please reach out to the Department at notary@sosnc.gov. We are always happy to help.



Happy Spring!

As some of you know, Secretary Marshall has a "green thumb." Even though it's after Easter, she shares an update with our notaries about her famous, still living, Christmas Poinsettia. Click on the video image above to see how it's *growing*.



eNotary Classes Available at Community Colleges

Notaries, many of you have inquired about opportunities to become electronic notaries. Here's a list of the educational institutions in North Carolina currently offering eNotary classes:

AB Tech CC
Alamance CC
Beaufort CC
Blue Ridge CC
Brunswick CC
Cape Fear CC
Catawba Valley CC
Central Carolina CC
Central Piedmont CC
Coastal Carolina CC

Craven CC
Davidson County CC
Durham Technical CC
Fayetteville CC
Forsyth Tech CC
Gaston CC
Guilford CC
Haywood CC
Johnston Tech CC
Lenoir CC
Mitchell CC

Nash CC
Pitt CC
Randolph CC
Rockingham CC
Rowan Cabarrus CC
Southeastern CC
Southwest CC
Surry CC
Wake Tech CC
Wayne CC
Wilkes Tech CC



Fast Five Q&A

Q: Our notary office received a call from a notary asking if they could accept a Global Entry Card. They shared that they have never heard of this type of card. Is it acceptable as a form of identification?

The Global Entry Card is issued by the U.S. Customs and Border Protection Service. It is NOT acceptable for identification purposes by a notary as it does NOT meet the specific requirements of satisfactory evidence as set out in statue.

Namely, the card does not include a signature or a physical description of the card holder.

Q: From our FB Group: A co-worker was told by her notary instructor that the SOS office prefers black ink when notarizing documents. Is this the case?

The NC Secretary of State's Office does not have a preference of ink color to be used for notarizing documents. However, black and blue pens are often the most readable especially when dealing with photo copies of notarized documents.

There may have been some misunderstanding of what the instructor stated because we do request that the notary application be filled out in black ink which instructors typically highlight in class.

Q: Should I notarize a document if the principal has dementia and I feel she is not competent enough to sign documents, or designate a signer on her behalf?

The answer is no. As a notary, you are required to certify that the individual you notarize for is competent. If you have any doubts about their competence or whether they understand the nature or consequences of the transaction, you should refuse to perform the notarization.

Q: From our FB Group: I was asked to notarize a document about a court order concerning mental health and capacity for a pistol purchase permit. Am I allowed to notarize it?

Sometimes we are asked to notarize documents that are unfamiliar to us. Your job as a notary is to make sure the person is really who they say they are by positively identifying the principal signer of the document.

Remember to treat this form like you would any other form you are asked to notarize. Verify the principal's signature on the document, take the acknowledgment or administer the oath and record the notary transaction in your journal.

Q: From our FB Group: I always stumble when asking about swearing on the bible versus affirming. Do you have a smooth way to ask this question?

It is best to just keep it simple and ask signer if he or she wants you to perform an oath or an affirmation.

If a signer wants you to perform an "affirmation," then the notary certifies that he or she made a vow of truthfulness upon their own personal honor without invoking a deity or using any form with the word "swear". You do not use a Bible.

Do you have a question that you'd like us to answer for the **Fast Five?** Please send in your tips, practice ideas, and questions for us at notarynews@sosnc.gov.



Meet Your Notary Instructors!

(Instructors, we appreciate you and want notaries around the state to know who you are. Send your picture and information to us at notarynews@sosnc.gov to be featured.)



Karen Gordon

Karen became a commissioned notary 22 years ago, and has been an instructor for 14 years. She lives in Forsyth County.

She also was a notary ex officio for 18 years working in the Register of Deeds Office.

Karen says she enjoys being an instructor and teaches notary public classes at Forsyth Technical Community College, Guilford Technical Community College and Davidson-Davie Community College.

Karen's tip for notaries: use your notary manual as a reference first when you have a question. When in doubt about a situation, it's best not to notarize.

Get To "Know" Our Notaries!

Notaries, we know you are doing great things all over North Carolina, and we want everyone else to know it too. Every month, we will feature our notaries (as long as we have submissions). We want to feature YOU!

We'll make it super easy. Just send us a picture of yourself, along with your name, where you are from, the number of years (or months) you have been a commissioned notary, and one fun fact that you want us to know about you.

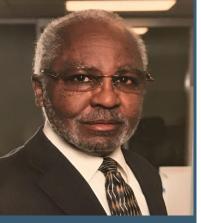
Email us at notarynews@sosnc.gov.



Kimberly Burleson Mitchell County

Kimberly's been a notary for 15 years.

She's been an employee of the State of North Carolina for 15 years and loves riding motorcycles, farming and spending time with family.



Ray McKesson McDowell County

Ray has been a commissioned notary since 1979.

Ray retired from McDowell Technical Community College and loves spending time volunteering on various community boards of directors.



NC Notary Facebook Group

Have you joined our notary Facebook group yet?

The North Carolina Notary Network

Well, what are you waiting for? More than 11,839 notaries around the state are in the group. If you haven't joined yet, click the link and come on in!

The purpose of the group is to connect NC notaries as well as give notaries an opportunity to share information, tips and ideas with one another.

When answering questions for fellow notaries, we encourage sharing page numbers, statutes or even pictures of citations from the 2016 NC Notary Public Manual.

Click here to join today!







Southern Cakes

Okay, I know we have some great bakers and even greater cake eaters (ME!!!) among our notaries. So, what better time than now to highlight some southern cakes to help us get ready for the desserts of the summer.

Click on this <u>link</u> for the full article called the *10 Most Popular Southern American Cakes*, but here are just a few ideas so you can pull out your mixing bowls or find your local bakery.

<u>Coconut Cake</u> (pictured above) isn't chocolate, but boy is it good. Cake with white frosting coated in coconuts and sometimes a pastry cream in the middle.

<u>Red Velvet Cake</u> (pictured above) seems to appear annually at summer cookouts, special occasions and of course Grandma's Sunday table. And let's admit it, these cakes are very pretty.

<u>Texas Sheet Cake</u> (pictured below) is a staple at churches and funerals. This decadent chocolate cake is often topped with icing and pecans. It's also good paired with ice cream.

<u>Mississippi Mud Pie</u> (pictured below) is a crumbly chocolate crust with a gooey chocolate icing that originated in the Magnolia State.





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