

It's April, Notaries!

Our team is getting ready to head down Interstate 85 to the Queen City for the Third Annual Electronic Mortgage Closing Conference. This conference has grown tremendously since we launched the first one in 2019 in downtown Raleigh.

We have invited realtors, mortgage lenders, attorneys, and notaries to come together - safely, of course - to discuss topics around eMortgage closings and showcase technology. I know some of you notaries will be joining us in Charlotte too, and I look forward to meeting you.

The pandemic has forced us all to use technology in ways that we had not before, and these changes have helped us move the ball forward in the area of eMortgage closings.

For those of you who don't know, our state made history in 2017 when North State Bank closed the first electronic mortgage. I am proud to say, since then, thousands of loans across the state have been closed electronically, and we are looking to increase these numbers tenfold. We are leaders in the areas of electronic processes and transactions, and I look forward to what the future brings for this great program.

Elaine F. Marshall

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

Update on Emergency Video Notarization

This is to alert you that, despite the vigorous efforts of the Secretary of State's Office and others to obtain a timely extension, the Emergency Video Notarization law expired on December 31, 2021. There appears to be legislative support for reinstating the Emergency Video Notarization law now that the General Assembly has returned to Raleigh.

On December 31, 2021 at 12:01 a.m., ALL notarial acts, traditional and electronic, reverted to the original law requiring in-person, physical presence by the principal or principals.

In addition, the General Assembly has been considering enacting a more permanent remote notarization law, however, those proposals remain in a conference committee. We do believe the General Assembly has an intention to adopt a permanent solution, but we are unable to forecast when it may act.

We will keep you updated on the status of these provisions when more information is available. In the meantime, keep visiting our website for more information.



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: I never really thought about this until now, but what do notaries do for tax season? What is the best way for me to be keeping track of my income for filing purposes?

In our great land, income is generally taxable and this would be true for notary-related income as well. Notaries should consult a trusted tax advisor for all tax-related questions.

Q: For a hospital notarization where a patient does not have access to an ID, is a hospital identification bracelet a satisfactory proof of ID.

Good question. No. The circumstances of the principal signer don't impact the statutory requirements for the notary to positively identify the individual using satisfactory evidence, personal knowledge or a credible witness.

In these challenging times, it is important for notaries to remember it is their duty to protect the public from fraud and forgery and the fact is that they are not allowed to use unauthorized independent judgement in any instance but rather must act in full and strict compliance with the notary laws they are sworn to uphold.

Q: Can I use an electronic notary journal?

Yes. Electronic notary journals are becoming more popular and may be used by NC notaries. When selecting an electronic journal it is important that the journal have the capability to capture the principal signer's signature. It is the recording of the principal's signature that ties the individual to the specific notarial act at a specific time and place.

Q: From our email: Hi everyone. Where is it written in the manual that states if you make a mistake while writing either your name, commission expiration date, signature, etc. that you are able to strike through and re-write the information. Do you have to initial if this is done?

The answer to this question can be found on page 66 of the North Carolina Notary Public Manual.

"Because the notary has complete authority over the completion of the notary certificate (since it is his or her attestation), the notary has the liberty to make corrections to any incorrect statements in the notary certificate. Common mistakes include dates that were already filled in or instances where the name of the husband and wife were inserted in the certificate but the individuals appear before the notary at different times. In the latter case, the notary would simply correct the date or line through the absent spouse's name on the certificate."

It is permissible for the notary to initial and date any corrections but it is not required.

Q: If someone has an expired license, am I correct that they can use a credible witness with a valid license? If so, what additional documents might be needed?

If the person seeking a notarization does not have an acceptable form of identification, a credible witness may be used to establish their identity. However, the notary must personally know the credible witness well enough to believe that he or she is trustworthy for the purposes of positively identifying the principal signer who has no ID.

A notary may NOT rely on a driver license to establish the identity of the credible witness. If an ID is needed, then the person does not meet the criteria to be a credible witness.

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.)



Susan Brown

Susan became a commissioned notary 41 years ago, and has been an instructor for 31 years. She was one of the first to become an electronic notary public in NC. Susan retired from the Wallace Police Department but works two days a week for the Duplin County Sheriff's Office. Her passion - other than teaching the Notary Public class - is ministering to the area rest homes.

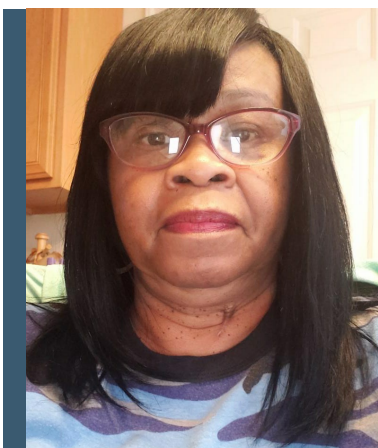
She teaches notary public classes at James Sprunt Community College and Cape Fear Community College at several locations.

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.



Sandra K. Boyd
Pitt County

*Sandra's been a notary
for 24 years.*

Her fun fact is that she loves line
dancing.

Dr. Jean D. Brown
Wake County

*Jean has been a
commissioned notary
for 27 years*

Jean says she likes to go biking
with her family.



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 11,417 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!



Tax Season Is Here

Okay, ya'll. Today is April 1, and this is **NOT** an *April Fool's Message*. We all have 17 more days left to file our 2021 taxes as Tax Day is Monday, April 18th.

If you cannot meet this deadline, you'll need to file an extension. But for the majority of you last minute-filers, here are some great tips for getting organized to file on time. Click on this [link](#) for the full article:

Organize your papers, documents and receipts - find the method that works best for you (boxes, manila envelopes, file folders, etc).

Spread your paperwork out in a big pile

Label each category by title: Income, medical expenses, donations, etc.

Place your paperwork in each category for self filing or to hand over to your accountant. And go!

Get ready for next year's tax season by labeling your boxes/folders with the same labels you used this year. Add your documents all year as you go, so you'll be ahead of the game.



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