

## **A Day in a Life of a Notary**

A day as a notary public will vary from day to day, depending on if you are a notary because of your current job, or if you are a self-employed notary.

Appointments will vary. A notary's schedule needs to be flexible, and it is important that as a notary, especially a self-employed one, you make yourself available to be reached at all times. This is because sometimes documents need to be signed with little or no warning, during both the typical "business" as well as "non-business" hours of the day.

Early in the morning, my phone rings with a request to do a notary that same evening at 8:30 in the Salisbury MD area. The clients deadline is the next day therefore it needs to be done tonight. The nature of the documents to be notarized pertains to Estate Planning which comprises a Will, Financial Power of Attorney, General Power of Attorney, Trust, and a HIPAA Waiver and Authorization. These are very important documents. The call came to me as a referral from a colleague who was unavailable that evening.

Several hours later I receive a job alert. The client needs a notary as soon as possible! However, he will not be present for the notary. He needs me to download a form first and then call the client and arrange to meet him in the neighboring county. I patiently wait for his email and have to call him because I have not received it and I know he wants this done ASAP. I call him and he then sends the email. I run home to download the form and because it is a Registration copy-Lien satisfaction, it is secured and I spend twenty minutes before I can download it. I then call the client and arrange for the notary. He is unavailable until 5 or 6 p.m. He requests that I text him later because he will be in the air flying with no reception. I agree to follow up then to complete the notary and call the client back to inform him that I am willing be notarizing later in the afternoon.

Two hours later the phone rings with a request for a notarization for unclaimed property. The Maryland State Controller's Office will often issue this form to notify one if they have unclaimed money in the form of a stock, money in a financial institution, uncashed dividends or payroll checks, gift certificates etc. My client informs me that his mom is bedridden and is concerned that I will be uncomfortable dealing with this type of situation. I inform him that I have

experience with the elderly and people who are unable to travel. That is why you call Divine Notary!

I arrive in the town of Pittsville promptly. My client was pleased that I was familiar with the unclaimed property form and was comfortable and able to perform notarial services efficiently. When at an actual appointment, a notary must obtain several forms of identification from the individuals whose signatures are being notarized, to verify that they are who they claim to be. Once verified, a notary oversees the signing of the documents, then seals and signs the documents prior to sending them to be processed.

I then text my next client to schedule an appointment to notarize the Registration copy-Lien satisfaction form. I head off to that appointment. The notary appointment is down an ally in a terrible neighborhood. I call the client and he is with a customer and requests that I wait. The client is very polite and appreciative of my services and everything goes smooth. I take the notarize form with me so that I can arrange for the client to pick it up, or be prepared to meet with him to give him the document.

I am able to grab a bite to eat before my next appointment. I email my client to let him know that I have finished the notary and make arrangements for the form to be picked up. I take a much needed break and refuel my body and my car! I leave and head off to the another county to Ocean City.

My next clients are so appreciative that I am able to accommodate their work schedule and come so late. The documents are laid out on the dining room table in an orderly and organized fashion. This is a huge plus because Estate Planning documents are very detailed and substantial. As I start the process of notarizing I see that the attorney has supplied the proper Acknowledgements and has prefilled out the forms. I catch errors on two of the Acknowledgements that the attorney filled out. I was glad that I reviewed them with a careful eye because it would have been very easy to overlook the errors if I didn't pay careful attention to the documents. Working as a notary is more than just watching someone sign a document, stamping it with your seal, and then signing your name. Notaries are expected to have a thorough knowledge of the laws that deal with officiating documents. When a notary affixes his or her name to a document, they are assuming all liabilities that come with this legal document. The notary included all the typical documents that I had anticipated when dealing with Estate Planning. It

has been very helpful to me to familiarize myself with the Power of Attorney, Will, Financial Power of Attorney, General Power of Attorney, Trust, and HIPAA Waiver and Authorization forms. The notary is done in a little over an hour. My day ends at around 9:30. I am happy knowing that I helped people and provided service to them today. I also look forward to many more days of providing mobile notary service and I am proud of owning an operating Divine Notary.

## Job Security

While this job will entail a lot of paperwork, it is in demand in today's economy, and those who seek out this career most likely will have job security. This was easily a \$550 day. I can relax for the rest of the evening or continue to push harder to finish off the week.