

Guide to Buying Notary Supplies

<u>Recommended Supplies</u>	Type of Notary					
	Occasional Notary	Notarize for Work Only	Low Volume Public Notary (1-2 Daily)	High Volume Notary (UPS Store, etc.)	Mobile Notary	Loan Signing Agent
<i>Notary Bond</i>	Required	Required	Required	Required	Required	Required
<i>E&O Insurance</i>			\$15,000	\$30,000	\$30,000	\$100,000
<i>Self-Inking Stamp</i>	Recommend		Recommend	Recommend	Recommend	Recommend
<i>Pre-inked Stamp</i>		Recommend				
<i>Travel Stamp</i>					Recommend	Recommend
<i>Small Impression Stamp</i>			Recommend	Recommend		
<i>Journal</i>	Required	Required	Required	Required	Required	Required
<i>Thumbprint Pad</i>	Suggested	Suggested	Required	Required	Required	Required
<i>Notary Forms</i>			Suggested	Suggested	Suggested	Suggested
<i>Permanent Embosser</i>				Convenience	Convenience	
<i>Name and Title Stamp</i>				Convenience		Convenience
<i>Locking Box</i>					Convenience	Convenience
<i>See Attached Stamp</i>				Convenience	Convenience	

Discussion of Recommendations:

In our chart above, we use Recommend in the stamp column. There are four types of stamps shown in the table. The stamps that we recommend are the stamps that are most popular for the type of notary shown in the column. Suggested items are items that are not required but may be necessary at the time of signing. For example, if the acknowledgment on the signer's document is missing the notary disclosure, an acknowledgment from the notary forms packet can be substituted. Convenience means that that item is not required and substitutions can be made but having the item is convenient. For example, you can write your name and title on a form but having the name and title stamp may make it much easier, especially when the line spacing is limited.

If you are doing occasional notary work for friends and family, your supply needs will be a lot different than an employee of a UPS store notarizing 10 documents each day. However, there are state requirements that need to be met and there are other practical considerations.

First, every notary is required to have a notary bond and a journal. You are also required to have a notary stamp of some type.

Four types of stamps are shown on the table. Self-inking stamps are easy to use but the ink impression does not have fine details. These stamps use rubber to make the impression and the ink pad is built into the stamp. This stamp is recommended in almost all cases because of the ease of use. The other stamps use a pre-ink technology which provides a clearer impression but are more sensitive to pressure since ink flows from those stamps depending on the amount of pressure applied. Therefore, you get a good impression but not a pretty impression from a self-inking stamp and a sharp and clear impression from a pre-ink stamp but it takes a little more practice.

The self-inking stamp is especially good in those circumstances where a mistake cannot be replaced easily. For notaries working only on work documents, the clarity of a pre-ink seal is preferred because the document can be reprinted if necessary and the notary is probably in a more relaxed environment, notarizing the document on a smooth surface where a mistake is less likely.

Both travel stamps and small impression stamps have small impressions. The difference is that a travel stamp is easy to carry in a pocket. That's why it is recommended for mobile notaries and loan signing agents. For low and high volume notaries, a small impression stamp is convenient when the document has a small space for the notary seal. Many documents from out of state or amateurly designed leave extremely small spaces for the notary impression. Having a small impression stamp makes it less likely that a notary form will need to be attached.

How many stamps are you allowed to have? You can have as many as you need. However, you must send the original Certificate of Authorization to the stamp manufacturer. Therefore, you should buy your stamps at the same time. This is most critical for mobile notaries and loan signing agents. If you lose or damage a stamp and you have only one stamp, obtaining a new form from the Secretary of State can take a month or more. While waiting for a stamp, you could be losing thousands of dollars in work. Having a second stamp, in addition to convenience, is a low cost insurance that you will not be out of work.

The thumbprint pad is suggested for every notary. Thumbprints are required for most real estate and financial documents. If you notarize only an occasional document or a very specific work document, it may not be required. For all other notaries, you will come across required documents. Most notaries take a thumbprint from every signer to make sure that they have the requirements covered. There is no law saying that thumbprints cannot be taken and they are a more exacting proof of the signer if you ever go to court.

The jurat and acknowledgment forms are frequently used by notaries when the form is missing from the document or when the notary makes a mistake on a preprinted document and needs to attach the form. Forms are available as loose forms (paper printouts), stickers that can be attached directly to the form being notarized, or stamps that can be stamped directly on the form. Loose forms are easy to attach but can be separated by an unscrupulous signer but the stickers and stamps require space on the original form.

The embosser comes in two formats, a permanent embosser and a four year embosser. The permanent embosser has the notary's name, county, and state surrounding the state seal. The four year embosser has the commission number and expiration date. The permanent embosser is permanent, it can be used over several notary commissions. The four year embosser must be replaced at the end of the commission. The embosser cannot be used in place of a notary stamp because the embossment will not show up on photocopies. Therefore, a four year embosser is not necessary. Embossers are usually used for security purposes when attaching a loose notary form. However, high volume public notaries will sometimes receive an embosser request when a document is going to a foreign country.

The name and title stamp has just that information on it, your name, a comma, and the words "Notary Public". It's used for the acknowledgment where you need to put your name. This is a time saver for notaries who do a lot of documents, have a long name, or have messy handwriting.

Especially when traveling, a locking box can come in handy. The boxes that we sell are not going to prevent a criminal from sealing your supplies. However, they will keep people out of your supplies if you step away for a few minutes on a phone call or other business. We recommend them for traveling notaries. They will help keep your supplies organized when meeting with a client and help you to remember to pack up everything when you leave.

The "See Attached Notarial Certificate" stamp is a good choice for notaries that need to add a loose form to a document. By using the stamp, you direct people to the loose certificate but also having the stamp on the document limits claims that the certificate was not attached. This is especially important for notaries working with the general public where there is a possibility of the attachment being placed onto a separate document.