

Your Library is At Risk from Your Staff Notaries!

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Today's notary public is at the forefront of deterring fraud in a challenging 21st Century environment of ID theft, mortgage fraud, and numerous other threats. This demands a thorough knowledge of Ohio notary laws, types of documents, and best practices.

Yet, tens of thousands of notaries are commissioned in Ohio each year, with virtually no training, and unleashed upon a trusting public that expects them to know what they're doing. There are NO state-mandated requirements for notary training, examinations, or background checks for this essential office that dates back over 2,000 years.

As such, **your** library (**and** the individual notary) can be potentially liable for the actions of these too-often undertrained notaries on your staff, when they are dealing with daily notary requests from your patrons. This can be disastrous for you and your non-profit library organization.

Notary errors comprise one of the fastest-rising areas of litigation. For example, do YOUR notaries know the difference between an **acknowledgement** and a **jurat**, and when to use either? When administration of an *oath/affirmation* to the signer is **required**? How to handle notarization for a document in a foreign language, a request for copy certification, or a handwritten letter? How a signature is affixed when acting with a Power of Attorney? When *never* to notarize for relatives? Is an I-9 form notarizable? How to handle an Ohio Vehicle Title transfer? This lack of basic notary knowledge can be very problematic for your library.

Do each of your notaries maintain their own individual *Journal of Notarial Acts* performed? This is essential in an employment situation.

Documents with frequent notary errors and omissions include Ohio Vehicle Titles, Powers of Attorney, Real Estate/Title forms, Copy Certifications, Letters, Contracts, Affidavits, Foreign Language, Medical, Adoption, Immigration, Insurance, documents from other states, and numerous other documents that are presented by YOUR patrons - who put their trust in your staff to execute their important document signatures **accurately and lawfully**.

Real estate documents (often involving huge sums of money) are also a frequent source of notary errors, in particular due to improper notary certificates being shown on both lender and title forms. You should weigh whether the time and detail involved with these are worth the risk.

We provide the **best** Ohio-specific notary training in the state, bar none. This OLC training will help anyone on your staff to become a more *competent, confident* notary, and your library patrons will notice the difference. You will also markedly reduce the risk of potentially dangerous notary errors, and potential liability. Learn more at <http://olc.org/blog/event/stamp-camp-ohio-notary-workshop/>