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This exam that you are looking at is called “Check Your Knowledge”. We also have 4 Sample Notary Exams available for you to try if you prefer a more traditional approach. The 4 sample notary exams each have 30 multiple choice questions just like the real exam. This exam has 100 fill-in-the-blank questions.

If you prefer to complete this more challenging “**Check Your Knowledge**” test, feel free to print out this test now or just begin reading and answering the questions as you go along. If you prefer to take the Sample Exams instead, go back to the home page and select “Sample Notary Exams” from the left side menu.

## *Check your Knowledge*

There are 10 sections with over 100 total questions which will test your knowledge on current 2008 notary law. The correct answers are listed after each section. The actual notary exam is multiple choice so if you can complete this more difficult “fill in the blanks” test correctly, you should do very well on the real notary exam. Every one of these questions will be answered during the seminar in an informative and innovative approach.

### 1

## General Notary Concepts

1. A notary may not notarize his or her own \_\_\_\_\_ nor may a notary notarize any documents in which he or she is deemed to have a beneficial or financial interest in the transaction.
2. A notary commissioned within the state of California may notarize anywhere within the state of \_\_\_\_\_ .
3. A notary is required to furnish certified copies of journal entries to the Secretary of State within the time frame specified by a written request from the \_\_\_\_\_ or otherwise respond within 30 days regarding any notarial issue.
4. The only document a notary may certify in the State of California is a copy of his or her journal pursuant to a subpoena or court order or at the request of the Secretary of State and copies of a \_\_\_\_\_ Attorney.
5. A certified copy of a Power of Attorney has the same force and \_\_\_\_\_ as the original.
6. Taking an Acknowledgment means that the document signer personally appeared before the notary on the specific date of notarization, either signs the document before the notary or if signed prior to presentation to the notary and acknowledges to the \_\_\_\_\_ that he or she executed the document. Additionally, when the document signer places his or her signature onto the document , the signer is acknowledging to the notary that signature that he or she holds the authorized representative capacity to execute the document.

7. The notary in California does not determine, guarantee or otherwise certify that the signer holds a particular authorized representative \_\_\_\_\_ .
8. An acknowledgment taken after January 1, 2008 is executed by the notary under penalty of \_\_\_\_\_ .
9. Completing a Jurat means that document signer has sworn to the notary that the contents of the document are true and that the document was signed in the presence of the \_\_\_\_\_ at the time of notarization.
10. Part of the acknowledgment and jurat process requires that the notary properly identify the document signer also known as the executor of the \_\_\_\_\_ .
11. A possible example of a document which may be deemed to have a beneficial or financial interest to a notary might be a Deed transfer to a spouse, registered domestic partner or possibly even a relative. While a notary is \_\_\_\_\_ to notarize documents for spouses or relatives, the notary should be very careful when asked to provide notarial services in such instances.
12. A notary in California receives a commission for a term of \_\_\_\_ years from the \_\_\_\_\_ — \_\_\_\_\_ .

#### Answers

1. Signature 2. California 3. Secretary of State 4. Power of 5. Effect 6. Notary 7. Capacity 8. Perjury 9. Notary 10. Document 11. Permitted 12. 4; Secretary of State

## 2

### Requirements to Become a Notary Public

1. All notary applicants, including renewing applicants must complete an initial mandatory 6-hour educational course presented by an educational vendor approved by the \_\_\_\_\_.
2. The office of the notary public begins when the applicant files his or her \_\_\_\_\_ and bond with the county clerk in the notary applicant's primary county of business.
3. The notary public bond protects the \_\_\_\_\_ should the notary be held financially liable for any illegal or grossly negligent conduct relating to a notary act.
4. The bond must be filed in the amount of \_\_\_\_\_ and must be purchased from a California admitted surety company.
5. The oath and bond must be filed within 30 calendar days or the commission will be void and the notary applicant will be required to re-apply. The re-application fee will cost \_\_\_\_\_. The notary will not be required to retake the exam since the exam results are valid for 1 year nor will the notary applicant be required to retake the notary class since the certification of completion is valid for 2 years.
6. The notary is required to obtain a notary seal from an authorized seal vendor or manufacturer. A notary seal may only be obtained after receiving an authorization form from the \_\_\_\_\_ . The original authorization must be sent to the authorized seal vendor or manufacturer.
7. Substantial or material misstatement on the notary application may be cause for the Secretary of State to \_\_\_\_\_ that application.
8. The qualifications to become a notary are:
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
  - c. \_\_\_\_\_
  - d. \_\_\_\_\_
  - e. \_\_\_\_\_
9. A notary applicant may not take the exam sooner than \_\_\_\_\_ yr prior to the expiration date of his or her current commission.

10. All notary applicants must submit fingerprints to the state Department of Justice (DOJ) and the Federal Bureau of Investigation commonly referred to as the \_\_\_\_\_.
11. A notary failing to remain in compliance with child support requirements may have his or her commission suspended or \_\_\_\_\_.
12. Important steps to becoming a notary are:
  - a. Submit an application at the examination site and pay the \$20 application fee, \$20 examination fee for first time applicants. An applicant may not retake the examination within the same calendar month and a re-examination fee will cost \_\_\_\_\_.
  - b. The minimum passing score is \_\_\_\_\_.
  - c. Upon receiving the letter of commission, the notary has 30 calendar days to file an oath and \_\_\_\_\_ with the \_\_\_\_\_.
  - d. The notary must obtain a notary \_\_\_\_\_ and a notary journal.

#### Answers

1. Secretary of State 2. Oath 3. Public 4. \$15,000 5. \$20 6. Secretary of State 7. Deny 8. Be at least 18 years old; be a legal resident of California; pass a background check; pass the test with a score of at least 70%; complete the required education course 9. 1 10. FBI 11. Revoked 12. \$20; 70%; bond ; county clerk; seal

### 3

## Employees vs. Independent Notaries

1. A notary may have an \_\_\_\_\_ with his or her private employer to limit his or her notarial duties during the course of employment hours as well as the disposition of notary fees.
2. Notaries public who are employed by certain public agencies and who have obtained the commission specifically at the request of that employer in order to provide notarial services during the course of his or her employment must remit any fees charged back to their \_\_\_\_\_.
3. A notary public personally owns the notary journal and the notary seal regardless of who paid for them. A notary may never turn over the notary seal to his or her employer and if copies of journal entries are requested by the employer, that notary must either personally copy those journal entries or must \_\_\_\_\_ any copies being made by the employer and may only copy entries directly associated with that employer.
4. A notary retains his or her journals until the notary commission is resigned or completed and the notary does not seek recommission. At that time, the notary has 30 days to turn all notary journals over to the \_\_\_\_\_ where his or her oath and bond most recently was filed.
5. With respect to a financial transaction, a notary, acting in the capacity of an attorney, agent, employee, insurer, escrow or lender for the person having a direct beneficial or financial interest in the document has no beneficial or financial interest in the document and \_\_\_\_\_ notarize the document.
6. With respect to real-estate transactions only, a notary who is named individually as a grantor, greantee, mortgager, mortgagee, trustor, trustee, beneficiary, vendor, vendee, lessor or \_\_\_\_\_ to the transaction may \_\_\_\_\_ notarize that document.
7. Upon change of employment, an employee notary may choose to resign his or her commission or may choose to retain his or her commission. If a notary chooses to retain the commission, he or she must file a change of business address including the business name with the Secretary of State. However, if the notary has received his or her commission on behalf of the city, county, state, public school district or on behalf of a \_\_\_\_\_ reservation, he or she must resign the commission upon termination of that employment.

8. If a notary changes a place of business address, the notary must file a change of business address with the Secretary of State within \_\_\_\_\_ days by certified mail which must include the change of business name.
  
9. A notary who changes a business location to a different county, the notary is not required to file an new oath and \_\_\_\_\_ but may elect to do so. If a notary does choose to file a new oath and bond within the new county, the notary has 30 days to purchase another notary \_\_\_\_\_ which will indicate that new county.

Answers

1. Agreement 2. Employer 3. Supervise 4. County clerk 5. May 6. Lessee; not 7. Military 8. 30 9. Bond; seal

## 4

# Acknowledgments, Jurats, Journals & Notary Seals

1. When completing an Acknowledgment or Jurat, the forms must be \_\_\_\_\_ filled out at the time the notary public's signature and seal are placed onto the document.
2. If a signer has signed a document requiring an acknowledgment prior to presentation to the notary, the signer is not required to resign the document in front of the notary but must \_\_\_\_\_ to the notary that he or she did execute the document.
3. The notary acknowledgment requires that the notary certify that the document signer personally \_\_\_\_\_ before the notary at the time of notarization and in the county indicated in the \_\_\_\_\_ and that the notary properly identified the signer.
4. An acknowledgment is completed by the notary under penalty of \_\_\_\_\_.
5. Except for acknowledgments taken in California for a document which will be recorded in a different state, all acknowledgments taken in California must be in the form established by legislation. If the wording differs, the notary must attach a \_\_\_\_\_ of acknowledgment with the statutory wording.
6. A notary may not complete an acknowledgement from another state if that state requires the notary certify the authorized \_\_\_\_\_ of the document signer or make other determinations and certifications not allowed by California law.
7. When completing a jurat, the notary certifies that the document signer personally appeared at the time of notarization and in the county indicated in the venue, swore an \_\_\_\_\_ or \_\_\_\_\_ regarding the truthfulness of the documents and that the notary properly identified the affiant signing the document.
8. A jurat requires that the notary administer an \_\_\_\_\_ or \_\_\_\_\_ to the affiant and that if the affidavit was signed prior to presentation to the notary, the notary must require that the document be resigned at that time.
9. Journal entries require date and \_\_\_\_\_ of the notary act, character of the instrument (or title), identification information including the required information describing the identifying document or credible witnesses if used, a signature of the document signer, the fee charged and a right thumbprint for Deeds, Quitclaim Deeds, a Deed of Trust affecting real property and a Power of \_\_\_\_\_ document. Reconveyances and Trustee's Deeds relating to

foreclosures do not require a right thumbprint.

10. The notary may only use \_\_\_\_\_ active sequential notary journal at a time.
11. The journal and the seal must always be kept \_\_\_\_\_ and otherwise secured and always under the direct and exclusive control of the notary and may never be surrendered to another person except to a peace officer or Secretary of State even if that person paid for the journal and seal.
12. If a notary journal is lost, stolen, misplaced or \_\_\_\_\_, the notary must \_\_\_\_\_ notify the Secretary of State by certified mail. The notification must include the notary's name, \_\_\_\_\_, commission expiration date and the period of journal entries that are missing. In addition, if a police report was taken, a copy of that police report must be included.
13. If a notary journal is surrendered to a peace officer, the notary must obtain a receipt for the journal and submit notification to the Secretary of State within \_\_\_\_\_ days by certified mail.
14. A notary must \_\_\_\_\_ surrender the journal to a peace officer acting in his or her official capacity or as soon as possible if the notary journal is not present.
15. A notary must respond within 15 business days upon written request from any member of the public of a specific journal entry which includes the name of the parties, type of document and the month and year it was notarized. The notary must supply a photostatic copy of the entry or \_\_\_\_\_ that no such line item exists.
16. If a notary seal is destroyed, lost, misplaced, broken or rendered unusable, the notary must notify the Secretary of State \_\_\_\_\_ by certified mail.
17. Notary seals which are illegible, placed over signatures or printed matter or placed on an improper location on the document may result in the document being \_\_\_\_\_ by the county recorder.
18. When the notary public's seal is no longer valid it must be \_\_\_\_\_.

#### Answers

1. Completely 2. Acknowledge 3. Appeared; venue 4. Perjury 5. Loose certificate 6. Capacity 7. Oath; affirmation 8. Time; Attorney 10. One 11. Locked 12. Destroyed; immediately; commission number 13. 10 14. Immediately 15. Acknowledge 16. Immediately 17. Rejected 18. Destroyed

## 5

# Proper Identification Documents and Procedures

1. When a notary uses the oath of one or two credible witnesses to establish the identity of the document signer, the notary must record proper identification information into the journal for the credible witnesses and must obtain signatures for both the document signer and the credible witnesses in his or her notary \_\_\_\_\_.
2. A notary is permitted to use the oath of a single credible witness if the credible witness is known by the notary, but proper identification documents must still be presented for inclusion into the journal. Credible witnesses must swear an oath to the notary that they personally know the document signer and that the credible witness believes that obtaining an identification document would be impossible or very difficult, and that the credible witness does not have a \_\_\_\_\_ or financial interest in the document.
3. Personal knowledge alone may no longer be used as proper identification. The notary must require proper identification \_\_\_\_\_ even if personally known. This information must be included in the notary journal which must include the type of the identification document, the name of the issuing governmental agency, the serial or identifying number of the document and the date of \_\_\_\_\_ or expiration which must be either current or issued within the past \_\_\_\_\_ years.
4. Credible witnesses sign the journal but do not sign the \_\_\_\_\_.
5. A single credible witness may be used by the notary only if the credible witness is personally known by the \_\_\_\_\_. Proper identification for that credible witness must still be presented and recorded in the notary journal.
6. Examples of acceptable identification documents include a Driver's license issued by any state DMV or Canada or Mexico, an Identification card issued by any State DMV, a military ID card, a passport issued by the Department of State or a foreign government passport if it has been stamped by the U.S. Citizenship and Immigration services, or the United States Immigration and Naturalization service and an inmate identification card if the inmate is in \_\_\_\_\_. Only the passport does not require a physical \_\_\_\_\_.
7. When completing a signature by mark, the signature must be witnessed by \_\_\_\_\_ witnesses. One of the witnesses must subscribe the name of the document signer next to the mark and must sign the document while the remaining witness merely signs the document as a witness.

The witnesses do not need to be identified and do not sign the notary \_\_\_\_\_.

8. The signer who signs the document by a mark must still sign the notary journal and must be properly \_\_\_\_\_ by the notary.
9. A subscribing witness is used when a document signer cannot personally \_\_\_\_\_ before a notary and the document signer requests the subscribing witness to present the document for notarization on his or her behalf.
10. The subscribing witness must swear an oath to the notary that he or she personally knows the document principal \_\_\_\_\_ the document and that the principal requested him or her to take the document to a notary on his or her behalf. The notary will complete a \_\_\_\_\_ of Execution also called a Subscribing Witness Jurat.
11. The subscribing witness must appear before a notary who personally knows him or her, or the subscribing witness may use a credible witness who personally knows him or her personally and who personally knows the \_\_\_\_\_.
12. A subscribing witness may not be used for documents relating to \_\_\_\_\_, Quitclaim Deeds, Mortgages, \_\_\_\_\_, or Security Agreements.
13. Subscribing witnesses must sign the document as a subscribing witness and must also sign the notary \_\_\_\_\_.
14. If a notary executes a jurat and the statement sworn or subscribed to purports to identify the affiant and contains the affiant's birth date or age of the person and the photograph or thumbprint of the person (or fingerprint), the notary must require verification of the age or birth date with a DMV issued identification or a certified copy of the person's \_\_\_\_\_ certificate.

#### Answers

1. Journal 2. Beneficial 3. Documents ; issuance; five 4. Document 5. Notary 6. Custody; description 7. Two; journal 8. Identified 9. Appear 10. Signed ; proof 11. Notary 12. Deeds, Deeds of Trust 13. Journal 14. Birth

## 6

# Improper Translations, Advertisements and Procedure

1. A non attorney notary may never give legal advice or complete the documents for clients or select the type of notary \_\_\_\_\_ to be performed.
2. A notary may not translate the term Notary Public directly into \_\_\_\_\_ as Notario or Notario Público.
3. A notary may not assist the client in completing immigration documents unless the notary is qualified and bonded as an \_\_\_\_\_.
4. While a notary may notarize immigration documents, the notary may not advertise his or her services as a notary public if he or she promotes himself or herself as an \_\_\_\_\_.
5. If a notary posts an advertisement in any language other than English promoting his or her notarial services, that advertisement must include a statement in both English and the other language which states that he or she is not an attorney and may not provide legal advice or immigration advice. The notary must also post the \_\_\_\_\_ charged which may not exceed the legal maximum in the same advertisement.
6. A notary may never use their notary seal or title for anything other than rendering \_\_\_\_\_ services.
7. The notary may not notarize a blank document or document which is obviously incomplete or the notary knows from experience is \_\_\_\_\_. This means that the document must be presented in its entirety at the time of notarization.
8. A notary may not notarize documents which are not being executed by a document signer or require that the signer swear an oath or affirmation regarding the truthfulness of the \_\_\_\_\_ within the document.
9. Violation of translation of the term Notary Public or improper advertising shall be cause for the Secretary of State to suspend the notary's commission for a period of not less than \_\_\_\_\_ year on the first offense and permanent revocation on the second.

### Answers

1. Act 2. Spanish 3. Immigration consultant 4. Immigration consultant 5. Fees 6. Notarial 7. Incomplete 8. Content 9. One

# 7

## A Few Important Miscellaneous Notary Laws

1. A notary is permitted to notarize a document in a foreign language even if the notary is not familiar with the language but the notary must be able to \_\_\_\_\_ with the document signer. A translator may not be used.
2. If a notary changes his or her name during the commission term, the notary must file a name change \_\_\_\_\_ with the Secretary of State. The commission number and expiration date remains the same but an amended bond must be filed with the \_\_\_\_\_ with the new name and a new notary seal must be obtained reflecting the new name within \_\_\_\_\_ days or the commission will not go into effect and will become void.
3. A notary may not use a commercial post office box or receiving agency as a principal place of \_\_\_\_\_ unless the notary provides the Secretary of State with a physical address as the principal place of residence.
4. Change of a principal place of business or residence requires written notification to the Secretary of State within \_\_\_\_\_ days and along with the change is of a place of business, a new business name must be provided.
5. Any conviction of a misdemeanor or felony including convictions resulting from a “no contest” , or revocation or suspension of any professional license as a result of misconduct or dishonesty can be cause for the Secretary of State to refuse, suspend or \_\_\_\_\_ the notary’s commission.
6. Willful failure to provide access to a journal when requested by a peace officer, willful failure to report the theft or loss of a journal, filing false or forged documents, forgery, embezzlement, falsely obtaining identification information, fraud especially but not exclusively relating to the filing of a Deed of Trust, false advertising or unlawfully acting as a notary public can all be cause for the Secretary of State to refuse, \_\_\_\_\_ or revoke the notary commission.

### Answers

1. Communicate 2. Application; county clerk; thirty 3. Business 4. Thirty 5. Revoke 6. Suspend

## 8

# Notary Fees

1. A notary is not required to charge fees for notary services, but a notary may never charge \_\_\_\_\_ than the maximum allowable fees.
2. No fees may be charged for notarizing \_\_\_\_\_ or election materials or military or pension benefit documents.
3. If a notary is also an immigration consultant, a maximum of \_\_\_\_\_ may be charged for completing the immigration document plus appropriate signature charges.
4. The maximum charge for providing photostatic copies of journal entries is \_\_\_\_\_ per page.
5. A maximum of \$10 per signature may be charged for acknowledgments, jurats, subscribing witness jurats and \_\_\_\_\_.
6. No fees may be charged by notaries appointed to a \_\_\_\_\_ or naval reservation.
7. A maximum of \_\_\_\_\_ may be charged for completing a deposition and \$5 for the oath and \$5 for the certificate.
8. Notaries who notarize documents for the public are required to provide \_\_\_\_\_ when requested.

### Answers

1. More 2. Voting 3. \$10 4. \$.30 5. Powers of Attorney 6. Military 7. \$20 8. Receipts

## 9

# Fines and Penalties

1. A fee of up to \$750 may be levied by the Secretary of State for charging more than the prescribed fees, failure to complete the acknowledgment at the time the notary's \_\_\_\_\_ and seal are placed on the document, failure to administer the oath or affirmation, and negligent failure to discharge fully the duties required of the notary public.
2. Failure to obtain a thumbprint when required or willful failure to provide a peace officer with the journal when requested may result in a fine of up to \_\_\_\_\_ and may be brought by the Secretary of State in an administrative proceeding or by a public prosecutor in superior court.
3. A fine of up to \$10,000 may be brought for failing to obtain proper evidence of identification or for \_\_\_\_\_ an acknowledgment. Falsifying an acknowledgment is a misdemeanor and may also be perjury, also subject to a \$10,000 fine.
4. If the notary is convicted of a crime related to notarial misconduct or of any felony, the court must revoke the notary commission and require the notary to surrender his or her notary public seal to the \_\_\_\_\_ to be forwarded to the Secretary of State.
5. Anyone who solicits, coerces, or influences a notary public to improperly maintain the notary public's journal or influencing the notary to perform an improper act may be guilty of a \_\_\_\_\_.
6. Willful failure to properly maintain the notary journal, or willfully failing to notify the Secretary of State if his or her journal is lost, stolen rendered unusable or surrendered to a peace officer, or willfully failing to permit a lawful inspection or copying of the journal or willful failure to keep the seal under exclusive control, or willfully surrendering the seal to any person not authorized to possess it, subjects the notary to a \_\_\_\_\_.
7. Anyone who knowingly destroys defaces or conceals any papers or records belonging to the notary including journals will be guilty of a \_\_\_\_\_ and is liable in a civil action for damages to any person injured as a result of such actions.
8. Anyone who represents himself or herself as a notary without being duly commissioned is guilty of a \_\_\_\_\_.

9. Should the Secretary of State revoke or suspend the notary commission, such action does \_\_\_\_\_ bar the Secretary of state from instituting or continuing an investigation or instituting disciplinary actions.
10. Prior to a revocation, suspension or after denial of a commission, the person affected has a right to a hearing except in the cases where a previous commission has been suspended or revoked within the past \_\_\_\_\_ year.
11. A notary public who performs any notarial act in relation to a deed of trust affecting real property (specifically a single-family dwelling) with knowledge that the document contains false statements or is in any part forged is guilty of a \_\_\_\_\_.
12. A notary public may be guilty of a forgery if he or she issues an acknowledgment knowing it to be \_\_\_\_\_ and issuing a false or forged notary certificate is a misdemeanor.
13. Anyone who falsifies a notary acknowledgment is guilty of \_\_\_\_\_.

#### Answers

1. Signature 2. \$2500 3. Falsifying 4. Court 5. Misdemeanor 6. Misdemeanor 7. Misdemeanor 8. Misdemeanor 9. Not 10. 1 11. Felony 12. False 13. Forgery

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