



How to Keep a Notary Journal the Right Way: A Comprehensive Guide for Professional Notaries

by Notary2Pro

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Maintaining a proper notary journal isn't just about compliance, it's your first line of defense against liability and the foundation of a professional practice. After analyzing state requirements across all 50 states and consulting with seasoned notaries who've performed over 100,000 notarizations collectively, this guide provides everything you need to master journal keeping.

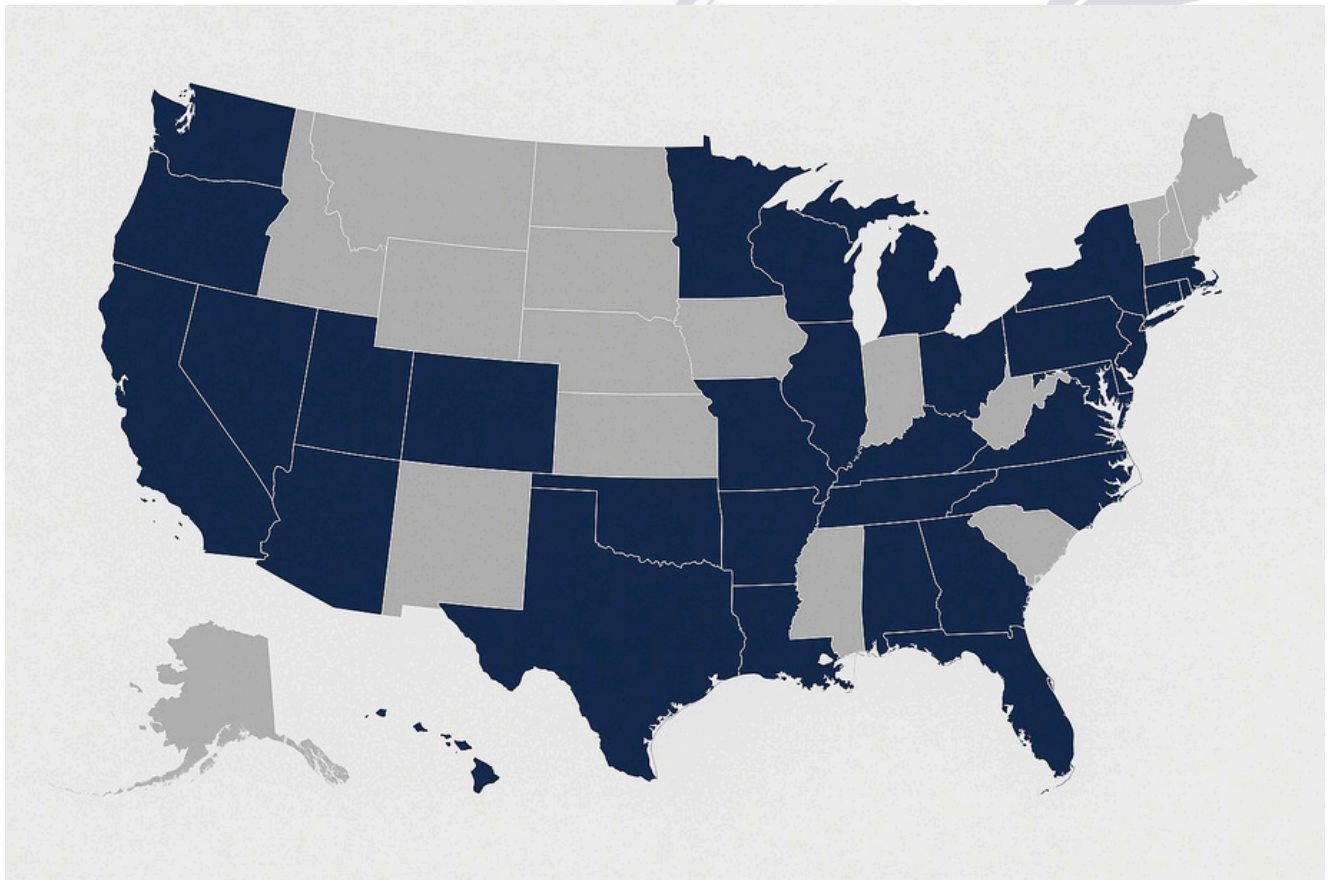
Why Your Notary Journal Matters More Than You Think

Your notary journal serves three critical purposes:

1. **Legal Protection:** In case of fraudulent claims or lawsuits
2. **Professional Record:** Demonstrates due diligence and competence
3. **State Compliance:** Meets statutory requirements where mandated

According to the National Notary Association's 2024 data, notaries with properly maintained journals successfully defended against 94% of negligence claims, while those without journals faced average settlements of \$4,500.

State Requirements: The Complete Breakdown



States REQUIRING Notary Journals (as of 2025):

- **Mandatory for All Notarizations (19 states):** Arizona, California, Colorado, Hawaii, Illinois, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nevada, New Mexico, North Carolina, Oregon, Pennsylvania, Tennessee, Texas, Washington, West Virginia
- **Required for Specific Acts Only (6 states):** Alabama (real estate), Connecticut (real estate), Florida (solemnizing marriages), Kentucky (protests), Maine (tangible personal property), Nebraska (electronic notarizations)
- **Strongly Recommended but Not Required (25 states):**
All remaining states

Critical State-Specific Variations:

- **California:** Only state requiring thumbprint for real estate documents and powers of attorney
- **Arizona:** Electronic journals permitted with specific security requirements
- **Texas:** Journal entries must be completed contemporaneously (not after the fact)
- **Nevada:** Requires journals to be kept for 7 years from last entry

Essential Journal Entry Components



Every complete journal entry must contain these elements:

1. Date and Time of Notarization

- Use MM/DD/YYYY format
- Include time (especially for multiple daily signings)
- Record actual signing time, not appointment time

2. Type of Notarial Act

- Acknowledgment
- Jurat
- Copy certification
- Signature witnessing
- Oath/affirmation

3. Document Information

- Document type (Deed, Power of Attorney, Affidavit, tc.)
- Document date (if any)
- Number of pages
- Other identifying information

4. Signer Identification

- Full name as it appears on ID
- Type of ID presented
- ID number (last 4 digits only for privacy)
- ID expiration date
- Physical appearance notes (optional but recommended)

5. Verification Method

- Personal knowledge
- Satisfactory evidence (ID type)
- Credible witness (include witness information)

6. Fee Charged

- Amount collected
- Note if waived
- Travel fees (kept separate from notary fees)

7. Address or Location

- Where notarization occurred
- Signer's address (for mailing if needed)

8. Signature

- Signer must sign journal
- One signature per notarial act
- Thumbprint (if required by state or for added protection)

Best Practices from 10,000+ Hour Notaries

The "Three-Touch" System

Professional notaries use this verification method:

1. **First Touch:** Review ID while signer is distracted (filling out forms)
2. **Second Touch:** Compare ID to person during conversation
3. **Third Touch:** Final verification during journal signing

Entry Timing Protocol

- **Before signing:** Review and prepare entry
- **During signing:** Confirm details
- **After signing:** Complete entry and obtain signature
- **Never:** Make entries hours or days later

Common Scenarios Requiring Special Attention

Multiple Documents, Same Signer:

- Separate entry for each document
- Reference connected transactions
- May use ditto marks for repeated information (check state rules)

Multiple Signers, Same Document:

- Individual entry for each signer
- Cross-reference entries
- Note relationship if relevant

Credible Witness Situations:

- Full entry for witness identification
- Sworn statement notation
- Witness signature in addition to signer

Digital vs. Physical Journals: Making the Right Choice

Physical Journal Advantages:

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- No technology failures
- Accepted in all states
- Easy courthouse review
- Lower initial cost

Electronic Journal Benefits:

- Searchable entries
- Automatic timestamps
- Backup capabilities
- Integration with RON platforms

Security Requirements by Type:

Physical Journals:

- Bound (not loose-leaf)
- Sequential page numbers
- Tamper-evident design
- Locked storage

Electronic Journals:

- Password protection
- Encryption standards
- Audit trail capability
- Compliant with state regulations

Red Flags: Entries That Trigger Investigations

Based on state auditor reports, these journal issues most commonly lead to disciplinary action:

1. **Blank spaces** left in entries
2. **Pre-signed** journal pages
3. **Whiteout or heavy corrections**
4. **Missing sequential entries**
5. **Inconsistent handwriting**
6. **Entries made in pencil**
7. **Missing thumbprints** (where required)

Advanced Journal Management Strategies

The "Weekly Audit" Practice

Every Sunday, review your week's entries for:

- Completeness
- Legibility
- Sequential order
- Fee calculations
- Unusual transactions requiring notes

Creating Your Journal Archive System

Year 0-2: Active journal in secure daily location
Year 2-5: Locked file cabinet in home/office

Year 5-10: Climate-controlled storage
Year 10+: Professional document storage or scanning (where permitted)

When to Start a New Journal

- Current journal 80% full
- Beginning of new year (optional)
- Significant fee or law changes
- Change in commission status

Handling Special Situations

Refusal to Notarize

Document in journal:

- Date and time
- Person's name
- Reason for refusal
- Type of document
- Mark entry "REFUSED" in red

Incomplete Transactions

- Note "INCOMPLETE"
- Record why transaction wasn't completed
- Include all information collected
- Do not collect signature if act wasn't performed

Lost or Damaged Journals

Immediate steps:

1. File police report (if stolen)
2. Notify commissioning authority
3. Recreate entries from memory/records
4. Note recreation date and circumstances
5. Maintain copies of all correspondence

Technology Tools and Resources

Recommended Journal Suppliers

Traditional Bound Journals:

- National Notary Association (\$25-40)
- American Association of Notaries (\$20-35)
- NotarySupply.com (\$15-30)

Electronic Journal Platforms:

- DocVerify eJournal (\$5-15/month)
- Notarize.com Business (\$24/month)
- SigniFlow Digital Journal (\$10/month)

Backup Methods

For Physical Journals:

- Monthly photocopies
- Quarterly scans to cloud
- Annual professional digitization

For Electronic Journals:

- Automatic cloud backup
- Monthly local backup
- Quarterly offline archive

Legal Precedents and Case Studies

Case Study 1: California v. Notary Public (2023)

Notary's detailed journal entries, including physical descriptions and unusual circumstances, prevented a \$2.3 million real estate fraud.

Case Study 2: Florida Appellate Decision (2024)

Court ruled that abbreviated journal entries were insufficient to protect notary from liability in identity theft case.

Case Study 3: Texas Disciplinary Action (2024)

Notary's practice of pre-signing journal pages resulted in commission revocation and \$5,000 fine.

Your 30-Day Journal Excellence Plan

Week 1: Establish consistent entry format **Week 2:**

Implement verification protocols **Week 3:**

Create backup system **Week 4:** Conduct first monthly audit

The Professional Standard

Remember: Your journal isn't just a log—it's your professional legacy. Every entry reflects your commitment to excellence and protects both you and your clients. When maintained properly, it becomes your most valuable business asset after your commission.

Quick Reference Card *Print and keep with your journal*

✓ Date and time ✓ Document type ✓ Notarial act performed
✓ Signer's printed name ✓ ID
verification method ✓ Fee charged ✓ Signer's signature ✓
Your sequential entry number ✓
Additional notes as needed

Remember: When in doubt, document more, not less. Your future self will thank you.