



Common Documents That Require Notarization

(and What Every New Notary
Should Understand First)

by Notary2Pro

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You're thinking about becoming a notary. Maybe you've heard it's flexible, that it pays well, or that it's a great side business. You've looked up your state's process, maybe even watched a few YouTube videos, and now you're trying to figure out, *What exactly does a notary even do?*

It's a fair question. Most people don't realize how much responsibility sits behind that little stamp until they're holding it in their hand. The truth is, being a notary means being trusted in some of life's biggest transactions, property transfers, wills, medical decisions, legal affidavits. The kind of documents where mistakes aren't just inconvenient, they're costly.

And that's exactly where so many new notaries get tripped up. They rush into training that jumps straight into complex loan packages and advanced signings... before they've even learned the foundation.

Michael Ray, Notary2Pro CEO, puts it this way:

"We see it all the time, people jump straight to loan signings before they even understand what it means to be a notary. The Fundamentals Course was built to slow that down. It helps you figure out if this career really fits your goals, teaches you what the job actually is, and gets you clear on the process to become commissioned. Once you've got that foundation, then the advanced work makes sense."

That foundation starts here, with understanding **what notarization actually is, why it matters**, and the types of documents that depend on it.

Before we dive into the documents themselves, let's start with the basics, what notarization really means, and what your role will be once you hold that commission.

What Is Notarization?

Before we dive into the specific documents, let's clear up what notarization actually is, because once you understand this, the rest of your training makes a lot more sense.

Notarization isn't just stamping a piece of paper and calling it official. It's a legal act that exists to protect people and prevent fraud. When you're commissioned as a notary, the state gives you the authority to serve as an **impartial witness**, someone who verifies three key things:

1. The signer is who they claim to be.
2. The signer understands what they're signing.
3. The signer is signing willingly, without coercion.

That's it. But those three steps carry a lot of weight.

Certain documents, like powers of attorney, deeds, and affidavits, can change ownership, financial rights, or even healthcare decisions. That's why the law requires an official third party to witness the signature and confirm it's legitimate.

In Notary2Pro's **Fundamentals Course**, this is one of the first concepts students learn. It's not about memorizing forms, it's about understanding the *purpose* behind every notarization.

Michael Ray, Notary2Pro CEO, explains it this way:

"When people realize what a notary really does, it clicks. You're not just witnessing a signature, you're protecting someone's rights, their property, and sometimes their peace of mind. That's where the professionalism starts."

Understanding that purpose gives future notaries the clarity and confidence to decide if this profession is right for them, and it lays the foundation for every skill that comes next.

Documents That Require Notarization

Now that you understand what notarization is, it helps to see where it shows up most often in real life.

Certain types of documents almost always require notarization because they carry significant legal or financial impact. These are the moments where your role as a notary truly matters—where your signature turns an agreement into a verified, enforceable act.

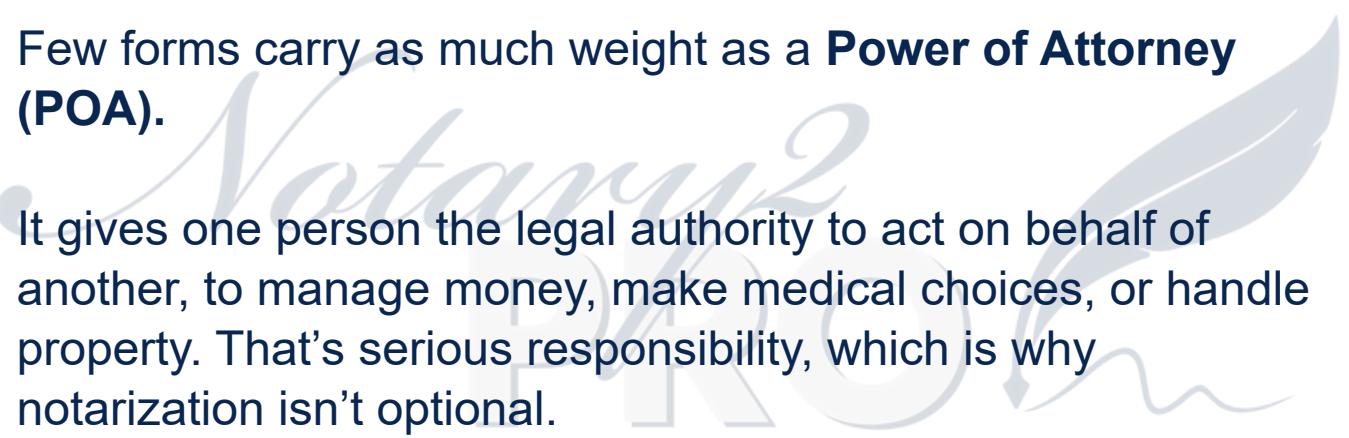
Below, we'll walk through the most common categories you'll encounter, along with the practical context that helps new notaries recognize them with confidence.

Legal Documents

Some documents carry so much legal power that the law insists on a notary's presence. These are the ones that change who can make decisions, who inherits property, or who swears that something is true. When you notarize a legal document, you're not just witnessing a signature; you're helping protect someone's rights.

Powers of Attorney

Few forms carry as much weight as a **Power of Attorney (POA)**.



It gives one person the legal authority to act on behalf of another, to manage money, make medical choices, or handle property. That's serious responsibility, which is why notarization isn't optional.

Your role, even as a future notary, is to understand *why* the law requires that extra layer of verification. A notary ensures that the signer knows exactly what they're agreeing to and is signing willingly, no confusion, no pressure, no fraud.

Notary2Pro Faculty Member **Tamika Harris** often tells students:

“A Power of Attorney isn't just paperwork, it's trust on paper. Once you understand that, you see how important your signature really is.”

Wills and Trusts

Wills and trusts deal with someone's most personal decisions, who inherits what, who carries out final wishes, who's protected after they're gone.

In some states, notarization is required; in others, it's optional but strongly recommended. Either way, it adds a layer of protection that can prevent heartache and legal disputes later.

When a will or trust is notarized, it becomes harder to challenge in court. It's one more safeguard showing that the signer was of sound mind and acted by choice.

This is where many people first understand the deeper role of a notary: not just signing and stamping, but standing for fairness and clarity at moments that truly matter.

Affidavits

An **affidavit** is a written statement made under oath, a person's way of saying, "I stand by this as the truth."

These appear everywhere: identity verifications, proof of residence, financial statements, and family matters. In most cases, the notary must administer an oath, watch the person sign, and confirm their understanding.

That's what makes an affidavit different; it's not just an acknowledgment, it's a sworn promise. And as a notary, you're the one who turns that promise into a legal record.

Real Estate Documents

If legal documents are about authority and trust, real estate documents are about value and *permanence*.

When people buy or sell property, they're moving huge parts of their lives, and often hundreds of thousands of dollars, onto paper. Notarization is what keeps that paper honest.

Deeds

A **deed** is the document that transfers ownership of real property from one person to another. It's what says, "*This home, this land, now belongs to you.*"

Without a properly notarized deed, the transfer isn't valid in most states. That means the deal can fall apart, or worse, ownership could be contested later.

There are several types of deeds, but they all share one thing: your future role as a notary is to confirm that the person transferring ownership is who they say they are, and that they're doing it willingly.

That verification is what lets counties record deeds with confidence.

Mortgage Documents and Deeds of Trust

Every mortgage starts with a promise, a borrower agreeing to repay what they've borrowed, and a security, the property itself.

Together, those form the **Deed of Trust** (or **Mortgage**, depending on the state) and the **Note**.

When you see these terms in training or practice, know this: notarization doesn't make the loan legal, but it *anchors* the transaction in accountability. It proves that the borrower signed freely and understood the responsibility being taken on.

Many states also require supporting affidavits, like **Occupancy** or **Name Affidavits**, that must be notarized before closing. These small but critical steps protect both the borrower and the lender from disputes down the line.

Property Settlement Statements and Closing Disclosures

Not every page in a real estate packet needs notarization, and that's part of what new notaries must learn to recognize.

Forms like the **Closing Disclosure** or **HUD-1 Settlement Statement** might not require your seal themselves, but they often come bundled with documents that do, such as affidavits, certifications, or agreements tied to those disclosures.

This is where awareness matters. Understanding which parts of a real estate transaction rely on your verification, and why, is what separates a notary who just signs and stamps from one who knows the true weight of their role.

Financial Documents

Money brings people to the table, and notarization keeps those agreements honest.

Financial documents often involve large sums, shared investments, or personal risk. That's why many of them require notarization: to verify identity, prevent fraud, and give every signer confidence that the deal is legitimate.

Loan Agreements

When someone borrows money, whether it's a small personal loan or a business line of credit, there's usually a document spelling out the terms: who owes what, how much, and when it's due.

That document, called a **Loan Agreement**, often requires notarization when the amount or collateral is significant. The lender wants assurance that the borrower signed willingly and understood the commitment being made.

For a notary, this is a reminder that your signature isn't a formality, it's the bridge between trust and accountability.

Structured Settlement Agreements

A **Structured Settlement Agreement** might sound complicated, but it's simply a legal arrangement where someone receives a payout over time, usually after a lawsuit or insurance claim.

Sometimes, people choose to sell those future payments for a lump sum now. That's where notarization comes in. These transactions can attract predatory offers, so most states require a notary to witness the signer's consent.

When you notarize a structured settlement, you're helping ensure that the person fully understands the deal and isn't being taken advantage of.

It's one of those quiet moments where your role can protect someone from a lifetime of regret.

Investment and Business Contracts

Business partners, investors, and entrepreneurs often rely on notarized agreements to confirm ownership, partnership roles, or major financial decisions.

You might see this in:

- **Operating agreements** for LLCs.
- **Stock transfer documents**.
- **Buy-sell agreements** between partners.
- **Partnership contracts** involving real estate or shared assets.

Not all of these require notarization by law, but when money or ownership is at stake, having a notary involved adds weight and credibility. It tells everyone involved: *this signature means something*.

State-by-State Variations (Critical for Accuracy)

Here's something every notary eventually learns, what's true in one state might get you rejected in another.

Notary laws aren't universal. Each state sets its own standards for journals, witnesses, and even what a notarial act looks like.

I learned that lesson the hard way when I moved from Arizona to California.

Documents I'd handled for years suddenly had new rules, new language, and new steps I couldn't skip.

It's the kind of surprise that teaches you quickly: "*know your state before you start.*"

Some of the biggest differences include:

- **California** is unique, it requires thumbprints for certain documents like powers of attorney and deeds affecting real property. Miss that detail, and the document can be rejected.
- **Texas** demands journal entries be made as the notarization happens, not later. It's strict for a reason, records matter when questions arise.
- **Some states** don't require journals at all, but that doesn't mean you should skip them. A journal can protect you years down the line if something goes wrong.

- **Credible witness rules** vary widely, one witness here, two there, none somewhere else. Knowing your state's standard keeps you compliant and confident.
- Even **document terminology** changes. What's a Deed of Trust in California might be a Mortgage in New York, same function, different name.

Learning those rules now means fewer surprises later, and a lot more confidence when you start notarizing for real.

These differences can seem overwhelming at first, but that's exactly why solid training matters. The more you understand how and why these laws vary, the more prepared you'll be to build a career that lasts, not one that stumbles over avoidable mistakes.

How This Ties Back to Your Training

When people first start exploring a notary career, it's easy to focus on the "what."

What do I need to study? What forms do I need? What documents require notarization?

But the real turning point comes when you start asking *why*.

That's what the **Notary2Pro Fundamentals Course** is designed to do. It gives you clarity on the legal weight of your signature, the trust people place in you, and the role you play in protecting their rights.

You don't need to have it all figured out yet. Fundamentals exists to help you decide if this work is right for you—and to show you what it takes to get commissioned with confidence.

Michael Ray, CEO of Notary2Pro, explains it best:

“We built the Fundamentals Course to give people a clear-eyed view of what being a notary really means. It's not about memorizing rules, it's about understanding responsibility. Once you grasp that, you'll know if this career is a fit and how to take your next step the right way.”

Your Next Step

If this article opened your eyes to how much responsibility sits behind a notary's stamp, you're already ahead of most beginners.

The **Notary2Pro Fundamentals Course** helps you take that curiosity and turn it into real direction, understanding the role, the process, and the opportunities ahead.

[\[Enroll in the Notary2Pro Foundations Course\]](#)

Start your notary journey with clarity, direction, and the confidence to move forward the right way.