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INVESTOPEDIA > RETIREMENT

Notary

REVIEWED BY JULIA KAGEN | Updated May 24, 2018

WHAT IS Notary

A notary is a publicly commissioned official who serves as an impartial witness to the signing of a legal document. Document signings where the services of a notary are likely include real estate deeds, affidavits, wills, trusts and powers of attorney. The main reason a notary is used is to deter fraud. Notaries cannot refuse to witness a document based on race, nationality, religion or sex.

BREAKING DOWN Notary

A notary, also referred to a notary public, can be used as a way to create a trustworthy environment for the parties to an agreement. For a document to be <u>notarized</u>, it must contain a stated commitment. The document must also contain original signatures from the parties involved. Prior to the signing of a document, notaries ask for photo identification from the participating parties. A notary can refuse to authenticate a document if uncertain about the identity of the signing parties or there is evidence of <u>fraud</u>. The document then receives a notarial certificate and the seal of the notary who witnessed the signings.

The steps to becoming a notary vary state to state. Broadly, notaries must be 18 years old and reside in the state in which they are licensed. There are also limits to becoming a notary with prior convictions of <u>felonies</u> and misdemeanors. Costs to become a notary include training, supplies, a bond and the oath of office. Notaries are not able to give legal advice