## **NOTARY NEWS**

## **CommuniMatics Mobile Notary Services**Where making it official meets convenience!



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## **Notary Trivia**

Did you know that in England and Wales, notaries public were appointed through the Papacy? In 1533, following Henry VIII's break with the Church, that authority was transferred to the Archbishop of Canterbury.

# Winter Park Award Program Honors the Achievement of Local Business



WINTER PARK August 7, 2014 -- CommuniMatics Mobile Notary Services has been selected for the 2014 Best of Winter Park Award in the Notary Public category by the Winter Park Award Program.

Each year, the Winter Park Award Program identifies companies that we believe have achieved exceptional success in their local community and business category. These are local companies that enhance the positive image of small business through service to their customers and our community. Recognition is given to those companies that have shown the ability to use their

best practices and implemented programs to generate competitive advantages and long-term value. These exceptional companies help make the Winter Park area a great place to live, work and play.

The Winter Park Award Program was established to recognize the best of local businesses in our community. Our mission is to recognize the small business community's contributions to the U.S. economy.

### What is a Power of Attorney and What are Some Uses?

A Power of Attorney is a legal document delegating authority from one person to another. In the document, the maker of the Power of Attorney (the "principal") grants the right to act on the maker's behalf to an agent. What authority is granted depends on the specific language of the Power of Attorney. A person giving a Power of Attorney may make it very broad or may limit it to certain specific acts.

A Power of Attorney may be used to give another the right to sell a car, home or other property. A Power of Attorney might be used to allow another to access bank accounts, sign a contract, make health care decisions, handle financial transactions or sign legal documents for the principal. A Power of Attorney may give others the right to do almost any legal act that the maker of the Power of Attorney could do, including the ability to create trusts and make gifts.

Excerpt from Florida Bar Consumer Florida Power of Attorney Pamphlet http://www.floridabar.org/tfb/TFBConsum.nsf/0a92a6dc28e76ae58525700a005d0d53/ab36277c4562e98885256b2f006c5ad6!

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## Tips for Having Your Notarization Go More Smoothly

When you need to have your signature notarized on a document, please make sure that it is filled out completely <u>BUT NEVER SIGN THE DOCUMENT BEFORE APPEARING BEFORE THE NOTARY.</u> Notarizing a signature on an incomplete document exposes the signer to fraud, so no official instrument should ever be notarized unless it is entirely completed and there are no blank spaces.

For example, in the case of a promissory note, while the lender and borrower may have agreed upon an amount, there is no way to know what amount will be used in the final note. The lender could, in fact, write in a much higher amount at a later time (or a borrower a lesser amount), resulting in a legal conflict. In such a case, it is not unusual for the Notary to be brought in to testify in the legal proceedings.

To avoid potential liability, a diligent Notary will always ask the signer to fill in any blank spaces, or ask the signer to take the document to the appropriate issuing agency and have them complete it. If the blank spaces are inapplicable, then the Notary can ask the signer to line through the space or write "NA" in the blank areas.

## Safe Deposit Box Safety Tips

Do you have a Safe Deposit Box at your bank? Safe Deposit Boxes are great for storing important documents like Wills, stock certificates, birth certificates, military records, marriage licenses, etc. If you are a bit older or if you have parents (or grandparents) who are getting up there in years, here's an important tip on why there should always be a second person who has access to the box. Please share with your older loved ones.

As a Mobile Notary, I am often called to banks in Central Florida to inventory the contents of Safe Deposit Boxes that are considered by the bank to have been abandoned because the box rent has not been paid, in some cases in a couple of years. When the boxes are drilled open, we find lots of historical, important and sometimes very valuable items like old family pictures, coin collections, stamp collections, jewelry, etc. that would have been important to a family to have. In a lot of instances, the dates on the documents in the box are a good indication that the box owner is probably deceased but the contents went unclaimed because family members didn't know the box existed. If older members of your family have safe deposit boxes, please encourage them to be sure that all family members know about the box and that the box owner have at least one other person named on the account so that should something happen to the box owner, someone else can get into the box.

I recently inventoried a box based on a court order because the owner had passed and no one else was on the account. The family was granted access to the box to remove only the gentleman's Will. I watched as the daughter, with tears in her eyes, carefully looked at her parents marriage certificate, her mother's death certificate, her father's military records and priceless family photos, knowing that she couldn't take them with her. Please don't let this happen to your loved ones!

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Proudly serving the Orange, Osceola, and Seminole County areas of Central Florida since 1970. We handle the notarization of signatures on legal documents like Powers of Attorney, Advanced Healthcare Directives, Concealed Weapons Permits, Living Wills, and car bills of sale, etc. for the general public along with drilled safe deposit box inventories for local banks, construction related permits for contractors, and mortgage loan document signings for title companies. We can also officiate at your wedding and help you with writing your vows if needed. We travel to private residences, offices, hospitals, nursing homes, jails and even your favorite coffee shop or ball field to handle your notarization needs.