

THINKING OUTSIDE THE LOAN

NICHES FOR MOBILE NOTARIES TO CONSIDER

By Kenya McCullum



L OAN-SIGNING WORK ISN'T ALWAYS AS PLENTIFUL AS MANY NOTARY

Signing Agents would like. That's why most successful mobile Notaries find ways to branch out. More often than not, that means finding business niches and areas of specialization that provide steady streams of income. The following are several niches that people have found.

Family Matters

While mobile Notaries who primarily work on loan signings are used to helping families achieve their dreams of home-ownership, Rebecca Ruben discovered other ways to help families. The Kansas-based Notary assists people when they need adoption papers notarized.

Just as couples are excited about buying their first home, the clients Ruben works with are overjoyed about adding a new addition to their family — and they often have to do a lot of legwork to make it happen. For example, with foreign adoptions, clients may be tasked with traveling to different doctors to ensure that immunization records are up to date so Ruben can notarize the paperwork.

“If you’re adopting from a different country, there are a lot of hoops they want you to jump through, and several things they want notarized,” she said.

Ruben also has experience helping people who have made the painful decision to sign away their parental rights. In these cases, this can be extremely challenging work because Notaries may be at the signing assignment for a couple of hours. That’s because some clients still might be weighing their decision when you are there.

“When the Notary comes with the paperwork saying, ‘Here it is in black and white,’ it’s difficult,” said Ruben. “It’s hard to watch, so you can’t be an emotional type of person when you do it.”

Senior Support

California Notary Marla Christiansen got her first assignment in a health care facility when a client called her after seeing her advertisement in the Yellow Pages. She realized that this could be a lucrative niche, so she started leaving her business cards at the front desk of area hospitals and nursing homes.

Now this work makes up about 25 percent of her business. She typically is called by the families of elderly patients to notarize a financial power of attorney or trust document.

The nature of this type of work means that Notaries should expect to spend extra time on a job, but Christiansen — who works in the Fairfield, Suisun City, Vacaville, and Vallejo areas near San Francisco Bay — plans ahead to make things go as smoothly as possible.

“I always prequalify signers,” she said. “When I’m talking to family members, I want to make sure the signer is mentally able to sign. I ask if they are heavily medicated, if they have Alzheimer’s or dementia, or if there are any physical disabilities where we need to take a little more time. It cuts down on a lot of confusion and hassle at the signing.”

Still, there are times when you show up for an appointment and the signer is not in a condition to proceed, which can cause frustration for the family as well as a signer.

“It’s difficult, but you have to explain that you can’t notarize somebody’s signature on a legal document if they don’t understand what they’re signing,” said Carol Graves, a California mobile Notary who works on health care directives for clients in San Mateo and Northern Santa Clara Counties. “They have to understand what they’re signing, and they have to be coherent.”

Despite this challenge, Notaries can still make this a positive experience for their client by doing what they can to create a good rapport with their sick loved one. Christiansen says that she will chat with the person after attempting to do an unsuccessful signing so there are no hard feelings when she leaves.

“What I do for a stranger is what I would want done for my own family.”

—Marla Christiansen, California Notary

“I’m soft spoken, easy going, patient and that’s how I want the signing to be — never stressed, never duress, and I always want to end on a good note,” she said. “I feel that what I do for a stranger is what I would want done for my own family members.”

Assisting Inmates

Although some Notaries may be reluctant to accept requests from inmates in jails and prisons, Christian Ergueta of Santa Ana, California, has found this work to be rewarding since the first client called him for help. The caller’s son had been



arrested for drunk driving, and she desperately needed paperwork notarized to get the impounded car back.

“When I got the call, I didn’t want to say no if it was something we could do. Someone needed some help,” said Ergueta. “As a Notary Public, we are civil servants first.”

One of the challenges that comes with doing this service is getting access to the facility where the inmate is housed. Every jail and prison has its own procedure for access. Some require Notaries to undergo a background check, while others may let people in as long as they have a current Notary credential. In addition, Notaries should keep in mind that working in these situations comes with the unexpected — like getting stuck at a facility during an emergency lockdown.

Although Notaries may need to jump through hoops to do this type of work, it can open them up to new and rewarding ways to help people in their community and earn more income.

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—Christian Ergueta, Santa Ana, CA

“I like the fact that I’m able to help family members get done what they need to get done, whether it’s power of attorney, permission for a child to travel, or permission to get a passport for a child,” said Christiansen, who also does this type of work. Inmates’ families aren’t the only ones to call her. Requests also

come from chaplains who perform marriage ceremonies for people behind bars. “It’s gratifying that I can help on both sides.”

The more respect a Notary shows the signer, the more likely that person is to give their name to others in the facility.

“Guilty or not guilty, people are still human,” said Ergueta. “In jail, people are generally treated like an inmate, not like a person. Because I treat every inmate like a human being, they see that and will talk amongst themselves and refer me.”

Business niches can be anywhere — in hospitals, in jails or even in people’s homes. You just have to be open to finding them. ■

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