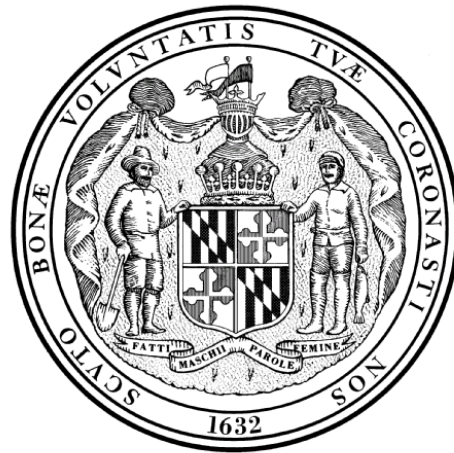


HANDBOOK FOR
MARYLAND
NOTARIES PUBLIC



Office of the Secretary of State
State House
Annapolis, MD 21401

410-974-5520 or
888-874-0013 ext. 3861 (toll free in Maryland)
<http://www.sos.state.md.us>

July 2008

TABLE OF CONTENTS

I	APPOINTMENT OF NOTARIES PUBLIC	1
II	GENERAL POWERS AND DUTIES	3
	POWERS	3
	WHERE EXERCISED	4
	PERSONAL INTEREST OF NOTARY	4
	LEGAL ADVICE	5
III	HOW TO ACT AS A NOTARY PUBLIC	6
	ACTION AND RECORDS	6
	CERTIFICATE	7
	SEAL	8
IV	NOTARY AS OFFICIAL WITNESS	9
V	OATHS AND AFFIRMATIONS	9
	GENERALLY	9
	OATHS AND AFFIRMATIONS TO DOCUMENTS (AFFIDAVITS)	10
	OATHS AND AFFIRMATIONS (ORAL TESTIMONY)	13
VI	ACKNOWLEDGMENTS	14
	ACKNOWLEDGMENT BY INDIVIDUALS	15
	ACKNOWLEDGMENT BY CORPORATIONS	17
VII	CERTIFIED COPIES	17
VIII	MORTGAGES AND DEEDS OF TRUST	18
IX	PROTEST	20
X	NOTARIAL DEFINITIONS	21
XI	CHARGES AND FEES	22
XII	PENALTIES IMPOSED ON NOTARIES PUBLIC	23
	NOTARY LAW	
	STATE GOVERNMENT ARTICLE	24
	CODE OF MARYLAND REGULATIONS (COMAR)	31
	CIRCUIT COURTS IN MARYLAND	34
	LOCAL ELECTION BOARDS	36
	INDEX	37

PART I

APPOINTMENT OF NOTARIES PUBLIC

1. Who may apply for appointment as a notary public?

Any person who is:

- a. At least 18 years of age;
- b. Of known good character, integrity and abilities; and
- c. Living or working in the State of Maryland.

2. To whom is the application made?

An application is submitted to the Secretary of State with a non-refundable processing fee. An individual is not required to submit or maintain a bond in order to be a notary public in Maryland. The application then goes to the State Senator of the applicant's Senatorial District. If the Senator approves the application, it is returned to the Secretary of State, whereupon appointment will be made upon approval by the Governor.

Applications submitted to the Secretary of State by out-of-State persons are transmitted to a State Senator chosen by the applicant. Usually, the Senator chosen is the one where the applicant works or the one whose jurisdiction is closest to the applicant's residence.

3. May the Governor refuse to issue a notary public commission to a person approved by a Senator?

The Governor, by law, appoints only *in his discretion and judgment*, and therefore may decide not to make an appointment. However, all Governors have relied on the recommendations submitted by the Senators.

4. How is an applicant notified of an appointment?

After appointment by the Governor, a commission (the written statement of the appointment) is prepared. The commission is sealed with the Great Seal of the State and is signed by the Governor and Secretary of State. The State of Maryland does not issue commission numbers for notaries public. The applicant is then notified to appear before the Clerk of the Circuit Court of the County, or Baltimore City, where the applicant resides. Out-of-State applicants appear

before the Clerk of the Circuit Court of the County, or Baltimore City, in which the endorsing Senator has jurisdiction.

5. What proceedings take place before the Clerk of the Circuit Court?

The appointee must pay a fee of \$10.00 for the commission and \$1.00 registration fee to the Clerk and take the oath of office. The appointee then receives the commission and is qualified to act as a notary public.

6. How long is a notary public commission valid?

A notary public commission is valid from the time the person takes the oath of office before the Clerk of the Circuit Court until four years from the date the commission was issued. The expiration date is shown on each commission.

7. How can a notary public commission be renewed?

The Secretary of State will ordinarily send a renewal application before the expiration of the commission term. The notary public should submit the completed application to the Secretary of State with the required processing fee. Upon approval, the notary public will be issued a notice of renewal. It is the duty of the notary public to appear, pay the fees and qualify before the Clerk of the Court within 30 days after issuance of notice of renewal. Failure to qualify within 30 days after notice constitutes a revocation of the appointment and commission.

8. What action should a notary take when a name or address is changed?

Whenever the name of a notary is changed, the notary may continue to perform official acts under the name in which the notary was commissioned, until the expiration of commission. However, it is preferable to write on each document's certificate ***New Name, commissioned as Prior Name***. The notary shall, within 30 days after a change of name or address, notify the Secretary of State and the Clerk of the Circuit Court of the County, or Baltimore City, depending upon where the notary received the commission.

A notary who wishes to obtain a commission in a new name may do so by requesting a *name change* application from the Secretary of State, which is to be completed and returned, along with the old commission. The notary must appear before the Clerk to be sworn

in and pay the fee described in paragraph 5. When a new commission is issued because of a change of name, the previous commission held in the old name is cancelled.

9. May a married woman who is a notary public use her maiden name on her seal?

The Attorney General has issued an opinion that a married woman may use her maiden or married name on her notary commission and seal. The name chosen must be the same on the commission, on the seal, and as she signs her name on the certification. She may choose either name, but whichever she chooses, the use must be consistent. That is, her name as used as a notary public should be the same one used for other purposes: business, professional, or personal. Based upon an earlier court case, the opinion stated that *a married female may retain her given birth name by using it exclusively, consistently, and non-fraudulently.*

10. Is a notary public an officer of the State of Maryland?

Yes, a notary public is an officer of the State. By a 1964 constitutional amendment, a notary, unlike other State officers, may hold another public office. A notary public in the exercise of duties is held to the same high standards of public trust as other appointed and elected State officials.

Because notaries public are civil officers, they should not advertise their notarial services under a trade name. The public is entitled to know the name of the officer to whom it is going for the services given by a notary public.

PART II

GENERAL POWERS AND DUTIES

Powers

11. What are the powers of a notary public?

A notary public has the following general powers:

- a. To act as a witness in the notary's official capacity;
- b. To receive the acknowledgment of certain written instruments;
- c. To administer oaths according to law in certain civil matters;

- d. To make protests and declarations in certain commercial transactions;
- e. To complete a certificate under the notary's official seal that the notary has performed any of these duties; and
- f. To certify a copy of a record in his or her fair register of official acts.

Where Exercised

12. Where may a notary public exercise notarial powers?

A notary public may perform notarial acts in any county of the State or in the City of Baltimore, regardless of the place where the notary public was appointed. For instance, a notary public for Somerset County may also act as a notary public in any other county in the State.

13. May a notary public act as a notary in another state?

A notary public commission issued by the State of Maryland does not authorize the holder to act as a notary public in another state or the District of Columbia. Similarly, a notary public of another state may not act as a notary public in Maryland, unless the person also holds a commission issued by Maryland. However, a notary can notarize documents from another state as long as the document is notarized in Maryland.

Personal Interest of Notary

14. May a notary public perform official duties in a situation in which the notary is personally involved?

As a general rule, a notary public should not perform any official act with regard to any matter in which the notary is personally involved, whether that involvement is direct or indirect. Notaries are prohibited from notarizing their own signature, and to minimize personal involvement, notaries should refrain from performing official acts for members of their immediate families, even though not under a legal duty to refrain. There are only two exceptions to this rule.

The first is a statutory exception, and occurs when a notary public is also a stockholder, director, officer or employee of a bank or other corporation. Such a notary public may perform the following official acts regardless of notary's connection with the corporation:

- a. Take the acknowledgment of any person (other than the notary) to any written instrument which involves the corporation and to which the notary is not a party.
- b. Administer an oath to any other shareholder, director, officer, employee, or agent of the corporation.
- c. Protest for nonacceptance or nonpayment certain negotiable instruments owned or held by the corporation, except instruments to which the notary is a party.

The second exception occurs when the notary public has no *beneficial interest* in the transaction in which the notary acts as a notary public.

Legal Advice

15. Can a notary public give legal advice?

A person who is not admitted to the practice of law by the Court of Appeals of Maryland may not practice the profession of or perform the services of an attorney-at-law (see paragraph 57 for criminal penalties). Legal practice includes:

- a. Giving legal advice;
- b. Representing a person in any trial in certain courts;
- c. Preparing any written instrument affecting the title to real estate; or
- d. Giving advice in the administration or probate of estates of decedents in any orphan's court.

16. Does this mean that a notary public who is not an attorney cannot prepare a deed, mortgage, or other land conveyance?

Frequently, a person who is a secretary to a lawyer and is a notary public will type various papers connected with the conveyance of real estate. This is permitted as long as it is done under the supervision of a lawyer, since the law views the acts of the employee-secretary as those of the lawyer. However, the secretary may never charge a fee for preparation of such papers and may not prepare any papers except under the supervision of the attorney. But, the secretary who is also a notary public may make a charge for notarial services in connection with the signing of the document, such as for taking an acknowledgment. (The subject of fees is considered under *Charges and Fees*.)

PART III

HOW TO ACT AS A NOTARY PUBLIC

Actions and Records

17. How does a notary public perform notarial services?

When a person wishes to have a notary witness a signature in the notary's official capacity, take an oath or affirmation, acknowledge a written instrument, or receive a certificate of protest, the person comes before the notary public. Depending upon the situation, the notary public witnesses the signature, takes the acknowledgment, administers the oath or affirmation, or issues the certificate of protest. No member of the general public is permitted to take an acknowledgment or administer an oath. The notary public, as a State Officer, is given these powers by the notary's commission.

18. May a notary perform official duties at real estate closings or settlements?

A notary may not render services which may result in the issuance of a title insurance contract; such services may only be performed by a licensed title insurance producer, as defined in Insurance Article, §10-101(i), Annotated Code of Maryland. According to the Maryland Insurance Administration, "a notary who merely attends a real estate closing or settlement that is conducted by another person or entity and who merely witnesses signatures in consideration of the statutory fees that a notary is permitted to charge does not, in the view of the MIA, fall within the scope of §10-101(i) and is not required to secure a title producer's license in order to perform such services. However, if the notary is the only individual other than the buyer who is present at the closing and the notary is presenting documents for signature which may result in the issuance of title insurance, collecting escrow funds, or otherwise performing any duty other than the witnessing of a signature, the notary must also be licensed as a title insurance producer. Bulletin from MIA to Title Insurers, Property & Casualty 03-18, December 1, 2003.

19. What records must a notary keep?

Each notary public is required by law to keep a *fair register* of all official acts performed. A *fair register* would include at least:

- a. A record of the name and address of each person coming before the notary;
- b. The date when they appeared;
- c. The method by which each person was identified to the notary;
- d. The type of official act (oath or affirmation, acknowledgment, protest, notary as an official witness);
- e. The type of document involved (deed, mortgage, lease, motor vehicle form, deposition, etc.);
- f. The fee charged; and
- g. Signature(s) of person(s) signing document.

Certificate

20. What is the certificate which is completed by a notary public?

The certificate of the notary public is a form of receipt which the notary completes to show that an acknowledgment has been taken or oath administered. The certificate of a notary public is the act of an officer of the State, and, therefore, carries great legal weight.

Because the certificate is so important, severe criminal penalties are imposed by law for the making of a false certificate (see paragraph 56). Therefore, a notary must possess a clear understanding of notarial duties and ensure that they are performed accurately.

21. Who prepares the certificate?

Because a notary public (other than one who is a lawyer—see paragraph 15) may not give legal advice or otherwise practice law, a notary public should not prepare legal documents, including certificates. This applies particularly to those affecting title to real estate.

Therefore, except to certify a record in his or her fair register, a notary should only complete a certificate which has already been prepared. These certificates are ordinarily printed or typewritten at the end of a document.

22. How does a notary public complete a certificate?

Various forms of certification are set forth in this handbook so that notaries public will be familiar with them and in order to illustrate the notary's duties (see paragraphs 32, 33, 41, 42, 43). A notary public should carefully read the certificate to determine the kind of oath or acknowledgment that is to be received and the name or names of the person(s) who are supposed to give the oath or acknowledgment.

After the oath or acknowledgment has been made, the notary public should fill in the date on the certificate, sign his or her name, affix the notary seal and include the expiration date of the commission. Ordinarily, the certificate should show the county for which the notary was appointed, or the City of Baltimore, if the notary was appointed in that jurisdiction. The name of the notary should also be typed or printed under the notary's signature. Matters which the law permits the notary public to fill in are indicated by the use of italics or blanks in the forms given here as examples (see paragraphs 32, 33, 41, 42, 43).

23. What should a notary do if a person presents a document with no certificate?

If a person wishes to execute a document with no certificate, the notary should follow the instructions for Official Notary Witness (Part IV).

In any event, the notary public should always remember not to prepare or choose a certificate, except as explained in paragraphs 16 and 43.

Seal

24. Who furnishes the seal of office?

Each notary public must furnish, at his or her own expense, a seal of office. It is a public seal, even though the notary public purchases it. The notary public should use great care to see that it is not lost, stolen, or misused.

25. What must the seal contain?

The seal must be either an embosser which makes a raised impression in the paper or a rubber stamp which makes an ink

impression upon the paper. Both are in general use throughout the State. Either type must contain the following:

- a. The name of the notary public as it appears on the notary's commission;
- b. The words **Notary Public**; and
- c. The County (or City of Baltimore) for which the notary was appointed.

The seal may also contain a symbol or device chosen by the notary public, but a symbol or device is not required and is not normally used.

PART IV

NOTARY AS OFFICIAL WITNESS

26. How does a notary public act as an official witness?

If a document presented for notarization does not contain a notarial certificate reflecting the taking of an oath or acknowledgment, a notary may witness the signing of the document in the notary's official capacity as follows:

- a. Obtain satisfactory proof of the identity of the person signing the document;
- b. Observe the signing of the document;
- c. Date, sign and apply the notary's seal or stamp to the document;
- d. Indicate the date on which the notary's commission expires; and
- e. Record the notarization in the notary's register of official acts.

PART V

OATHS AND AFFIRMATIONS

Generally

27. What are oaths and affirmations?

Oaths and affirmations are statements of truth. These statements fall into two general categories:

- a. Those relating to the truth of existing facts, or
- b. Those relating to a promise by the swearer that he or she is bound in conscience to well and truly perform a certain act.

An example of the first group would be the oath or affirmation made by a person to all or part of a written document—the swearer gives oath or affirmation that the facts in the document are true. The oath or affirmation made by a person before taking the witness stand is an example of the second group, since the person swears to tell the truth in testimony to be given.

A false oath or affirmation of either type constitutes perjury and is punishable as a crime.

28. What is the difference between an *oath* and an *affirmation*?

While an *oath* and an *affirmation* are both solemn statements of truth made under penalty of perjury, an oath may appeal to a Divine Being to evidence the seriousness of his or her actions or words and an affirmation is a solemn statement of truth without an appeal to a Divine Being.

29. How does a notary public administer an oath or affirmation?

A notary public should ordinarily require a person taking an oath or affirmation to hold up his or her hand. If this is not practical (for instance, when the person making the oath is injured or an amputee), the notary public should direct the person taking the oath to do some other act which shows recognition of the solemnity of the occasion. The notary public may also permit the person making the oath to do some other act if it appears to the notary that another act will be more binding upon the conscience of the swearer.

Oaths and Affirmations to Documents (Affidavits)

The most usual oath or affirmation of the first kind referred to in paragraph 28 is that by which a person swears to the truth of facts contained in a written document. This type of oath or affirmation is known as an affidavit. In that situation, the person will bring the document to the notary public. The following paragraphs contain the suggested procedure in such cases.

30. What are the words of the oath or affirmation?

- a. Whenever an affidavit on personal knowledge is required by rule or law, the notary asks: **Do you solemnly affirm under the penalties of perjury and upon personal knowledge, that the contents of the foregoing paper** (here the notary should refer to the document to which the person is making an affidavit) **are true?**
- b. Whenever an affidavit on personal knowledge is desired, but the affidavit is not required by rule or law and the person

making the affidavit wishes to appeal to a Divine Being, the notary public asks: **In the presence of Almighty God, do you solemnly swear under the penalties of perjury and upon personal knowledge that the contents of the foregoing paper** (here the notary public should refer to the document to which the person is making an affidavit) **are true?**

31. Must the oath or affirmation always be on personal knowledge?

In some cases, particularly with regard to some documents to be filed in court, an oath or affirmation on personal knowledge is not required. In those instances, the person swears or affirms only that the facts are true to the best of his or her knowledge, information, or belief.

The notary public should be careful to read the notarial certificate, in each document presented, to see whether an oath or affirmation on personal knowledge is necessary to the particular document, or whether a general affidavit to the best of the knowledge, information, and belief of the affiant is sufficient.

- a. Whenever a general affidavit is required by rule or law, the notary public asks: **Do you solemnly affirm, under the penalties of perjury, that the contents of the foregoing paper** (here the notary public should refer to the document to which the person is making affidavit) **are true, to the best of your knowledge, information, and belief?**
- b. Whenever a general affidavit is desired but the affidavit is not required by rule or law and the person making the affidavit wishes to appeal to a Divine Being, the notary public asks: **In the presence of Almighty God, do you solemnly swear under the penalties of perjury, that the contents of the foregoing paper** (here the person should refer to the document to which the person is making affidavit) **are true, to the best of your knowledge, information, and belief?**

32. What certificate is given by a notary public after administering an oath or affirmation?

The certificate by a notary public that the notary has administered an oath or affirmation should be substantially as shown in figure 1.

[Italics or blanks indicate matter which should be filled by the notary public.]

If the oath is made only on the basis of the knowledge, information and belief of the swearer (see paragraph 31), the words **to the best of his (or her) knowledge, information, and belief** will appear after the word **true** in the certificate.

STATE OF MARYLAND, COUNTY OF (or City of Baltimore) [place where oath was administered], to wit:	
I hereby certify that on the _____ day of [month], 20____, before me, the subscriber, a notary public of the State of Maryland, in and for [here insert name of county or City of Baltimore for which notary is appointed], personally appeared [name(s) of person(s) swearing] and made [oath or affirmation] in due form of law that the matters and facts set forth in the [here describe document to which the person(s) is or are swearing] are true.	
	As witness, my hand and notarial seal.
	[Signature of notary public]
	[Name of notary public typewritten or printed]
[Notary Seal]	Notary Public
	My Commission expires _____

Figure 1: Oath or Affirmation

33. Is there any other form of certificate of administration of an oath by a notary public?

When the document to which the person is making an oath or affirmation states that the person is making an oath or affirmation and where such statement is signed by that person in the presence of the notary, the notary public may sign a short form certificate as shown in figure 2.

Sworn and subscribed to before me this _____ day of [month], 20_____.	
	[Signature of notary public]
	[Name of notary public typewritten or printed]
[Notary Seal]	Notary Public
	My Commission expires _____

Figure 2: Short Form

Note carefully: This short form may be used only when (1) it is placed on the document, (2) the document is signed by the person(s) making the oath or affirmation in the presence of the notary, and (3) the document itself states that the person is making an oath or affirmation. In using the short form, the notary public must still administer the oath or affirmation in the manner set forth in paragraphs 29, 30 and 31, as applicable.

34. Does the certificate of the notary public mean that the notary has investigated the facts contained in the document or that the notary believes them to be true?

No, a notary public has no right to investigate or pass upon any facts sworn to by another person. A notary public only has power to administer an oath or affirmation, and the certificate he or she issues shows only that the facts were sworn to before the notary. However, a notary public should never act in a situation where the notary knows, or has reason to believe, that a person is making a false oath or affirmation, since this may render the notary public guilty as a conspirator or an accomplice of the perjurer.

Oaths and Affirmations (Oral Testimony)

The law also permits a notary public to administer an oath or affirmation in the second type of situation referred to in paragraph 28— that is, where the swearer makes oath or affirmation that he will tell the truth in his testimony. Notaries public exercise this power at depositions, in administrative hearings before governmental agencies, and in courts of law.

35. What is a deposition?

A deposition is an accurate transcript of testimony given by a person regarding the subject matter of a case pending in a court. A deposition is taken outside of the courtroom and may be taken before a qualified notary public. Depositions may be taken stenographically (some form of shorthand), by audiotaping (tape recording), or by videotaping. It is a very specialized field which involves more complicated duties than are exercised by an ordinary notary public and requires great skill and competence.

By written agreement of the parties or by court order, a deposition may be taken by telephone. The law provides that the officer before whom such a deposition is taken may administer the oath by telephone.

36. When can a notary public take a deposition?

A notary public may take a deposition unless the notary is:

- a. A relative, employee, or attorney of any party to the case,
- b. A relative or employee of any attorney in the case, or
- c. Financially interested in the case.

However, every notary public is warned that because all that occurs during a deposition must be accurately recorded and the rules

relating to the taking and filing of a deposition are very complex, no one should undertake to act as a notary at a deposition unless he or she has had the special training necessary to such practice.

37. What is the form of oath administered for oral testimony?

The form of oath administered for oral testimony is: **Do you solemnly swear or affirm under the penalties of perjury that the responses given and statements made will be the whole truth and nothing but the truth?**

PART VI

ACKNOWLEDGMENTS

38. What is an acknowledgment?

An acknowledgment is a statement by a person who has executed a document that the document is his or her act and deed. An acknowledgment is made to the notary public, but is not an oath or affirmation of truth—it is a statement that a certain person did something of his or her own free will.

39. How does a notary public take an acknowledgment?

- a. The person making the acknowledgment must personally appear before the notary public.
- b. The notary public must either know the person or receive satisfactory proof that the person making the acknowledgment is the person who signed the document. In other words, if a deed states that it is made by John Jones, the notary public must know or have satisfactory proof that the person making the acknowledgment is, in fact, John Jones.
- c. The person making the acknowledgment must state (i.e. *acknowledge*) to the notary public that the document constitutes his or her act and deed.

40. What is satisfactory proof?

Satisfactory proof is that amount of proof which is sufficient to convince the notary public that the person making the acknowledgment is the person described in the document, and the one who executed it. A good rule for a notary public to follow would be to require such proof of identification as he or she would require to cash a very large check for that person.

Acknowledgment by Individuals

41. What form of certificate does a notary public sign after receiving an acknowledgment from one or more persons (other than corporate officers)?

The law specifies several forms which may be used. In order to be valid, a certificate of acknowledgment by an individual must be *substantially* similar to one of the forms shown in figures 3, 4, 5, or 6.

State of Maryland County of____(or City of Baltimore) [<i>place where acknowledgment is taken</i>] On this ____day of [<i>month</i>], 20____, before me, the undersigned officer, personally appeared [<i>name(s) of person(s) who make acknowledgment</i>], known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to within the instrument and acknowledged that he/she/they executed the same for the purposes therein contained. In witness hereof I hereunto set my hand and official seal. [<i>Signature of Notary Public</i>] [<i>Name of Notary Public typewritten or printed</i>] [Notary Seal] Notary Public My Commission expires_____
--

Figure 3: Acknowledgment of Private Individual(s)

State of Maryland,_____ County (or Baltimore City), [<i>place where acknowledgment is taken</i>], to wit: I hereby certify, that on this ____day of [<i>month</i>], in the year 20____, before the subscriber, a Notary Public of the State of Maryland, in and for [<i>here insert name of the County or City of Baltimore, as the case may be, for which notary is appointed</i>], personally appeared [<i>name(s) of person(s) who make acknowledgment</i>] and acknowledged the foregoing [<i>type of instrument, e.g., deed, mortgage, lease, or whatever</i>] to be his/her act. [<i>If more than one person made an acknowledgment, the last 3 words of the certificate will be "their respective act" instead of "his or her act."</i>] [<i>Signature of Notary Public</i>] [Notary Seal] [<i>Name of Notary Public typewritten or printed</i>] Notary Public My Commission expires_____

Figure 4: Acknowledgment of Private Individual(s)

State of Maryland
County of _____ (or City of Baltimore) [*place where acknowledgment is taken*]

On this _____ day of [*month*], 20____, before me the undersigned officer, personally appeared [*name(s) of person(s) who made acknowledgment*], known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed as attorney(s)-in-fact for [*name of person(s) for whom the attorney is appearing*], and acknowledged that he/she/they executed the same as the act of his/her/their principal for the purposes therein contained.

In witness thereof I hereunto set my hand and official seal.
[Signature of notary public]
[Notary Seal] [*Name of notary public typewritten or printed*]
Notary Public
My Commission expires _____

Figure 5: Acknowledgment of Attorney-in-Fact

State of Maryland
County of _____ (or City of Baltimore) [*place where acknowledgment is taken*]

On this _____ day of [*month*], 20____, before me, the undersigned officer, personally appeared [*name(s) of person(s) who made acknowledgment*], of the State (county or city as the case may be) of _____, known to me (or satisfactorily proven) to be the person(s) described in the foregoing instrument, and acknowledged that he/she/they executed the same in the capacity therein stated and for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.
[Signature of notary public]
[Notary Seal] [*Name of notary public typewritten or printed*]
Notary Public
My Commission expires _____

Figure 6: Acknowledgment by Public Officer, Trustee, Administrator, Guardian, or Executor

Acknowledgment by Corporations

42. Who may make an acknowledgment for a corporation?

A document may be acknowledged on behalf of a corporation by its president or vice-president. Under certain circumstances, other persons may make an acknowledgment on behalf of a corporation.

In either event, the form of certificate should be substantially as shown in figure 7.

State of Maryland County of _____ (or City of Baltimore) [<i>place where acknowledgment is taken</i>]
On this _____ day of [<i>month</i>], 20____, before me, the undersigned officer, personally appeared [<i>name(s) of person(s) who made acknowledgment on behalf of the corporation</i>], a corporation, and that he/she/they, as such [<i>title of corporate officer or other description of legal capacity</i>], being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself /herself/themselves as [<i>title of corporate officer or other description of legal capacity</i>].
In witness whereof I hereunto set my hand and official seal. [Signature of notary public]
[Notary Seal] [Name of notary public typewritten or printed]
Notary Public
My commission expires _____

Figure 7: Acknowledgment on Behalf of a Corporation

PART VII

CERTIFIED COPIES

A notary public is required to provide a certified copy of any record in his or her office upon demand and upon payment of the \$2.00 fee. Ordinarily this would mean a certified copy of a record in his or her fair register of official acts.

A notary public has no authority to certify a copy of a public record, a publicly recorded document, a school record or diploma, a professional license, or any other public or private document or record which does not pertain to the notary public's official acts.

43. What is the proper certificate to certify a copy of a record in the notary public's fair register of official acts?

The proper certificate to certify a copy of a record in the notary public's fair register of official acts is shown in figure 8.

State of _____ County of _____
On this _____ day of [month] _____, 20_____, I hereby certify that the attached document is a true copy made by me from a record in my fair register of official acts.
In witness whereof I hereunto set my hand and official seal. [Signature of notary public] [Notary Seal] [Name of notary public typewritten or printed] Notary Public My commission expires on _____

Figure 8: Certification of record in Notary's Fair Register of official acts

PART VIII

MORTGAGES AND DEEDS OF TRUST

44. What is the special situation in the case of mortgages or deeds of trust?

The mortgagors or grantors in a mortgage or deed of trust (the borrowers) must make an acknowledgment. In addition, the law requires an oath or affirmation by the lender, or someone on its behalf, that the consideration recited in the mortgage or deed of trust is true and bona fide as therein set forth.

45. How does the notary public take an acknowledgment and or affirmation in this case?

- a. The notary public first takes the acknowledgment of the mortgagor(s) or person(s) making the deed of trust (the borrowers) in the manner described in paragraph 39. A person making an acknowledgment must appear personally before the notary.
- b. The notary public then has the mortgagee or person secured by the deed of trust hold up his hand or do another solemn act (as described in paragraph 29) and asks the following question:

Do you solemnly affirm under the penalties of perjury and upon personal knowledge that the consideration recited in the [mortgage, deed of trust] is true and bona fide as therein set forth?

If the person making the oath or affirmation is an officer, agent or executor of the lenders, the notary public must use these words in the question, after the word *that*: **you are an [officer, agent, executor] of the [mortgagee, person] secured by the foregoing [mortgage, deed of trust] and that the consideration recited in the [mortgage, deed of trust] is true and bona fide as therein set forth?**

46. What certificate does a notary public complete in this situation?

The certificate for the acknowledgment of the mortgagor or person making the deed of trust is the same as that in paragraphs 41 and 42. At the end of the first paragraph of the certificate of acknowledgment, these additional words will appear to certify to the oath administered to the mortgagee or person secured by the deed of trust.

- a. If oath or affirmation is made by one or all lenders: **At the same time, also appeared [name of person making oath], (one of) the mortgagee(s) named in the foregoing mortgage, (or one of the persons secured by the foregoing deed of trust) and made [oath, affirmation] in due form of law that the consideration recited in said mortgage (or deed of trust) is true and bona fide as therein set forth.**
- b. If oath or affirmation is made by agent, executor, or corporate officer: **At the same time, also appeared [name of person making oath], (one of) the [agent, executor, or corporate officer] of the said [mortgagee, person] and made [oath or affirmation] in due form of law that [he, she] is an [officer, executor, agent] of the [mortgagee, person] secured by the foregoing [mortgage, deed of trust] and that the consideration recited in said [mortgage, deed of trust] is true and bona fide as therein set forth.**

Note that italics information is matter which the notary public may fill in. The certificate is signed and sealed by the notary public as shown in paragraphs 41 and 42.

PART IX

PROTEST

47. What is a protest?

A protest is a certificate of dishonor under the hand and seal of a United States consul or vice consul or a notary public or other person authorized to certify dishonor by the law of the place where dishonor occurs.

48. When is a protest necessary?

Protest is not required except upon dishonor of a draft which on its face appears to be either drawn or payable outside of the United States and its territories, and the District of Columbia.

49. What information should a notary obtain from a person seeking a certificate of protest?

The protest **must**:

- a. Identify the negotiable instrument;
- b. Certify that due presentment has been made or the reason why presentment is excused; and
- c. Certify that the instrument has been dishonored
 - i. By non-acceptance or
 - ii. By nonpayment.

The protest may also certify that notice of dishonor has been given to all parties or to specified parties.

50. On what basis may a notary public issue a certificate of protest?

A certificate of protest may be made upon information satisfactory to the notary public. This information must be sufficient to prepare a certificate of protest as set forth in paragraph 49.

51. What is the form of certificate of protest?

The protest need not be in a particular form, so long as it certifies the matters stated in paragraph 49.

52. What law governs the protest of dishonored negotiable instruments?

Matters regarding protest are found in Commercial Law, §§3-501—3-515, Annotated Code of Maryland.

PART X

NOTARIAL DEFINITIONS

53. The following words have the meanings indicated:

- a. **Acknowledgment** means a declaration by a person that he has executed an instrument for the purposes stated therein and, if the instrument is executed in a representative capacity, that the person signed the instrument with proper authority and executed it as the act of the person or entity represented and identified therein.
- b. **Affirmation** means a solemn statement of truth, made under penalties of perjury.
- c. **Notarial act** means any act that a notary public of this State is authorized to perform, including acting as an official witness to the execution of a document, taking an acknowledgment, administering an oath or affirmation, and noting a protest of a negotiable instrument.
- d. **Notarize** means to perform a notarial act with respect to a document.
- e. **Notarization** means the act of notarizing.
- f. **Oath** means a sworn solemn statement of truth made under penalty of perjury by an individual who believes in and appeals to a Divine Being to evidence the seriousness of the individual's actions or words.
- g. **Original Notarial Act** means the completion of a single notarial act involving one document. To perform an original notarial act, a notary should:
 - i. Obtain proof of the identity of the party who appears before the notary;
 - ii. Do one of the following:
 - (1) Observe the signing of the document;
 - (2) Observe the signing of the document by the party and administer an oath or affirmation; or
 - (3) Observe the signing of the document and take the acknowledgment of the party;
 - iii. Certify the document by completing the notarial certification of oath or acknowledgment if applicable;
 - iv. Sign the certificate, if applicable, or date and sign the document;

- v. Apply the notary seal;
- vi. Indicate the date on which the notary's commission expires; and
- vii. Record the notarial act in the notary's register.

PART XI

CHARGES AND FEES

54. What charges and fees may a notary public make?

In accordance with State Government Article, §18-112, Annotated Code of Maryland, the Secretary of State is required to issue regulations regarding notarial fees. Regulations were issued and became effective in November 2000 and include:

- a. A notary public may demand and receive a fee of not more than \$2.00 for the performance of an original notarial act.
- b. When a notary public is requested to notarize more than one copy of the same document, where the copy or copies have been signed at the same time by the person or persons, the notary may demand and receive not more than \$2.00 for notarizing each signature on the original or first copy of the document, and may demand and receive not more than \$1.00 for each signature on each additional copy of the same document.
- c. When a notary public is requested to make reproductions of a notarized document by photocopying or other means, the notary may demand and receive not more than \$1.00 for each copy furnished.

55. May a notary public make any other charges?

A notary public may charge up to 31¢ per mile and a fee not to exceed \$5, as compensation for travel required for the performance of a notarial act. A notary public may also charge \$2.00 for certifying a copy of an entry in the notary's register of official acts.

PART XII

PENALTIES IMPOSED ON NOTARIES PUBLIC

56. Can a notary public be removed from office?

A notary public, like other civil officers of the State, may be removed or suspended from office by the Governor for *incompetency or misconduct*. The Governor may delegate the authority to the Secretary of State, the Assistant Secretary of State or both.

57. Are there any criminal penalties imposed for wrongful conduct by a notary public?

The criminal law of Maryland imposes fines and terms of imprisonment for the following wrongful conduct of any person, including a notary public. These criminal penalties are in addition to any action for removal by the Governor. Among the offenses particularly significant to notaries public are those which pertain to:

- a. Unlawfully, falsely and corruptly affixing a public seal, such as a notarial seal, to any deed, warrant, or other writing.
- b. Misconduct (malfeasance, misfeasance, nonfeasance) in office by improperly performing duties imposed by law.
- c. Practice of law by one who is not an attorney admitted to practice by the Court of Appeals of Maryland.

Of course, improper conduct by notaries public may involve violations of other laws. The three examples set forth above are mentioned to illustrate the care with which notaries public must perform their duties.

Annotated Code of Maryland

State Government Article

Title 18

Notaries Public

§ 18-101. Appointment and commission.

(a) *Residents of State.* — The Governor, on approval of the application by a Senator representing the senatorial district and subdistrict in which the applicant resides or on approval by any Senator if the senatorial office representing the senatorial district and subdistrict in which the applicant resides is vacant, may appoint and commission individuals as notaries public as provided in this title.

(b) *Out-of-state individuals.* — (1) The Governor, on approval of the application by the Secretary of State and a member of the Senate of Maryland, shall appoint and commission out-of-state individuals as notaries public as provided in this article.

(2) An out-of-state notary shall be deemed to have irrevocably appointed the Secretary of State as the notary's agent upon whom may be served any summons, subpoena, subpoena duces tecum, or other process.

§ 18-102. Qualifications.

Each individual appointed as a notary public shall:

- (1) be at least 18 years old;
- (2) be of good moral character and integrity;
- (3) live or work in the State;
- (4) if living in the State, be a resident of the senatorial district from which appointed; and
- (5) if living outside the State, be a resident of a state that allows Maryland residents working in that state to serve as notaries public in that state.

§ 18-103. Application; term; renewal, revocation, reinstatement; fees; and forms.

(a) *Application.* — (1) An application for original appointment as a notary public shall be made on forms prepared by the Secretary of State and shall be sworn to by the applicant.

(2) An application by a resident of the State shall bear or be accompanied by the written approval of a Senator representing the senatorial district and subdistrict in which the applicant resides or, if that office is vacant, by any Senator's written approval.

(3) An application by an out-of-state individual shall bear or be accompanied by the written approval of a Maryland State Senator.

(4) Completed applications shall be filed with the Secretary of State.

(b) *Notice of appointment.* — When the appointment is made by the Governor, the Secretary of State shall notify the applicant.

(c) *Term.* — (1) The term of a notary public commission is 4 years.

(2) The Secretary of State shall adopt, by regulation, a staggered system for the expiration and renewal of notary public commissions.

(d) *Renewal, revocation, and reinstatement.* — (1) Notary public commissions may be renewed from term to term, and the Secretary of State shall issue an application of renewal to the notary public at or prior to the expiration of the term of the existing commission.

(2) On receiving of a satisfactory application of renewal from the notary, the Secretary shall issue a notice of renewal to the notary.

(3) Within 30 days after the issuance by the Secretary of State of a notice of appointment or renewal, the notary shall qualify before the appropriate clerk of the court and pay the fees prescribed in subsection (e) of this section.

(4) An out-of-state individual commissioned as a notary shall qualify before the clerk of the circuit court in any county or Baltimore City and pay the fees prescribed in subsection (e) of this section.

(5) The appointment and commission of any notary who fails to qualify and pay the fees within the time required under this subsection shall be revoked.

(6) If an appointment and commission is revoked under this subsection, the court clerk shall return the commission to the Secretary of State with a certification that the notary failed to qualify and pay the fees within the required time.

(7) The Secretary of State for good cause shown may reinstate the appointment and commission.

(e) *Procedures and fees.* — (1) At the time the notice of appointment or the notice of renewal is issued, the Secretary of State shall forward to

the clerk of the circuit court of the county in which the notary resides or in the case of a notary who lives out-of-state, to the clerk of the circuit court in the county where the notary is to qualify, a commission signed by the Governor and Secretary of State under the great seal of the State.

(2) The clerk of the court shall deliver the commission to the notary upon qualification and payment of the prescribed fees by the notary.

(3) Each notary shall pay to the clerk:

(i) a fee of \$1 for qualifying the notary and registering the name, address, and commission expiration date of the notary; and

(ii) a fee of \$10 or a lesser amount as prescribed by the Secretary of State for the commission issued.

(4) The fee shall be paid by the clerk to the Treasury of the State.

(5) The Secretary of State may fix other reasonable fees as required for the processing of applications and the issuance and renewal of notarial commissions and may charge a reasonable fee not exceeding \$25 for checks returned for insufficient funds.

(6) (i) 1. Except as provided under subparagraph (ii) of this paragraph, if a payment of a fee under this section is made by a check or other negotiable instrument that is dishonored, the commission shall be revoked by operation of law.

2. The revocation is effective beginning on the 60th day after the day on which the notice is sent in accordance with subparagraph (ii) of this paragraph.

(ii) When the Secretary of State receives notice that a check or other negotiable instrument, given by an applicant in payment of a fee under this section has been dishonored, the Secretary shall inform the applicant, by regular mail, sent to the last home address the applicant has given to the Secretary, that the commission will be revoked by operation of law if within 60 days after the date of the notice the applicant fails to make payment of the fee and any late charge, or fails to provide evidence that the notice of dishonor was in error.

(iii) The removal of a notary public from office under this paragraph is not subject to the provisions applicable to removal under § 18-104 of this title.

(f) *Forms.* — The Secretary of State may prepare and adopt forms as required under this section, including the form of original and renewal applications, the form of commissions, and forms for renewal of commissions.

§ 18-104. Removal.

(a) *In general.* — (1) A notary public may be removed or suspended from office by the Governor for good cause either on the Governor's own initiative or on a request made to the Governor in writing by the Senator who approved the appointment.

(2) After notice to the notary and the opportunity for a hearing before the Secretary of State or the Secretary of State's designee, the Secretary of State shall submit a recommendation to the Governor for action as the Governor determines to be required in the case.

(b) *Delegation of authority to remove or suspend.* — (1) The Governor may delegate to the Secretary of State or the Assistant Secretary of State or both the authority to remove or suspend a notary from office under this section.

(2) The Secretary of State or Assistant Secretary of State shall give the notary notice and an opportunity for a hearing as provided in subsection (a) of this section, but is not required to submit a recommendation to the Governor before acting under this subsection.

(c) *Hearing is not contested case.* — A hearing under this section is not a contested case under Title 10, Subtitle 2 of this article.

(d) *Requirements for notice and hearing.* — The notice and hearing opportunity under subsections (a) and (b) of this section is deemed satisfied if a letter informing the notary of the impending removal from office and hearing opportunity is mailed to the notary at the last address the notary has given to the Secretary of State, and the letter is returned to the Secretary of State by the United States Postal Service.

§ 18-105. Administration of oaths; certificate under seal as evidence.

(a) *Administration of oaths.* — A notary public shall have the power to administer oaths according to law in all matters and cases of a civil nature in which a justice of the peace might have administered an oath on or before July 4, 1971, and with the same effect.

(b) *Certificate under seal as evidence.* — A certificate under the notarial seal of a notary shall be sufficient evidence of the notary having administered the oath as notary public.

§ 18-106. Acknowledgement; protests and declarations.

A notary public may:

(1) receive the proof or acknowledgment of all instruments of writing relating to commerce or navigation and other writings as have been usually proved and acknowledged before notaries; and

(2) make protests and declarations and testify to the truth of the protests and declarations under the notary's notarial seal of office concerning all matters done by the notary in virtue of the notary's office.

§ 18-107. Register; certified copies of record.

A notary public shall keep a fair register of all protests and other official acts done by the notary in virtue of the notary's office and shall, when required, give a certified copy of any record in the notary's office to any person applying for the record on payment of the usual fees for the certified copy by the person applying for it.

§ 18-108. Notary seal or stamp.

(a) *In general.* — A notary public shall provide a public notarial seal or stamp with which the notary shall authenticate the notary's acts, instruments, and attestations, on which seal or stamp shall be shown a device that the notary thinks proper and for legend shall have the name, surname, and office of the notary and the notary's place of residence, which shall be designated by the county of the notary's residence or if the notary is a resident of the City of Baltimore, by the City of Baltimore.

(b) *Out-of-state notary.* — If the notary is an out-of-state notary, the legend shall have the name, surname, office of the notary, and the county where the notary qualified.

(c) *Inclusion of expiration date of commission.* — Each notary shall include on each act, instrument, or attestation the expiration date of the notary's commission as a notary.

§ 18-109. Extent of authority.

A notary public may exercise all functions of the office of notary in any other county or city than the county or city for which the notary is appointed, with the same power and effect in all respects as if the same were exercised in the county or city for which the notary is appointed.

§ 18-110. Form of protest.

It is unlawful for any notary public to sign and issue any protest except in the form prescribed by the Comptroller.

§ 18-111. Limits on taking acknowledgements or protests.

(a) *Acknowledgements and protests allowed.* — Subject to subsection (b) of this section, it is lawful for any notary public who is a stockholder, director, officer, or employee of a bank or other corporation to:

(1) take the acknowledgment of any party to any written instrument executed to or by the corporation, or to administer an oath to any other stockholder, director, officer, employee, or agent of the corporation; or

(2) protest for nonacceptance or nonpayment bills of exchange, drafts, checks, notes, and other negotiable instruments that may be owned or held for collection of the corporation.

(b) *Acknowledgements and protests prohibited.* — It is unlawful for any notary public to:

(1) take the acknowledgment of an instrument by or to a bank or other corporation of which the notary is a stockholder, director, officer, or employee if the notary is a party to the instrument, either individually or as a representative of the corporation; or

(2) protest any negotiable instrument owned or held for collection by the corporation, where the notary is individually a party to the instrument.

§ 18-112. Notary fees and travel expenses.

(a) *Limits on fees.* — The Secretary of State shall adopt regulations to establish fees, not to exceed \$2 for an original notarial act, and an appropriate lesser amount for the repetition of that original notarial act or to make a copy of the matter addressed by that original notarial act.

(b) *Travel expenses and fees.* — A notary public may charge 19 cents per mile, or a higher amount set by regulation of the Secretary of State, and a fee not to exceed \$5, as compensation for travel required for the performance of a notarial act.

§ 18-113. Procedure in absence of notarial certificate.

(a) *In general.* — If a document presented for notarization does not contain a notarial certificate reflecting the taking of an oath or acknowledgment, a notary may nevertheless witness the signing of the document in the notary's official capacity, in accordance with subsection (b) of this section.

(b) *Witnessing requirements.* — A notary acting as a witness in the notary's official capacity under subsection (a) of this section shall:

- (1) obtain satisfactory proof of the identity of the person signing the document;
- (2) observe the signing of the document;
- (3) date, sign, and seal or stamp the document; and
- (4) record the act in the notary's fair register.

§ 18-114. Public information.

(a) *In general.* — Subject to § 10-617(j) of this article, the Secretary of State may provide lists of public information in its records to those persons who request them if the Secretary of State approves of the purpose for which the information is requested.

(b) *Fees.* — (1) The Secretary of State shall charge a reasonable fee, not less than the cost of preparing the list, for any list furnished under this section.

(2) The Secretary of State may charge a reduced fee to persons requesting a list for governmental or not-for-profit purposes.

(c) *Limited purpose.* — A person furnished any information under this section may not distribute or otherwise use the information for any purpose other than that for which it was furnished.

(d) *Restriction in disclosing for telephone solicitations.* — The Secretary of State may not disclose information under this section for use in telephone solicitations as defined in § 10-611(h) of this article.

Code of Maryland Regulations

Title 01

EXECUTIVE DEPARTMENT

Subtitle 02 SECRETARY OF STATE

Chapter 08 Notary Public Fees

Authority: State Government Article, §§18-103 and 18-112,
Annotated Code of Maryland

.01 Definitions.

A. In this chapter, the following words have the meanings indicated.

B. Terms Defined.

(1) "Acknowledgment" means a declaration by an individual that he or she has executed an instrument for the purposes stated therein and, if the instrument is executed in a representative capacity, that the individual signed the instrument with proper authority, and executed it as the act of the person or entity represented and identified therein.

(2) "Affirmation" means a solemn statement of truth, made under penalty of perjury before a notary public.

(3) "Notarial act" means any act that a notary public of this State is authorized to perform, and includes taking an acknowledgment, administering an oath or affirmation, acting as an official witness to the execution of a document, and noting a protest of a negotiable instrument.

(4) "Notarize" means to perform a notarial act with respect to a document.

(5) "Notarization" means the act of notarizing.

(6) "Oath" means a sworn solemn statement of truth made under penalty of perjury by an individual who believes in and appeals to a Divine Being to evidence the seriousness of the individual's actions or words.

(7) "Original notarial act" means the completion of a single notarial act involving one document.

.02 Original Notarial Acts for Documents.

A. Acknowledgment. To take an acknowledgment, a notary shall:

- (1) Obtain satisfactory proof of identity of the individual signing the document;
- (2) Observe the signing of the document;
- (3) Take the spoken statement of the individual signing the document that the document is the individual's free act and deed;
- (4) Complete and sign the notary certification of the document;
- (5) Apply the notary seal to the document;
- (6) Note the date the notary's commission expires on the document; and
- (7) Record the notarization in the notary's register of official acts.

B. Oath or Affirmation. To take an individual's oath or affirmation, a notary shall:

- (1) Obtain satisfactory proof of the identity of the individual signing the document;
- (2) Observe the signing of the document;
- (3) Take the individual's spoken statement that the individual swears or affirms, under penalty of perjury, that the contents of the document are true, either on the individual's personal knowledge, or to the best of the individual's knowledge, information, and belief;
- (4) Complete and sign the notary certification on the document;
- (5) Apply the notary seal to the document;
- (6) Note the date the notary's commission expires on the document; and
- (7) Record the notarization in the notary's register of official acts.

C. Notary as Official Witness. To act as an official witness, a notary shall:

- (1) Obtain satisfactory proof of the identity of the individual signing the document;
- (2) Observe the signing of the document;
- (3) Date, sign, and seal or stamp the document;
- (4) Note the date the notary's commission expires on the document; and
- (5) Record the notarization in the notary's register of official acts.

.03 Fees.

A. A notary public may demand and receive a fee of \$2 for the performance of an original notarial act.

B. When a notary public is requested to notarize more than one copy of the same document, where the copy or copies have been signed at the same time by the same person or persons, the notary may demand and receive \$2 for notarizing each signature on the original or first copy of the document, and may demand and receive \$1 for each signature on each additional copy of the same document.

C. When a notary public is requested to make reproductions of a notarized document or an entry in the notary's register of official acts by photocopying or other means, the notary may demand and receive not more than \$1 for each copy furnished.

D. A notary public may demand and receive reimbursement at the rate of 31 cents per mile and a fee not to exceed \$5 for travel required for the performance of a notarial act.

E. A notary public may charge \$2 for certifying a copy of a record in the notary's register of official acts.

.04 Processing Fee.

Each application for an original or renewal appointment as a notary public shall be accompanied by a processing fee of \$20, payable to the Secretary of State.

CLERKS OF THE CIRCUIT COURT IN MARYLAND

<p>Clerk of the Circuit Court Allegany County 30 Washington Street Courthouse Cumberland, MD 21502 301.777.5922</p>	<p>Clerk of the Circuit Court Cecil County License Department 129 East Main Street Elkton, MD 21921 410.996.5375</p>
<p>Clerk of the Circuit Court Anne Arundel County License Department Courthouse Church Circle Annapolis, MD 21401 410.222.1434</p>	<p>Clerk of the Circuit Court Charles County License Department P.O. Box 970 La Plata, MD 20646 301.932.3242</p>
<p>Clerk of the Circuit Court Baltimore City 100 N. Calvert Street Mitchell Courthouse Baltimore, MD 21202 410.333.3760</p>	<p>Clerk of the Circuit Court Dorchester County License Department P.O. Box 150 Cambridge, MD 21613 410.228.0480</p>
<p>Clerk of the Circuit Court Baltimore County License Department P.O. Box 5754 Towson, MD 21285 410.887.2607</p>	<p>Clerk of the Circuit Court Frederick County Courthouse 100 W. Patrick Street Frederick, MD 21702 301.600.1960</p>
<p>Clerk of the Circuit Court Calvert County 175 Main Street Prince Frederick, MD 20678 410.535.1660</p>	<p>Clerk of the Circuit Court Garrett County License Department Courthouse Oakland, MD 21550 301.334.1937</p>
<p>Clerk of the Circuit Court Caroline County License Department P.O. Box 458 Denton, MD 21629 410.479.1811</p>	<p>Clerk of the Circuit Court Harford County License Department 20 W. Courtland Street Bel Air, MD 21014 410.638.3245</p>

CLERKS OF THE CIRCUIT COURT IN MARYLAND
(continued)

Clerk of the Circuit Court Carroll County 55 N. Court Street Westminster, MD 21157 410.386.2022	Clerk of the Circuit Court Howard County License Department 9250 Benoix Road Columbia, MD 21045 410.313.5850
Clerk of the Circuit Court Kent County Courthouse License Department 103 N. Cross Street Chestertown, MD 21620 410.778.7460	Clerk of the Circuit Court St. Mary's County License Department P.O. Box 676 Leonardtown, MD 20640 301.475.4554
Clerk of the Circuit Court Montgomery County License Department Room 111 Rockville, MD 20850 240.777.9460	Clerk of the Circuit Court Talbot County License Department P.O. Box 723 Easton, MD 21601 410.822.2611
Clerk of the Circuit Court Prince George's County License Department Courthouse Upper Marlboro, MD 20772 301.952.3331	Clerk of the Circuit Court Washington County Licensing Department 24 Summit Avenue Hagerstown, MD 21740 301.733.8660
Clerk of the Circuit Court Queen Anne's County License Department 100 Courthouse Square Centreville, MD 21617 410.758.1773	Clerk of the Circuit Court Wicomico County Courthouse License Department P.O. Box 198 Salisbury, MD 21803 410.543.1427
Clerk of the Circuit Court Somerset County License Department Courthouse Princess Anne, MD 21853 410.845.4840	Clerk of the Circuit Court Worcester County Courthouse License Department P.O. Box 40 Snow Hill, MD 21863 410.632.5500

LOCAL ELECTION BOARDS

<u>COUNTY</u>	<u>PHONE</u>
Allegany County	301.777.5932
Anne Arundel County	410.222.6600
Baltimore City	410.396.5550
Baltimore County	410.887.5700
Calvert County	410.535.2214
Caroline County	410.479.8145
Carroll County	410.386.2080
Cecil County	410.996.5311
Charles County	301.934.8972
Dorchester County	410.228.2560
Frederick County	301.600.8683
Garrett County	301.334.6985
Harford County	410.638.3564
Howard County	410.313.5820
Kent County	410.778.0038
Montgomery County	240.777.8500
Prince George's County	301.952.3270
Queen Anne's County	410.758.0832
St. Mary's County	301.475.7844
Somerset County	410.651.0767
Talbot County	410.770.8099
Washington County	240.313.2050
Wicomico County	410.548.4830
Worcester County	410.632.1320

INDEX

Acknowledgment	28, 29	Governor	1, 23—27
Corporation	4, 5, 17, 29	Guardian	16
Individual ..	1, 15, 24, 25, 29, 31, 32	Investigation of facts.....	18
Address change.....	2	Jurisdiction.....	1, 2, 8
Administrator.....	16	Legal Advice.....	5, 7
Advertise.....	3	Maiden name	3
Affidavit.....	10, 11	Misconduct	23
Affirmation	6, 7, 9—14, 18—21	Mortgage(s).....	5, 7, 15, 18, 19
Application	1, 2, 24—26, 33	Name change	2
Appointment	1, 2, 24—26, 33	Notarial act.....	4, 21, 22, 29, 31—33
Attorney General	6	Notarization	9, 21, 30—32
Certificate	2, 4, 7—9, 11—13, 15, 17—21, 27, 30	Notarize.....	4, 21, 22, 31—33
Certificate of Protest.....	6, 20	Notary as official witness	9, 32
Certified Copy	17, 28	Notification of appointment.....	1
Charges	(See “Fee”)	Oath.....	2, 3, 5—14, 21, 27, 30—32
Circuit Courts.....	1, 2, 25, 34, 35	Oral Testimony	13, 14
Clerk of the Circuit Courts.....	1, 2, 25	Original Notarial Act..	21, 22, 29, 31, 32
Commission ...	1, 2, 4, 6, 9, 24—26, 28	Penalties.....	21, 23
Consul.....	20	Perjury/Perjurer.....	10—19, 21, 31, 32
Corporate Officer.....	15, 17, 19	Personal involvement.....	4
Corporation	4, 5, 17, 29	Photocopying	22, 33
Criminal Penalties.....	5, 7, 23	Powers.....	3, 4, 6
Declaration.....	3, 21, 28, 31	Protest	4—7, 20, 21, 28, 29, 31
Deed, Deeds of Trust ...	5, 7, 18, 19, 23	Real estate.....	5, 6, 7
Deposition.....	7, 13, 14	Records	6, 7, 30
District of Columbia	4, 20	Refusal to issue	1
Election Boards.....	38	Removal.....	23, 26, 27
Executor.....	16, 19	Satisfactory proof.....	9, 14, 30—32
Expiration Date.....	2, 8, 26, 28	Seal	3, 4, 8, 9
Fair register.....	4, 7, 17, 18, 28, 30	Secretary of State.....	1, 2, 23—33
Fees.....	22, 24—26, 29, 30	Shorthand.....	13
Certified copy	17	State officer.....	3, 6
COMAR	31—33	Tape recording	13
Commissioning	2	Term.....	2, 24, 25
Name change.....	2, 3	Travel expense	22, 29, 33
Public Information.....	30	Trustee	16
Registration/Processing	1, 2	Vice consul	20
Fines.....	23	Video taping.....	13
		Witness	3, 6—10, 21, 30—32