

Missouri Notary Handbook



John R. Ashcroft

Secretary of State



SECRETARY OF STATE STATE OF MISSOURI

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Dear Missouri Notary:

We are pleased to provide you with this Missouri Notary Public Handbook. We appreciate the responsibility that comes with being a notary in the State of Missouri, and know the work you do as a notary instills additional confidence in the documents that are vital to our state and economy.

Since taking office in 2017, I have worked to amend notary law to put Missouri notaries on a level playing field with others across the country. During the 2020 legislative session, the House and Senate passed notary modernization as an attachment to HB 1655. It encourages the use of modern technology for the convenience and safety of notaries and those who need notary services. It provides three options for notarization – in-person notary on paper, in-person electronic notary and remote electronic notary.

This handbook is provided in print and online to more than 60,000 notaries across the state, each of whom takes acknowledgements, administers oaths and affirmations, and certifies that copies of documents are true copies.

The powers and responsibilities of a notary are described in the Missouri Revised Statutes Chapter 486. The provisions of this statute are included in this handbook for your convenience.

In addition to the statutes, this resource provides general information related to your role as a notary, a glossary of important terms and copies of key application forms to assist you in the administration of your notary duties.

I hope you find this book to be a useful and thorough resource in your position as a notary public. The handbook is also available online at <http://www.sos.mo.gov/business/commissions/pubs/notary/>. If you need any further assistance, please do not hesitate to call our Business Services Division at (573) 751-4153.

Sincerely,



John R. Ashcroft
Secretary of State

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Revised Statutes of Missouri



Explanation of \$25 Application Fee

Application, form of, fee—renewal.

28.160 With the person's application, each applicant for appointment and commission as a notary public shall submit to the secretary of state a commission fee of fifteen dollars. An additional fee of ten dollars for the issuance of new and renewal notary commissions which shall be deposited in the state treasury and credited to the secretary of state's technology trust fund account.

Notary documents may now be filed online at:
sos.mo.gov/business/notary

Revised Statutes of Missouri

Chapter 486

(Notaries Public and Notarial Acts)

486.600. Definitions.—As used in this chapter, the following terms and phrases mean:

- (1) **“Acknowledgment”**, a notarial act in which an individual at a single time and place:
 - (a) Appears in person before the notary and presents a document;
 - (b) Is personally known to the notary or identified by the notary through satisfactory evidence; and
 - (c) Indicates to the notary that the signature on the document was voluntarily affixed by the individual for the purposes stated within the document and, if applicable, that the individual had due authority to sign in a particular representative capacity;
- (2) **“Affirmation”**, a notarial act, or part thereof, that is legally equivalent to an oath and in which an individual at a single time and place:
 - (a) Appears in person before the notary;
 - (b) Is personally known to the notary or identified by the notary through satisfactory evidence; and
 - (c) Makes a vow of truthfulness or fidelity on penalty of perjury, based on personal honor and without invoking a deity or using any form of the word “swear”;
- (3) **“Commission”**, both the granting of authority to perform notarial acts and the written evidence of the granting of authority to perform such acts;
- (4) **“Copy certification”**, a notarial act in which a notary:
 - (a) Locates or is presented with a paper or an electronic document that is not a vital record, a public record, or a recorded document;
 - (b) Compares the document with a second paper or electronic document that is:
 - a. Presented to the notary;
 - b. Located by the notary; or
 - c. Copied from the first document by the notary; and
 - (c) Confirms through a visual or electronic comparison that the second document is an identical, exact, and complete copy of the image or text and, if applicable, metadata of the first document;
- (5) **“County”**, any of the several counties of this state or the City of St. Louis;
- (6) **“County clerk”**, any of the several county clerks of this state or the clerk of the circuit court in the City of St. Louis;

(7) “**Credible witness**”, an honest, reliable, and impartial person who personally knows an individual appearing before a notary and takes an oath or affirmation from the notary to vouch for that individual’s identity;

(8) “**Journal of notarial acts**” and “**journal**”, a permanently bound book to create and preserve a chronological record of notarizations that is maintained by the notary public who performed the same notarizations;

(9) “**Jurat**”, a notarial act in which an individual at a single time and place:

- (a) Appears in person before the notary and presents a document;
- (b) Is personally known to the notary or identified by the notary through satisfactory evidence;
- (c) Signs the document in the presence of the notary; and
- (d) Takes an oath or affirmation from the notary vouching for the truthfulness or accuracy of the signed document;

(10) “**Notarial act**” and “**notarization**”, any official act of certification, attestation, or administration that a notary public is empowered to perform pursuant to this chapter;

(11) “**Notarial certificate**” and “**certificate**”, the part of, or attachment to, a notarized document that, in the performance of the notarization, is completed by the notary, bears the notary’s official signature and seal, and states the date, venue, and facts attested by the notary in the particular notarial act;

(12) “**Notary public**” and “**notary**”, any person commissioned to perform notarial acts pursuant to this chapter;

(13) “**Oath**”, a notarial act, or part thereof, that is legally equivalent to an affirmation and in which an individual at a single time and place:

- (a) Appears in person before the notary;
- (b) Is personally known to the notary or identified by the notary through satisfactory evidence; and
- (c) Makes a vow of truthfulness or fidelity on penalty of perjury while invoking a deity or using any form of the word “swear”;

(14) “**Official misconduct**”:

- (a) A notary’s performance of any act prohibited, or failure to perform any act or duty mandated, by this chapter or by any other law in connection with a notarial act; or
- (b) A notary’s performance of an official act or duty in a manner that is negligent, contrary to established norms of sound notarial practice, or against the public interest;

(15) “**Official seal**”:

- (a) A device authorized by the secretary for affixing on a paper notarial certificate an image containing a notary’s name, title, jurisdiction, commission expiration date, and other information related to the notary’s commission; or
- (b) The affixed image itself;

(16) **“Official signature”**, a handwritten signature made by a notary that uses the exact name appearing in the notary’s commission and is signed with the intent to perform a notarial act;

(17) **“Personal knowledge of identity”** and “personally knows”, familiarity with an individual resulting from interactions with that individual over a period of time sufficient to dispel any reasonable uncertainty that the individual has the identity claimed;

(18) **“Principal”**:

(a) A person whose signature is notarized; or

(b) A person, other than a credible witness, taking an oath or affirmation from the notary;

(19) **“Regular place of work or business”**, a stationary office or workspace where one spends all or some of one’s working or business hours;

(20) **“Requester of fact”**, a person who asks the notary public to perform a copy certification;

(21) **“Satisfactory evidence”**, evidence of identification of an individual based on:

(a) At least one current document issued by a federal, state, or tribal government in a language understood by the notary and bearing the photographic image of the individual’s face and signature and a physical description of the individual, or a properly stamped passport without a physical description; or

(b) The oath or affirmation of one credible witness disinterested in the document or transaction who is personally known to the notary and who personally knows the individual, or of two credible witnesses disinterested in the document or transaction who each personally knows the individual and shows to the notary documentary identification as described in paragraph (a) of this subdivision;

(22) **“Secretary”**, the secretary of state for the state of Missouri;

(23) **“Signature witnessing”**, a notarial act in which an individual at a single time and place:

(a) Appears in person before the notary and presents a document;

(b) Is personally known to the notary or identified by the notary through satisfactory evidence; and

(c) Signs the document in the presence of the notary.

(L. 2020 H.B. 1655)

486.605. Notary commission issued, qualifications—denial of application, when, appeal—rulemaking authority.—1. Except as otherwise provided in subsection 3 of this section, the secretary shall issue a notary commission to any person who is qualified under subsection 2 of this section and who submits an application in accordance with this chapter.

2. In order to be qualified for a notary commission a person shall:

(1) Be at least eighteen years of age;

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- (2) Reside or have a regular place of work or business in the state of Missouri;
 - (3) Reside legally in the United States;
 - (4) Read and write English; and
 - (5) Pass the examination required in section 486.630.
3. (1) An applicant who is not a resident of the state may qualify to be a notary if he or she works in Missouri and will use the notary seal in the course of his or her employment in Missouri.
 - (2) Applicants qualifying as a nonresident notary shall authorize the secretary as the agent and representative of such person to accept service of any process or service of any notice or demand required or permitted by law to be served upon such person.
4. The secretary may deny an application based on:
 - (1) Submission of an application containing a material misstatement or omission of fact;
 - (2) The fact that the applicant has been finally adjudicated and found guilty, or entered a plea of guilty or nolo contendere, in a criminal prosecution under the laws of any state or of the United States, of any felony or any offense involving dishonesty or moral turpitude, provided that a commission shall not be issued to the applicant within five years after such conviction or plea;
 - (3) A finding or admission of liability against the applicant in a civil lawsuit based on the applicant's deceit;
 - (4) Revocation, suspension, restriction, or denial of a notarial commission or professional license by this or any other state or nation, provided that a commission shall not be issued to the applicant within five years after such disciplinary action; or
 - (5) An official finding that the applicant has previously engaged in official misconduct, regardless of whether disciplinary action resulted.
 5. An applicant may appeal the denial of an application by filing the form required by the secretary pursuant to subsection 6 of this section with the secretary within thirty days after denial, except an applicant may not appeal if the secretary, within five years prior to the application, has:
 - (1) Denied or revoked for disciplinary reasons any previous application, commission, or license of the applicant; or
 - (2) Made a finding pursuant to section 486.810 that grounds for revocation of the applicant's commission existed.
 6. The secretary shall promulgate rules providing for appeals from denials of applications, subject to the limitations in section 486.830.

(L. 2020 H.B. 1655)

486.610. Notary, term of commission—grandfather provision.—1. A person commissioned as a notary may perform notarial acts in any part of this state, and

only in this state, for a term of four years, unless the commission is earlier revoked under section 486.810 or resigned under section 486.790.

2. The existing bond, seal, length of commission term, and liability of current notaries commissioned before August 28, 2020, shall not be invalidated, modified, or terminated by this chapter, but notaries shall comply with this chapter beginning August 28, 2020, in performing notarizations and in applying for new commissions. *(L. 2020 H.B. 1655)*

486.615. Commission effective, when, bond amount—surety duties—suspension of commission, when.—1. A notary commission shall not become effective until an oath of office and a ten thousand dollar bond have been presented to the county clerk of the county in which a person has been commissioned. The bond shall be executed by a licensed Missouri surety, for a term of four years commencing on the commission’s issue date and terminating on its expiration date, with payment of bond funds to any person conditioned upon the notary’s official misconduct.

2. The surety for a notary bond shall report all claims against the bond to the secretary.

3. If a notary bond has been exhausted by claims paid out by the surety, the secretary shall suspend the notary’s commission until:

- (1) A new bond is obtained by the notary; and
- (2) The notary’s fitness to serve the remainder of the commission term is determined by the secretary.

(L. 2020 H.B. 1655)

486.620. Secretary to prepare notary commission, duties—register of notaries.—1. The secretary shall prepare a notary commission and forward the commission to the county clerk in the county of the applicant’s residence or regular place of work or business.

2. Upon issuing a notary commission, the secretary shall:

- (1) Notify the notary that he or she shall present the required bond to the county clerk;
- (2) Provide an oath with the commission to be taken by the notary in the presence of the county clerk or their designee, within sixty days of the commission issue date;
- (3) Require the oath and bond to be mailed by the notary to the secretary’s office with a postmarked date not exceeding seven days from the date of the oath; and
- (4) Once the oath and bond have been received, examined, and approved, update the notary’s commissioned status.

3. Any commission issued that fails to qualify within sixty days shall be marked by the county clerk as not qualified and shall be returned to the secretary within fifteen days.

4. Any notary who fails to qualify within the sixty days may be required to reapply for a notary commission.

5. The county clerk shall keep a register of each person to whom they award a notary commission, as prescribed by the secretary.

(L. 2020 H.B. 1655)

486.625. Application, procedure.—1. Every application for a notary commission shall be made in a paper or electronic format established by the secretary and shall include all information required by section 486.630 and any other information as the secretary may deem appropriate.

2. A current or former notary applying for a new notary commission shall submit a new completed application and comply anew with all of the provisions of this section and sections 486.605 and 486.615.

(L. 2020 H.B. 1655)

486.630. Application, contents—declaration—application fee.—1. The application for a notary commission shall state or include, at least:

- (1) The applicant’s date of birth;
- (2) The applicant’s residence address and telephone number;
- (3) The applicant’s regular place of work or business address and telephone number, the mailing address of the regular place of work or business, if different, and the name of the applicant’s employer, if any;
- (4) The applicant’s county of residence or regular place of work or business;
- (5) A declaration that the applicant is a citizen of the United States or proof of the applicant’s legal residency in the country;
- (6) A declaration that the applicant can read and write English;
- (7) All issuances, denials, revocations, suspensions, restrictions, and resignations of a notarial commission, professional license, or public office involving the applicant in this or any other state or nation;
- (8) All criminal convictions of the applicant, including any pleas of guilt or nolo contendere, in this or any other state or nation; and
- (9) All claims pending or disposed against a notary bond held by the applicant and all civil findings or admissions of fault or liability regarding the applicant’s activities as a notary in this or any other state or nation.

2. Every applicant for a notary commission shall sign the following declaration:

Declaration of Applicant

I, _____ (name of applicant), do solemnly swear or affirm under penalty of perjury that the personal information in this application is true, complete, and correct; that I understand the official duties and responsibilities of a Notary Public in Missouri, as explained in the notary public handbook; and that I will perform, to the best of my ability, all notarial acts in accordance with the law.

_____ (signature of applicant)

3. Every applicant for a notary commission shall:

- (1) Attest to having read the Missouri notary public handbook or having received training in a manner prescribed by the secretary; and

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- (2) Receive a score of eighty percent or better on an examination administered by the secretary prior to being issued a commission.

4. The content of the training and the basis for the written examination required by subsection 3 of this section shall be based on notarial laws, procedures, and ethics.

5. Every applicant for a notary commission shall pay to the state of Missouri a nonrefundable application fee as stated in section 28.160.

(L. 2020 H.B. 1655)

486.635. Application records, limitations on disclosure.—1. Records containing the information required by subdivision (7) of subsection 1 of section 486.630 shall be used by the secretary and his or her designated employees only for the purpose of performing official duties provided for in this chapter and shall not be disclosed to any person other than:

- (1) A government agent acting in an official capacity and duly authorized to obtain such information;
- (2) A person authorized by court order; or
- (3) The applicant or the applicant's duly authorized agent.

2. Records containing the information required by subdivision (7) of subsection 1 of section 486.630 shall be a closed record as defined in chapter 610 and subject to redaction as required in chapter 610.

(L. 2020 H.B. 1655)

486.640. Notarial acts authorized to be performed by notary.—A notary may perform the following notarial acts:

- (1) Acknowledgments;
- (2) Oaths and affirmations;
- (3) Jurats;
- (4) Signature witnessings;
- (5) Copy certifications; and
- (6) Any other act authorized by the laws of Missouri.

(L. 2020 H.B. 1655)

486.645. Limitation on notarial acts, principal requirements—disqualification of notary, when—nonnotarial fee permitted, when.—1. A notary shall perform a notarial act only if the principal:

- (1) Is in the presence of the notary at the time of notarization;
- (2) Is personally known to the notary or identified by the notary through satisfactory evidence;
- (3) Appears to understand the nature of the transaction requiring a notarial act;
- (4) Appears to be acting of his or her own free will;
- (5) Signs using letters or characters of a language that is understood by the notary; and
- (6) Communicates directly with the notary in a language both understand.

2. A notary may certify the affixation of a signature by mark by a principal on a document presented for notarization if:

- (1) The mark is affixed in the presence of the notary and two witnesses disinterested in the document;
- (2) Both witnesses sign their own names beside the mark;
- (3) The notary writes below the mark: “Mark affixed by (name of signer by mark) in the presence of (names and addresses of two witnesses) and the undersigned notary pursuant to section 486.645, RSMo”; and
- (4) The notary notarizes the signature by mark through an acknowledgment, jurat, or signature witnessing.

3. A notary shall be disqualified from performing a notarial act if the notary:

- (1) Is a party to or named in the document that is to be notarized;
- (2) Will receive as a direct or indirect result any commission, fee, advantage, right, title, interest, cash, property, or other consideration exceeding in value the fees specified in section 486.685; or
- (3) Is a spouse, domestic partner, ancestor, descendant, or sibling of the principal, including in-law, step, and half relatives.

4. Notwithstanding subdivision (2) of subsection 3 of this section to the contrary, a notary may collect a nonnotarial fee for services as a signing agent if payment of such fee is not contingent upon the signing, initialing, or notarization of any document.

(L. 2020 H.B. 1655)

486.650. Refusal to perform notarial act prohibited, when—exceptions.—1.

A notary shall not refuse to perform a notarial act based on the characteristics protected from employment discrimination pursuant to section 213.055.

2. A notary shall perform any notarial act described in section 486.640 for any person requesting such a notarial act who tenders the appropriate fee specified in section 486.685, unless:

- (1) The notary knows or has a reasonable belief that the notarial act or the associated transaction is unlawful;
- (2) The notarial act is prohibited in section 486.645 or subsection 1 of this section;
- (3) The number or timing of the requested notarial act or acts practicably precludes completion at the time of the request, in which case the notary shall arrange for later completion of the requested act or acts without unreasonable delay; or
- (4) In the case of a request to perform an electronic notarial act, the notary is not registered to notarize electronically in accordance with sections 486.900 to 486.1010.

(L. 2020 H.B. 1655)

486.655. Notary not to influence person on transaction—notary not to investigate document or transaction.—1. Except as otherwise provided in subsection 2

of section 486.650, a notary shall not influence a person either to enter into or avoid a transaction involving a notarial act by the notary.

2. A notary commission shall not authorize the notary to investigate, ascertain, or attest to the lawfulness, propriety, accuracy, or truthfulness of a document or transaction involving a notarial act.

(L. 2020 H.B. 1655)

486.660. Prohibited acts.—A notary shall not:

- (1) Execute a notarial certificate containing information known or believed by the notary to be false;
- (2) Affix an official signature or seal on a notarial certificate that is incomplete;
- (3) Affix an official signature or seal on a notarial certificate other than at the time of notarization and in the presence of the principal; or
- (4) Provide or send a signed or sealed notarial certificate to another person with the understanding that it will be completed or attached to a document outside of the notary's presence.

(L. 2020 H.B. 1655)

486.665. Signatures and photographs, prohibited acts.—1. A notary shall not notarize a signature:

- (1) On a blank or incomplete document; or
- (2) On a document without notarial certificate wording.

2. A notary shall neither certify nor authenticate a photograph.

(L. 2020 H.B. 1655)

486.670. Intent to deceive or defraud prohibited—prohibited uses of title or seal.—1. A notary shall not perform any notarial act with the intent to deceive or defraud.

2. A notary shall not use the official notary title or seal to endorse, promote, denounce, or oppose any product, service, contest, candidate for political office, ballot measure for any election, or other offering.

(L. 2020 H.B. 1655)

486.675. Nonattorney notaries, prohibited acts.—1. A notary who is not an attorney shall not assist another person in drafting, completing, selecting, or understanding a document or transaction requiring a notarial act.

2. Subsection 1 of this section shall not preclude a notary who is duly qualified, trained, licensed, or experienced in a particular industry or professional field from selecting, drafting, completing, or advising on a document or certificate related to a matter within that industry or field.

(L. 2020 H.B. 1655)

486.680. Limitation on notary making any claim not authorized—nonattorney notaries, services not in English, notice required—prohibited non-English terms.—1. A notary shall not claim to have powers, qualifications, rights, or privileges that are not provided under this chapter, including the power to counsel on immigration issues.

2. A notary who is not an attorney who advertises notarial services in a language other than English shall include in the advertisement, notice, letterhead, or sign the following, prominently displayed in the same language:

- (1) The statement: “I am not an attorney and have no authority to give advice on immigration or other legal matters”; and
- (2) The fees for notarial acts specified in section 486.685.

3. A notary may not use the term “notario publico” or any equivalent non-English term in any business card, advertisement, notice, or sign.

(L. 2020 H.B. 1655)

486.685. Fees.—1. For performing a notarial act, a notary may charge the maximum fee specified in this section, charge less than the maximum fee, or waive the fee.

2. The maximum fees that may be charged by a notary for performing notarial acts are:

- (1) For an acknowledgment, five dollars per signature;
- (2) For a jurat, five dollars per signature;
- (3) For a signature witnessing, five dollars per signature;
- (4) For a certified copy, one dollar per page certified with a minimum total charge of three dollars; and
- (5) For an electronic notarization, as specified in section 486.960.

3. A notary may charge a travel fee to perform a notarial act if:

- (1) The notary and the person requesting the notarial act agree upon the travel fee in advance of the travel; and
- (2) The notary explains to the person requesting the notarial act that the travel fee is both separate from the notarial fee prescribed in subsection 2 of this section and neither specified nor mandated by law.

4. A notary shall not discriminate in the charging of fees for a notarial act based on the characteristics of the principal or requester of fact as set forth in subsection 1 of section 486.650, though a notary may waive or reduce fees for humanitarian or charitable reasons.

5. A notary shall not charge a fee for notarizing the signature on any absentee ballot or absentee voter registration.

6. A notary who charges for his or her notarial services shall conspicuously display in their regular place of work or business, or present to each principal outside their regular place of work or business, an English-language schedule of fees for notarial acts, as specified in this section. No part of any notarial fee schedule shall be printed in smaller than twelve-point type.

(L. 2020 H.B. 1655)

486.690. Fees, payment prior to services—nonrefundable, when.—1. A notary may require payment of any fees specified in section 486.685 prior to performance of a notarial act.

2. Any fees paid to a notary prior to performance of a notarial act shall be non-refundable if:

- (1) The notarial act was completed; or
- (2) In the case of travel fees paid in compliance with subsection 3 of section 486.685, the notarial act was not completed after the notary traveled to meet the principal because it was prohibited pursuant to section 486.645, or because the notary knew or had a reasonable belief that the notarial act or the associated transaction was unlawful.

(L. 2020 H.B. 1655)

486.695. Notary’s employer may prohibit charging of fees, when.—1. An employer may prohibit an employee who is a notary from charging for notarial acts performed on the employer’s time, but shall not discriminate in the charging of fees based on the characteristics of the principal as set forth in subsection 1 of section 486.650.

2. A private employer shall not require an employee who is a notary to surrender or share fees charged for any notarial acts.

3. A governmental employer who has absorbed an employee’s costs in becoming or operating as a notary shall require any fees for notarial acts performed on the employer’s time either to be waived or surrendered as revenue of the employing governmental agency.

(L. 2020 H.B. 1655)

486.700. Journal to be maintained, requirements.—1. A notary shall keep, maintain, protect, and provide for lawful inspection a chronological journal of notarial acts that is a permanently bound book with numbered pages.

2. A notary shall maintain only one active permanently bound journal at the same time.

3. A notary shall keep the permanently bound journal for a period of no less than ten years from the date of the last entry.

(L. 2020 H.B. 1655)

486.705. Journal contents.—1. For every notarial act, the notary shall record in the journal at the time of notarization the following:

- (1) The date and time of day of the notarial act;
- (2) The type of notarial act;
- (3) The type, title, or a description of the document or proceeding;
- (4) The signature, printed name, and address of each principal;
- (5) The printed name and address of each requester of fact;
- (6) The evidence of identity of each principal in the form of either:
 - (a) A statement that the person is personally known to the notary;

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- (b) A notation of the type of identification document, its issuing agency, its serial or identification number, and its date of issuance or expiration; or
 - (c) The handwritten signature and the name and address of each credible witness swearing or affirming to the principal's identity, and for credible witnesses who are not personally known to the notary, a description of the identification documents relied on by the notary;
- (7) The fee, if any, charged for the notarial act; and
 - (8) The address where the notarial act was performed, if not the address of the notary's regular place of work or business.
- 2. A notary shall not record a Social Security number or credit card number in the journal.
 - 3. A notary may record in the journal the circumstances for not performing or completing any requested notarial act.
 - 4. As required in subdivision (4) of subsection 2 of section 486.745, a notary shall append to the pertinent entry in the journal a notation of the nature and date of the notary's correction of a completed notarial certificate corresponding to the entry.
(L. 2020 H.B. 1655)

486.710. Examination and copying of journal—fee for certified copy, exception.—1. The journal may be examined and copied without restriction by a law enforcement officer in the course of an official investigation, subpoenaed by court order, pursuant to subpoena power as authorized by law, or surrendered at the direction of the secretary. Nothing in this section shall prevent a notary public from seeking appropriate judicial protective orders.

2. Upon complying with a request for copies pursuant to subsection 1 of this section, the notary shall charge not more than one dollar per copy. If a certified copy is requested, the fee shall be as specified in section 486.685.

3. A notary public shall, upon written request, furnish to the secretary certified copies of the notary's journal without cost.
(L. 2020 H.B. 1655)

486.715. Safeguarding of journal, requirements.—1. A notary shall safeguard his or her journal and all other notarial records and surrender or destroy them only by court order or at the direction of the secretary.

2. If not in use, the journal shall be kept in a secure area under the exclusive control of the notary and shall not be used by any other notary, nor surrendered to an employer upon termination of employment.

3. Within ten days after a notary's journal is discovered to be stolen, lost, destroyed, damaged, or otherwise rendered unusable or unreadable, the notary, after informing the appropriate law enforcement agency in the case of theft or vandalism, shall notify the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, and also provide a copy or identification number of any pertinent police report.

4. Upon resignation, revocation, or expiration of a notary commission, or death of the notary, the journal and notarial records shall be delivered to the secretary in accordance with section 486.795 or 486.800 by any means providing a tangible receipt, including certified mail and electronic transmission.

(L. 2020 H.B. 1655)

486.725. Paper documents, notarizing—signature and seal—lost or stolen seal—resignation, expiration, or death of notary, effect of—revocation, return of seal.—1. In notarizing a paper document, a notary public shall affix an official signature and an official seal on the notarial certificate at the time the notarial act is performed.

2. The official seal of a notary shall not be used for any purpose other than performing notarial acts.

3. The official seal of a notary shall:

- (1) Be the exclusive property of the notary;
- (2) Not be affixed by any other person;
- (3) Be kept secure and accessible only to the notary; and
- (4) Not be surrendered to an employer upon termination of employment.

4. Within ten days after the official seal of a notary is discovered to be stolen, lost, damaged, or otherwise rendered incapable of affixing a legible image, the notary, after informing the appropriate law enforcement agency in the case of theft or vandalism, shall notify the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, and also provide a copy or number of any pertinent police report. Upon receipt of such notice, the secretary shall issue to the notary a new commission that shall be presented to a seal vendor in accordance with section 486.735.

5. As soon as reasonably practicable after resignation, or expiration of a notary commission, or death of the notary, the seal shall be destroyed or defaced so that it may not be misused.

6. For a commission that has been revoked, the notary shall forward their seal to the secretary's office for disposal. Failure to do so may be punishable by a fine of five hundred dollars, at the discretion of the secretary.

(L. 2020 H.B. 1655)

486.730. Official seal, placement of, elements.—1. Near the notary's official signature on each paper notarial certificate, the notary shall affix a sharp, legible, permanent, and photographically reproducible image of the official seal that shall include the following elements:

- (1) The notary's name exactly as stated on the commission;
 - (2) The identification number of the notary's commission;
 - (3) The words "Notary Public", "Notary Seal", and "State of Missouri" and "My commission expires (commission expiration date)"; and
 - (4) A border in a rectangular or circular shape no larger than one sixteenth of an inch, surrounding the required words.
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2. Illegible information within a seal impression may be typed or printed legibly by the notary adjacent to but not within the impression, or another impression may be legibly affixed nearby.

3. An embossed seal impression that is not photographically reproducible may be used in addition to, but not in place of, the official seal described in subsection 1 of this section.

4. A seal as described in subsection 1 of this section shall not be affixed over printed or written matter.

(L. 2020 H.B. 1655)

486.735. Selling or manufacturing notary seals, registration required—requirements for sale or manufacture—violation, penalty.—1. A vendor or manufacturer shall register with the secretary prior to selling or manufacturing notary seals. The secretary shall maintain an internet site for the purpose of allowing vendors and manufacturers to confirm the current standing of any notary in the state.

2. A vendor or manufacturer shall not provide a notary seal to a purchaser claiming to be a notary, unless the purchaser presents a notary commission issued by the secretary, and unless:

- (1) In the case of a purchaser appearing in person, the vendor or manufacturer identifies this individual as the person named in the commission, through either personal knowledge or satisfactory evidence of identity; or
- (2) In the case of a purchaser ordering a seal by mail or delivery service, the vendor or manufacturer confirms the notary's standing as a commissioned notary through the internet site.

3. For each commission, a vendor or manufacturer shall make or sell only one seal and, if requested by the person presenting the commission, only one embossing seal.

4. After manufacturing or providing a notary seal, the vendor shall affix an image of all seals on a form as prescribed by the secretary and, within seven business days, send the completed form to the secretary, retaining a copy of the form and the commission for a period of five years.

5. A notary obtaining a seal as a result of a name change shall present a copy of the confirmation of notary's name or address change from the secretary in accordance with sections 486.780 and 486.785.

6. A vendor or manufacturer who fails to comply with this section shall be subject to a fine of one thousand dollars for each violation. For multiple violations, a vendor's permission to sell or manufacture notary seals may be withdrawn by the secretary. Such violation shall not preclude the civil liability of the vendor to parties injured by the vendor's failure to comply with this section.

(L. 2020 H.B. 1655)

486.740. Notarial certificate required, contents, form.—1. For every notarial act involving a document, a notary shall properly complete a notarial certificate that contains or states:

- (1) The official signature of the notary, in accordance with section 486.725;
- (2) An impression of the official seal of the notary, in accordance with section 486.725;
- (3) The venue of the notarial act where the notary is located, including the name of this state and of the pertinent county;
- (4) The date of the notarial act; and
- (5) The facts and particulars attested by the notary in performing the respective notarial act.

2. A notarial certificate shall be sufficient for a particular notarial act only if it meets the requirements of subsection 1 of this section and is in a form that:

- (1) Is set forth for that act in this chapter;
- (2) Is otherwise prescribed for that act by the laws of this state;
- (3) Is prescribed for that act by a law, regulation, or custom of another jurisdiction, provided it does not require actions by the notary that are unauthorized by the laws of this state; or
- (4) Describes the actions of the notary in such a manner as to meet the requirements of the particular notarial act.

3. A notarial certificate shall be worded and completed using only letters, characters, and a language that are read, written, and understood by the notary.

(L. 2020 H.B. 1655)

486.745. Paper notarial certificates, requirements—correction or errors or omissions, when.—1. A paper notarial certificate that is attached to a document during the notarization of the signature of a principal shall:

- (1) Be attached by staple or other method that leaves evidence of any subsequent detachment;
- (2) Be attached, signed, and sealed only by the notary and only at the time of notarization and in the presence of the principal;
- (3) Be attached immediately following the signature page if the certificate is the same size as that page, or to the front of the signature page if the certificate is smaller; and
- (4) Contain all of the elements described in section 486.740 on the same sheet of paper.

2. A notary may correct an error or omission made by that notary in a notarial certificate if:

- (1) The original certificate and document are returned to the notary;
- (2) The notary verifies the error by reference to the pertinent journal entry, the document itself, or to other determinative written evidence;

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- (3) The notary legibly corrects the certificate and initials and dates the correction in ink, or replaces the original certificate with a correct certificate; and
 - (4) The notary appends to the pertinent journal entry a notation regarding the nature and date of the correction.

(L. 2020 H.B. 1655)

486.750. Form of certificate.—A notary shall use a certificate in substantially the following form in notarizing the signature or mark of any person acknowledging on his or her own behalf or as a partner, corporate officer, attorney in fact, or in any other representative capacity:

State of Missouri

County (and/or City) of _____

On this ____ day of _____, 20____, before me, the undersigned notary, personally appeared _____ (name of document signer), (personally known to me)(proved to me through identification documents, which were _____,) (proved to me on the oath or affirmation of _____, who is personally known to me and stated to me that (he) (she) personally knows the document signer and is unaffected by the document,) (proved to me on the oath or affirmation of _____ and _____, whose identities have been proven to me through identification documents and who have stated to me that they personally know the document signer and are unaffected by the document,) to be the person whose name is signed on the preceding or attached document, and acknowledged to me that (he)(she) signed it voluntarily for its stated purpose.(.)

(as partner for _____, a partnership.)

(as _____ for _____, a corporation.)

(as attorney in fact for _____, the principal.)

(as _____ for _____, (a)(the) _____)

_____ (official signature and seal of notary)

(L. 2020 H.B. 1655)

486.755. Jurat certificate form.—A notary shall use a jurat certificate in substantially the following form in notarizing a signature or mark on an affidavit or other sworn or affirmed written declaration:

State of Missouri

County (and/or City) of _____

On this ____ day of _____, 20____, before me, the undersigned notary, personally appeared _____ (name of document signer), (personally known to me) (proved to me through identification documents, which were _____,) (proved to me on the oath or affirmation of _____, who is personally known to me and stated to me that (he) (she) personally knows the document signer and is unaffected by the document,) (proved to me on the oath or affirmation of _____ and _____, whose identities have been proven to me through identification documents and who have stated to me that they personally know the document signer and are unaffected by the document,) to be the person who

signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of (his)(her) knowledge and belief.

_____ (official signature and seal of notary)

(L. 2020 H.B. 1655)

486.760. Signature form.—A notary shall use a certificate in substantially the following form in notarizing a signature or mark to confirm that it was affixed in the notary’s presence without administration of an oath or affirmation:

State of Missouri

County (and/or City) of _____

On this _____ day of _____, 20 _____, before me, the undersigned notary, personally appeared _____ (name of document signer), (personally known to me) (proved to me through identification documents, which were _____,) (proved to me on the oath or affirmation of _____, who is personally known to me and stated to me that (he)(she) personally knows the document signer and is unaffected by the document,) (proved to me on the oath or affirmation of _____ and _____, whose identities have been proven to me through identification documents and who have stated to me that they personally know the document signer and are unaffected by the document,) to be the person who signed the preceding or attached document in my presence.

_____ (official signature and seal of notary)

(L. 2020 H.B. 1655)

486.765. Certified copy form.—A notary shall use a certificate in substantially the following form in notarizing a certified copy:

State of Missouri

County (and/or City) of _____

On this _____ day of _____, 20 _____,

I certify that the (attached or following paper document) (affixed, attached, or logically associated electronic document) has been (visually) (electronically) confirmed by me to be a true, exact, and complete copy of the image (or text) (and metadata) of _____ (description of original document), (presented/e-mailed to me by _____,) (found by me (online) at _____,) (held in my custody as a notarial record,) and that, to the best of my knowledge, the copied document is neither a vital record, a public record, nor a publicly recordable document, certified copies of which may be available from an official source other than a notary.

_____ (official signature and seal of notary)

(L. 2020 H.B. 1655)

486.770. Notarized document sent out of state or country, form—certificate of authority form—apostille form, fee.—1. On a notarized document sent to another state or nation, evidence of the authenticity of the official seal and signature of a notary commissioned pursuant to this chapter, if required, shall be in the form of:

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- (1) A certificate of authority from the secretary, authenticated as necessary by additional certificates from United States or foreign government agencies; or
 - (2) In the case of a notarized document to be used in a nation that has signed and ratified the Hague Convention Abolishing the Requirement of Legalization for Foreign Public Documents of October 5, 1961, an apostille from the secretary or other federally designated official in the form prescribed by the Convention and described in subsection 3 of this section, with no additional authenticating certificates required.

2. A certificate of authority evidencing the authenticity of the official seal and signature of a notary commissioned pursuant to this chapter shall be substantially in the following form:

Certificate of Authority for a Notarial Act

I, _____ (name, title, jurisdiction of authenticating official), certify that _____ (name of notary), the person named in the seal and signature on the attached document, was a Notary Public for the state of Missouri and authorized to act as such at the time of the document's notarization.

To verify this Certificate of Authority for a Notarial Act, I have affixed below my signature and seal of office this ____ day of _____, 20 ____.

_____ (Signature and seal of commissioning official)

3. An apostille prescribed by the Hague Convention Abolishing the Requirement of Legalization for Foreign Public Documents of October 5, 1961, shall be in the form of a square with sides at least nine centimeters long and contain exactly the following wording:

APOSTILLE

(Convention de La Haye du 5 octobre 1961)

1. Country: _____
2. This public document has been signed by _____
3. acting in the capacity of _____
4. bears the seal/stamp of _____

CERTIFIED

5. at _____
6. the _____
7. by _____
8. No. _____
9. Seal/Stamp
10. Signature:

4. The secretary may charge a fee as set forth in section 28.160 for issuing a certificate of authority or an apostille.

(L. 2020 H.B. 1655)

486.775. Notarial act may be performed, when—seal, signature, title, prima facie evidence, when—reciprocity, when.—1. A notarial act may be performed within this state by the following persons:

- (1) A notary of this state;
- (2) A judge, clerk, or deputy clerk of any court of this state; or
- (3) Any other person authorized by the law of this state to perform a specific notarial act.

2. The official signature, seal, and title of a person authorized by subsection 1 of this section to perform a notarial act shall be considered prima facie evidence that the signature and seal are genuine and that the person holds the indicated title.

3. A notarial act shall have the same effect under the law of this state as if performed by a notarial officer of this state if performed in another state, commonwealth, territory, district, or possession of the United States by any of the following persons:

- (1) A notary of that jurisdiction;
- (2) A judge, clerk, or deputy clerk of a court of that jurisdiction; or
- (3) Any other person authorized by the law of that jurisdiction to perform notarial acts.

4. The official signature, title, and, if required by law, seal of a person whose authority to perform notarial acts is recognized by subsection 3 of this section shall be considered prima facie evidence that the signature and seal are genuine and that the person holds the indicated title, and, except in the case of subdivision (3) of subsection 3 of this section, shall conclusively establish the authority of a holder of that title to perform a notarial act.

5. A notarial act shall have the same effect under the law of this state as if performed by a notarial officer of this state if performed anywhere by any of the following persons under authority granted by the law of the United States:

- (1) A judge, clerk, or deputy clerk of a court;
- (2) A commissioned United States military officer on active duty;
- (3) A foreign service or consular officer of the United States; or
- (4) Any other person authorized by federal law to perform notarial acts.

6. The official signature, title, and, if required by law, seal of a person whose authority to perform notarial acts is recognized by subsection 5 of this section shall be considered prima facie evidence that the signature and seal are genuine, that the person holds the indicated title, and, except in the case of subdivision (4) of subsection 5 of this section, shall conclusively establish the authority of a holder of that title to perform a notarial act.

7. A notarial act shall have the same effect under the law of this state as if performed by a notarial officer of this state if performed within the jurisdiction and under authority of a foreign nation or its constituent units or a multinational or international organization by any of the following persons:

- (1) A notary or other notarial officer;
- (2) A judge, clerk, or deputy clerk of a court of record; or

(3) Any other person authorized by the law of that jurisdiction to perform notarial acts.

8. The official seal or stamp of a person whose authority to perform notarial acts shall be recognized by subsection 7 of this section shall be considered prima facie evidence that the signature is genuine, that the person holds the indicated title, and, except in the case of subdivision (3) of subsection 7 of this section, shall conclusively establish the authority of a holder of that title to perform a notarial act.

9. The authority of an officer to perform notarial acts shall be conclusively established if the title of the office and indication of authority to perform notarial acts appears either in a digest of foreign law or a list customarily used as a source for that information.

10. An apostille in the form prescribed by subsection 3 of section 486.770 shall conclusively establish that the signature and seal of the notarial officer referenced in the apostille are genuine and that the person holds the indicated office.

11. A certificate of a foreign service or consular officer of the United States stationed in the nation under whose jurisdiction the notarial act was performed, or a certificate of a foreign service or consular officer of that nation stationed in the United States, conclusively establishes any matter relating to the authenticity or validity of the notarial act referenced in the certificate.

12. Nothing in this section shall be construed to permit a notary of this state to perform a notarial act outside of this state without meeting the legal requirements of the state, commonwealth, territory, district or possession of the United States, or foreign nation in which the notarial act is performed.

(L. 2020 H.B. 1655)

486.780. Change of address of notary, requirements.—1. Within ten days after the change of a notary’s residence, business, or mailing address, the notary shall send to the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, a signed notice of the change, giving both old and new addresses, along with a fee of five dollars.

2. If the address of the regular place of work or business is changed, the notary shall not perform a notarial act until:

- (1) The notice described in subsection 1 of this section has been delivered or transmitted;
- (2) A confirmation of the notary’s name or address change has been received from the secretary; and
- (3) The surety for the notary’s bond has been informed in writing.

(L. 2020 H.B. 1655)

486.785. Change of notary’s name, requirements.—1. Within ten days after the change of a notary’s name by court order or marriage, the notary shall send to the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, a signed notice of the change, giving both the former and

the new name, with a copy of any official authorization for such change, along with a fee of five dollars.

2. A notary with a new name shall continue to use the former name in performing notarial acts until:

- (1) The notice described in subsection 1 of this section has been delivered or transmitted;
- (2) A confirmation of the notary's name or address change has been received from the secretary;
- (3) A new seal bearing the new name exactly as in the confirmation has been obtained; and
- (4) The surety for the notary's bond has been informed in writing.

3. Upon completing the requirements of subsection 2 of this section, the notary shall use his or her new name.

(L. 2020 H.B. 1655)

486.790. Resignation of notary commission.—1. A notary who resigns his or her commission shall send to the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, a signed notice indicating the effective date of resignation.

2. A notary who ceases to reside in or to maintain a regular place of work or business in this state, or who becomes permanently unable to perform their notarial duties, shall resign their commission.

(L. 2020 H.B. 1655)

486.795. Expiration, resignation, or revocation of notary commission, requirements.—1. Except as provided in subsection 2 of this section, if a notary commission expires or is resigned or revoked, the notary shall:

- (1) As soon as reasonably practicable, destroy or deface all of his or her notary seals so that they may not be misused; and
- (2) Within thirty days after the effective date of resignation, revocation, or expiration of the commission, dispose of the journal and notarial records in accordance with subsection 4 of section 486.715.

2. A notary whose commission has expired, who intends to apply for a new commission, and whose previous commission or application was not revoked or denied by the secretary, shall not be required to dispose of his or her journal and notarial records within thirty days after commission expiration, but shall do so within three months after expiration unless recommissioned within that period.

(L. 2020 H.B. 1655)

486.800. Death of notary, personal representative duties.—If a notary dies during the term of commission or before fulfilling the requirements of this section, the notary's personal representative shall:

- (1) Notify the secretary of the death in writing;

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- (2) As soon as reasonably practicable, forward all notary seals to the secretary; and
 - (3) Within thirty days after death, forward the journal and notarial records in accordance with subsection 4 of section 486.715.

(L. 2020 H.B. 1655)

486.805. Liability for damages by notary, surety, or employer of notary, when.—1. A notary shall be liable to any person for all damages proximately caused that person by the notary’s negligence, intentional violation of law, or official misconduct in relation to a notarization.

2. A surety for a notary’s bond shall be liable to any person for damages proximately caused that person by the notary’s negligence, intentional violation of law, or official misconduct in relation to a notarization during the bond term, but this liability shall not exceed the dollar amount of the bond or of any remaining bond funds that have not been disbursed to other claimants. Regardless of the number of claimants against the bond or the number of notarial acts cited in the claims, a surety’s aggregate liability shall not exceed the dollar amount of the bond.

3. An employer of a notary shall be liable to any person for all damages proximately caused that person by the notary’s negligence, intentional violation of law, or official misconduct in performing a notarization during the course of employment, if the employer directed, expected, encouraged, approved, or tolerated the notary’s negligence, violation of law, or official misconduct either in the particular transaction or, impliedly, by the employer’s previous action in at least one similar transaction involving any notary employed by the employer.

4. An employer of a notary shall be liable to the notary for all damages recovered from the notary as a result of any violation of law by the notary that was coerced by threat of the employer, if the threat, such as of demotion or dismissal, was made in reference to the particular notarization or, impliedly, by the employer’s previous action in at least one similar transaction involving any notary employed by the employer. In addition, the employer is liable to the notary for damages caused the notary by demotion, dismissal, or other action resulting from the notary’s refusal to engage in a violation of law or official misconduct.

5. Notwithstanding any other provision in this chapter to the contrary, for the purposes of this section “**negligence**” shall not include any good-faith determination made by the notary pursuant to the obligations imposed by subdivision (3) of subsection 1 of section 486.645 or subdivision (4) of subsection 1 of section 486.645.

6. Recovery of damages against a notary, surety, or employer shall require that the notary’s negligence, violation of law, or official misconduct be the proximate cause of the damages, although not required to be the sole cause.

7. This section shall also apply to electronic notaries performing electronic notarial acts and remote online notaries performing remote online notarial acts.

(L. 2020 H.B. 1655)

486.810. Revocation of commission, when—procedure.—1. The secretary may revoke a notary commission for any ground on which an application for a commission may be denied pursuant to subsection 3 of section 486.605.

2. The secretary shall revoke the commission of any notary who fails:

(1) To maintain a residence or a regular place of work or business in this state; and

(2) To maintain status as a legal resident of the United States.

3. Prior to revocation of a notary commission, the secretary shall inform the notary of the basis for the revocation and that the revocation takes effect on a particular date unless a proper appeal is filed with the secretary before that date.

4. Resignation or expiration of a notary commission does not terminate or preclude an investigation into the notary's conduct by the secretary, who may pursue the investigation to a conclusion, whereupon it shall be made a matter of public record regardless of whether the finding would have been grounds for revocation.

5. The secretary shall promulgate rules providing for appeals from revocations, subject to the limitations in section 486.830.

6. This section shall also apply to electronic notaries performing electronic notarial acts and remote online notaries performing remote online notarial acts.

(L. 2020 H.B. 1655)

486.815. Suspension of notary commission.—1. The secretary may immediately suspend a notary commission upon written notice sent by certified mail if the situation is deemed to have a serious unlawful effect on the general public, provided that the notary shall be entitled to hearing and adjudication as soon thereafter as is practicable.

2. The secretary shall promulgate rules providing for hearings and appeals on suspension of a notary commission, subject to the limitations in section 486.830.

3. This section shall also apply to electronic notaries performing electronic notarial acts and remote online notaries performing remote online notarial acts.

(L. 2020 H.B. 1655)

486.820. List of suspended or revoked commissions, publication of.—The secretary may regularly publish a list of persons whose notary commissions have been suspended or revoked by the secretary, including electronic notaries and remote online notaries.

(L. 2020 H.B. 1655)

486.825. Additional sanctions permitted.—The sanctions of this chapter shall not preclude any other sanctions or remedies provided by law.

(L. 2020 H.B. 1655)

486.830. Rulemaking authority.—The secretary may promulgate rules that are reasonable and necessary to accomplish the duties specifically delegated to the secretary in this chapter. Any rule or portion of a rule, as that term is defined in

section 536.010, that is created pursuant to the authority delegated in this chapter shall become effective only if it complies with and is subject to all of the provisions of chapter 536 and, if applicable, section 536.028. This chapter and chapter 536 are nonseverable and if any of the powers vested with the general assembly pursuant to chapter 536 to review, to delay the effective date, or to disapprove and annul a rule are subsequently held unconstitutional, then the grant of rulemaking authority and any rule proposed or adopted after August 28, 2020, shall be invalid and void. (*L. 2020 H.B. 1655*)

486.900. Definitions.—As used in sections 486.900 to 486.1010, the following terms and phrases mean:

- (1) **“Capable of independent verification”**, any interested person may confirm the validity of an electronic notary’s identity and authority through a publicly accessible system;
- (2) **“Electronic”**, relates to technology having electrical, digital, magnetic, wireless, optical, electromagnetic, or similar capabilities;
- (3) **“Electronic document”**, information that is created, generated, sent, communicated, received, or stored by electronic means;
- (4) **“Electronic journal of notarial acts”** and **“electronic journal”**, a chronological electronic record of notarizations that is maintained by the notary public who performed the same notarizations;
- (5) **“Electronic notarial act”** and **“electronic notarization”**, an official act involving an electronic document that is performed in compliance with sections 486.900 to 486.1010 by an electronic notary public as a security procedure as defined in the uniform electronic transactions act, sections 432.200 to 432.295;
- (6) **“Electronic notarial certificate”**, the part of, or attachment to, a notarized electronic document that, in the performance of an electronic notarization, is completed by the electronic notary, bears the notary’s registered electronic signature and seal, and states the date, venue, and facts attested to or certified by the notary in the particular electronic notarization;
- (7) **“Electronic notary public”** and **“electronic notary”**, a notary public who has registered with the secretary the capability to perform electronic notarial acts;
- (8) **“Electronic notary seal”** and **“electronic seal”**, information within a notarized electronic document that includes the electronic notary’s name, title, jurisdiction, and commission expiration date and generally corresponds to information in notary seals used on paper documents;
- (9) **“Electronic signature”**, an electronic sound, symbol, or process attached to or logically associated with an electronic document and executed or adopted by a person with the intent to sign the document;

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- (10) “**Registered electronic notary seal**”, an electronic notary seal produced by a notary in the performance of an electronic notarial act by a means that was registered with the secretary;
 - (11) “**Registered electronic signature**”, an electronic signature produced by a notary in the performance of an electronic notarial act by a means that was registered with the secretary;
 - (12) “**Security procedure**”, a procedure employed for the purpose of verifying that an electronic signature, document, or performance is that of a specific person or for detecting changes or errors in the information in an electronic document. The term includes a procedure that requires the use of algorithms or other codes, identifying words or numbers, encryption, or callback, or other acknowledgment procedures.

(L. 2020 H.B. 1655)

486.902. Controlling law.—Sections 486.900 to 486.1010 supplement the provisions of sections 486.600 to 486.825 for in-person electronic notarial acts. To the extent sections 486.600 to 486.825 are inconsistent with sections 486.900 to 486.1010, the provisions of 486.900 to 486.1010 control regarding the performance of in-person electronic notarial acts.

(L. 2020 H.B. 1655)

486.905. Electronic notaries, commission, registration.—1. Prior to performing electronic notarial acts, a person shall apply to be a commissioned notary for the state of Missouri.

2. A notary shall register the capability to perform electronic notarial acts with the secretary before notarizing electronically.

3. Upon recommissioning, a notary shall again register with the secretary before notarizing electronically.

4. A person may apply or reapply for a notary commission and register or reregister to perform electronic notarial acts at the same time.

(L. 2020 H.B. 1655)

486.910. Course of instruction required.—1. Before initially registering the capability to perform electronic notarial acts, an electronic notary shall complete a course of instruction as approved by the secretary, in addition to the course required for commissioning as a notary, and pass an examination based on the course.

2. The content of the course shall be notarial laws, procedures, and ethics pertaining to electronic notarization.

(L. 2020 H.B. 1655)

486.915. Term of registration.—The term of registration of an electronic notary public shall begin on the registration starting date set by the secretary and shall continue as long as the notary’s commission remains in effect or until registration is terminated pursuant to subsection 1 of section 486.1005.

(L. 2020 H.B. 1655)

486.920. Electronic registration form, contents—denial of registration, when—confidentiality of records.—1. To register the capability to perform electronic notarial acts, a notary shall electronically sign and submit to the secretary an electronic form prescribed by the secretary that includes:

- (1) Proof of successful completion of the courses and examinations required by sections 486.630 and 486.910;
- (2) The following information:
 - (a) A description of each separate means that will be used to produce electronic signatures and electronic notary seals;
 - (b) Any keys, codes, software, decrypting instructions, or graphics that will allow the electronic signatures and seals produced by the means described in paragraph (a) of this subdivision to be verified;
 - (c) The names of any licensed authorities issuing the means for producing the electronic signatures and seals, the source of each license, and the starting and expiration dates of each pertinent certificate, software, or process;
 - (d) An explanation of any revocation, annulment, or other premature termination of any certificate, software, or process ever issued or registered to the applicant to produce an electronic signature or seal; and
 - (e) A declaration that the notary public will use the means issued or authorized for issuance by the secretary for producing an electronic notary seal; and
- (3) The access instructions that will allow the electronic journal of notarial acts as described in section 486.700 to be viewed, printed, and copied.

2. Pursuant to this section, a notary public may register at the same or different times one or more respective means for producing electronic signatures and electronic notary seals, or single elements combining the required features of both, consistent with the requirements cited elsewhere in this chapter.

3. The secretary shall deny registration to any applicant submitting an electronic registration form that contains a material misstatement or omission of fact.

4. Information in the registration form of an electronic notary public shall be used by the secretary and designated state employees only for the purpose of performing official duties, shall be a closed record as described in chapter 610, and shall not be disclosed to any person other than:

- (1) A government agent acting in an official capacity and duly authorized to obtain such information;
- (2) A person authorized by court order; or
- (3) The registrant or the registrant's duly authorized agent.

(L. 2020 H.B. 1655)

486.925. Electronic notarial acts authorized.—The following notarial acts may be performed electronically:

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- (1) Acknowledgment;
 - (2) Jurat;
 - (3) Signature witnessing; and
 - (4) Copy certification.

(L. 2020 H.B. 1655)

486.930. Electronic notarization, principal requirements.—1. An electronic notary shall perform an electronic notarization only if the principal:

- (1) Is in the presence of the notary at the time of notarization;
- (2) Is personally known to the notary or identified by the notary through satisfactory evidence;
- (3) Appears to understand the nature of the transaction;
- (4) Appears to be acting of his or her own free will;
- (5) Communicates directly with the notary in a language both understand;
and
- (6) Reasonably establishes the electronic signature as his or her own.

2. In performing electronic notarial acts, an electronic notary shall adhere to all applicable laws governing notarial acts provided in this chapter.

(L. 2020 H.B. 1655)

486.935. Electronic notarial certificate, contents, wording.—1. In performing an electronic notarial act, the electronic notary shall properly complete an electronic notarial certificate.

2. A proper electronic notarial certificate shall contain:

- (1) Completed wording appropriate to the particular electronic notarial act, as prescribed in subsection 3 of this section;
- (2) A registered electronic signature; and
- (3) A registered electronic notary seal, which shall include:
 - (a) The name of the electronic notary fully and exactly as it is spelled on the notary’s commissioning document;
 - (b) The jurisdiction that commissioned and registered the electronic notary;
 - (c) The title “Electronic Notary Public”;
 - (d) The commission or registration number of the electronic notary; and
 - (e) The commission expiration date of the electronic notary.

3. The wording of an electronic notarial certificate shall be in a form that:

- (1) Is set forth in sections 486.740 to 486.750;
- (2) Is otherwise prescribed by the law of this state;
- (3) Is prescribed by a law, regulation, or custom of another jurisdiction, provided it does not require actions by the electronic notary that are unauthorized by this state; or
- (4) Describes the actions of the electronic notary in such a manner as to meet the requirements of the particular notarial act, as defined in section 486.600 or 486.900.

4. An electronic notarial certificate shall be worded and completed using only letters, characters, and a language that are read, written, and understood by the electronic notary.

(L. 2020 H.B. 1655)

486.940. Electronic signature and seal, requirements—employers, restrictions.—1. In notarizing an electronic document, the notary shall attach to, or logically associate with, the electronic notarial certificate a registered electronic signature and a registered electronic notary seal, or a registered single element in conformity with subsection 2 of this section, in such a manner that the signature and the seal, or the single element, are attributed to the electronic notary as named on the commission.

2. A registered electronic signature shall be:

- (1) Unique to the electronic notary;
- (2) Capable of independent verification;
- (3) Attached to or logically associated with an electronic notarial certificate in such a manner that any subsequent alteration of the certificate or underlying electronic document prominently displays evidence of the alteration; and
- (4) Attached or logically associated by a means under the electronic notary's sole control.

3. At all times the means for producing registered electronic notary seals, or registered single elements as described in subsection 2 of this section, shall be kept under the sole control of the electronic notary.

4. An employer of an electronic notary shall not use or control the means for producing registered electronic signatures and notary seals, or registered single elements combining the required features of both, nor upon termination of a notary's employment retain any software, coding, disk, certificate, card, token, or program that is intended exclusively to produce a registered electronic signature, notary seal, or combined single element, regardless of whether the employer financially supported the employee's activities as a notary.

5. A registered electronic signature may be used by the electronic notary for lawful purposes other than performing electronic notarizations, provided that neither the title "notary" nor any other indication of status as a notarial officer is part of the signature.

6. Neither a registered electronic notary seal nor a combined single element containing the seal shall be used by the electronic notary for any purpose other than performing lawful electronic notarizations.

(L. 2020 H.B. 1655)

486.945. Journal of notarial acts, requirements.—1. An electronic notary shall keep, maintain, protect, and provide for lawful inspection a chronological journal of notarial acts that is a permanently bound book with numbered pages.

2. If a notary is registered as an electronic notary:

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- (1) The notary shall keep an electronic journal of electronic notarial acts as described in section 486.950; and
 - (2) The notary shall keep a record of electronic notarial acts in the permanently bound journal.

3. A notary shall maintain only one active permanently bound journal at the same time, except that a backup of each active and inactive electronic journal shall be retained by the notary in accordance with subdivision (3) of subsection 1 of section 486.950 if each respective original electronic journal is retained.

4. A notary shall keep the permanently bound journal for a period of no less than ten years from the date of the last entry.

(L. 2020 H.B. 1655)

486.947. Journal recordings.—1. For every electronic notarial act, the electronic notary shall record in the electronic journal at the time of notarization the following:

- (1) The date and time of day of the electronic notarial act;
- (2) The type of electronic notarial act;
- (3) The type, title, or a description of the document or proceeding;
- (4) The signature, printed name, and address of each principal;
- (5) The printed name and address of each requester of fact;
- (6) The evidence of identity of each principal in the form of either:
 - (a) A statement that the person is personally known to the notary;
 - (b) A notation of the type of identification document, the issuing agency, the serial or identification number, and the date of issuance or expiration;
 - (c) The handwritten signature and the name and address of each credible witness swearing or affirming to the principal's identity, and for credible witnesses who are not personally known to the notary, a description of the identification documents relied on by the notary; or
 - (d) In the case of an electronic journal, a recognized biometric identifier, in accordance with subdivision (4) of subsection 1 of section 486.950;
- (7) The fee, if any, charged for the electronic notarial act;
- (8) The address where the electronic notarial act was performed, if not the address of the notary's regular place of work or business; and
- (9) The name of any authority issuing or registering the means used to create the electronic signature that was notarized, the source of this authority's license, if any, and the expiration date of the electronic process.

2. An electronic notary shall not record a Social Security number or credit card number in the journal.

3. An electronic notary may record in the journal the circumstances for not performing or completing any requested electronic notarial act.

4. As required in subdivision (4) of subsection 2 of section 486.745, a notary shall append to the pertinent entry in the journal a notation of the nature and date of the notary's correction of a completed notarial certificate corresponding to the entry. (*L. 2020 H.B. 1655*)

486.950. Additional requirements for electronic journal of electronic notarial acts and electronic notaries.—1. An electronic journal of electronic notarial acts shall:

- (1) Allow journal entries to be made, viewed, printed, and copied only after access is obtained by a procedure that uses two factors of authentication;
- (2) Not allow a journal entry to be deleted or altered in content or sequence by the electronic notary or any other person after a record of the electronic notarization is entered and stored, except that an entry may be deleted if the retention period set forth in subsection 4 of this section has passed;
- (3) Have a backup system in place to provide a duplicate record of electronic notarial acts as a precaution in the event of loss of the original record;
- (4) Be capable of capturing and storing the image of a handwritten or electronic signature and the data related to one other type of recognized biometric identifier; and
- (5) Be capable of printing and providing electronic copies of any entry, including images of handwritten signatures and the data related to the other selected type of recognized biometric identifier.

2. In maintaining an electronic journal of electronic notarial acts, an electronic notary public shall comply with the applicable prescriptions and prohibitions regarding the copying, security, surrender, and disposition of a journal as set forth in sections 486.710 to 486.715 and sections 486.795 to 486.800.

3. Every electronic notary public maintaining an electronic journal of electronic notarial acts pursuant to section 486.945 shall:

- (1) Provide to the secretary authorization on the registration form described in section 486.920 and the access instructions that allow journal entries to be viewed, printed, and copied in read-only access; and
- (2) Notify the secretary of any subsequent change to the access instructions.

4. An electronic notary public maintaining an electronic journal of electronic notarial acts shall keep the entry for a period of no less than ten years from the date of the entry and shall also keep a record of electronic notarial acts in a permanently bound journal as set forth in sections 486.700 and 486.705.

(*L. 2020 H.B. 1655*)

486.955. Resignation, revocation, expiration, or death of electronic notary.—Upon resignation, revocation, or expiration of a notary commission, or death of the electronic notary:

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- (1) The journal and notarial records shall be delivered to the secretary in accordance with sections 486.795 to 486.800 by any means providing a tangible receipt, including certified mail and electronic transmission, allowing that an electronic journal may be delivered on disk, printed on paper, or transmitted electronically, in accordance with the requirements of the secretary; and
 - (2) In the case of an electronic journal and backup copy where disks or other physical storage media are not required to be surrendered, no further entries shall be made in the journal and backup. The journal and backup shall be safeguarded until both are erased or expunged after ten years from the date of the last entry by the notary or the notary's personal representative.

(L. 2020 H.B. 1655)

486.960. Fees.—1. For performing an electronic notarial act, an electronic notary public may charge the maximum fee specified in this section, charge less than the maximum fee, or waive the fee.

2. The maximum fees that may be charged by an electronic notary public for performing an electronic notarial act are:

- (1) For an acknowledgment, five dollars per signature;
- (2) For a jurat, five dollars per signature; and
- (3) For a signature witnessing, five dollars per signature.

3. An electronic notary may charge a travel fee to perform an electronic notarial act if:

- (1) The notary and the person requesting the electronic notarial act agree upon the travel fee in advance of the travel; and
- (2) The notary explains to the person requesting the notarial act that the travel fee is both separate from the notarial fee prescribed in subsection 2 of this section and neither specified nor mandated by law.

4. An electronic notary shall not discriminate in the charging of fees for an electronic notarial act based on the characteristics of the principal or requester of fact as set forth in subsection 1 of section 486.650, though an electronic notary may waive or reduce fees for humanitarian or charitable reasons.

5. The requirements relating to fees for an employee notary public that are prescribed in section 486.695 also apply to an electronic notary public in the performance of an electronic notarial act.

6. An electronic notary public who charges for performing electronic notarial acts shall conspicuously display in all of the notary's places of business and internet sites, or present to each principal or requester of fact if outside such places of business, an English-language schedule of maximum fees for electronic notarial acts, as specified in subsection 2 of section 486.960. No part of any such notarial fee schedule shall appear or be printed in smaller than twelve-point type.

(L. 2020 H.B. 1655)

486.965. Fees, payment of prior to performance—nonrefundable, when.—1. An electronic notary public may require payment of any fees specified in section 486.960 prior to performance of an electronic notarial act.

2. Any fees paid to an electronic notary prior to performance of an electronic notarial act are nonrefundable if:

- (1) The electronic notarial act was completed; or
- (2) In the case of travel fees paid in compliance with subsection 3 of section 486.960, the electronic notarial act was not completed after the notary traveled to meet the principal because it was prohibited pursuant to section 486.930 or because the notary knew or had a reasonable belief that the notarial act or the associated transaction was unlawful.

(L. 2020 H.B. 1655)

486.970. Notarized electronic documents transmitted to other states or nations—certificate of authority form.—1. On a notarized electronic document transmitted to another state or nation, electronic evidence of the authenticity of the seal of an electronic notary public of this state and the registered electronic signature, if required, shall be in the form of an electronic certificate of authority signed by the secretary in conformance with any current and pertinent international treaties, agreements, and conventions subscribed by the government of the United States.

2. The electronic certificate of authority described in subsection 1 of this section shall be attached to or logically associated with the electronically notarized document in such a manner that any subsequent alteration of the notarized document, or removal or alteration of the electronic certificate of authority, produces evidence of the change.

3. An electronic certificate of authority evidencing the authenticity of the registered electronic signature and seal of an electronic notary public of this state shall be in substantially the following form:

Certificate of Authority for Electronic Notarial Act

I, _____ (name and title of commissioning official), certify that _____ (name of electronic notary public), the person named as Electronic Notary Public in the attached, associated, or accompanying electronic document, was registered as an Electronic Notary Public for the state of Missouri and authorized to act as such at the time of the document was electronically notarization. I also certify that the document bears no evidence of illegal or fraudulent alteration.

To verify this Certificate of Authority for an Electronic Notarial Act, I have included herewith my electronic seal and signature this ____ day of ___, 20 ____.

(Electronic seal and signature of secretary)

(L. 2020 H.B. 1655)

486.975. Fee for electronic certificate of authority.—For issuing an electronic certificate of authority for an electronic notarial act, including an electronic form of

the apostille set forth in subsection 3 of section 486.770, the secretary may charge a maximum of ten dollars.

(L. 2020 H.B. 1655)

486.980. Electronic notary's e-mail address change, other changes, requirements.—1. Within five business days after the change of an electronic notary public's e-mail address, the notary shall electronically transmit to the secretary a notice of the change secured by a registered electronic signature of the notary.

2. Any change or addition to the data on the electronic registration form described in section 486.920, including any change to an electronic journal's access instructions, shall be reported within ten days to the secretary.

(L. 2020 H.B. 1655)

486.985. Production of electronic signature or seal, compromise of, requirements.—1. Upon becoming aware that the status, functionality, or validity of the means for producing a registered electronic signature, notary seal, or single element combining the signature and seal, has changed, expired, terminated, or become compromised, the notary shall:

- (1) Immediately notify the secretary;
- (2) Cease producing seals or signatures in electronic notarizations using that means;
- (3) Perform electronic notarizations only with a currently registered means or another means that has been registered within thirty days; and
- (4) Dispose of any software, coding, disk, certificate, card, token, or program that has been rendered defunct, in the manner described in subsection 1 of section 486.995.

2. Pursuant to subsection 1 of this section, the secretary shall immediately suspend the electronic status of a notary who has no other currently registered means for producing electronic signatures or notary seals and, if such means is not registered within thirty days, electronic status shall be terminated.

(L. 2020 H.B. 1655)

486.990. Termination of registration upon termination of commission as an electronic notary.—1. Any revocation, resignation, expiration, or other termination of the commission of a notary public immediately terminates any existing registration as an electronic notary.

2. A notary's decision to terminate registration as an electronic notary shall not automatically terminate the underlying commission of the notary.

3. A notary who terminates registration as an electronic notary shall notify the secretary in writing and dispose of any pertinent software, coding, disk, certificate, card, token, or program as described in subsection 1 of section 486.995.

(L. 2020 H.B. 1655)

486.995. Notary representative's duties upon termination of electronic notary commission.—1. Except as provided in subsection 2 of this section, if the

commission of an electronic notary public expires or is resigned or revoked, if registration as an electronic notary terminates, or if an electronic notary dies, the notary or the notary's duly authorized representative shall, within thirty business days, permanently erase or expunge the software, coding, disk, certificate, card, token, or program that is intended exclusively to produce registered electronic notary seals, registered single elements combining the required features of an electronic signature and notary seal, or registered electronic signatures that indicate status as a notary.

2. A former electronic notary public whose previous commission expired shall not be subject to subsection 1 of this section if such electronic notary public, within three months after expiration, is recommissioned and reregistered as an electronic notary public using the same registered means for producing electronic notary seals and signatures.

(L. 2020 H.B. 1655)

486.1000. Improper performance of electronic notarial acts—liabilities, sanctions, and remedies.—The liability, sanctions, and remedies for the improper performance of electronic notarial acts by an electronic notary public are the same as described and provided in section 486.805 for the improper performance of non-electronic notarial acts.

(L. 2020 H.B. 1655)

486.1005. Secretary to terminate electronic notary's registration, when—procedure.—1. The secretary shall terminate an electronic notary public's registration for any of the following reasons:

- (1) Submission of an electronic registration form containing a material misstatement or omission of fact;
- (2) Failure to maintain the capability to perform electronic notarial acts, except as allowed in subdivision (3) of subsection 1 of section 486.985;
- or
- (3) The electronic notary's performance of official misconduct.

2. Prior to terminating an electronic notary's registration, the secretary shall inform the notary of the basis for the termination and that the termination shall take place on a particular date unless a proper appeal is filed with the secretary before that date.

3. Neither resignation nor expiration of a notary commission or of an electronic notary registration precludes or terminates an investigation by the secretary into the electronic notary's conduct. The investigation may be pursued to a conclusion, whereupon it shall be made a matter of public record regardless of whether the finding would have been grounds for termination of the commission or registration of the electronic notary.

(L. 2020 H.B. 1655)

486.1010. Impersonating or improperly influencing an electronic notary, penalties.—The criminal penalties for impersonating an electronic notary public

and for soliciting, coercing, or improperly influencing an electronic notary to commit official misconduct in performing notarial acts are the same penalties described in subsection 6 of section 578.700 in regard to performing nonelectronic notarial acts. (L. 2020 H.B. 1655)

486.1100. Definitions.—As used in sections 486.1100 to 486.1205, the following terms and phrases mean:

- (1) **“Appears in person before the notary”** or **“personally appear before the notary”** or **“in the presence of the notary”**, includes, in the case of a remote online notarization, a principal and any required witness appearing by remote means in accordance with sections 486.1100 to 486.1205;
- (2) **“Communication technology”**, an electronic device or process that allows a notary public physically located in this state and a remotely located individual to communicate with each other simultaneously by sight and sound, and which, as necessary, makes reasonable accommodations for individuals with vision, hearing, or speech impairments;
- (3) **“Credential analysis”**, a process or service that meets the standards established by the secretary of state through which a third person affirms the validity of an identification credential;
- (4) **“Electronic”**, relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic, or similar capabilities;
- (5) **“Electronic document”**, information that is created, generated, sent, communicated, received, or stored by electronic means;
- (6) **“Electronic notary seal”** and **“electronic seal”**, information within a notarized electronic document that includes the remote online notary’s name, title, jurisdiction, and commission expiration date and generally corresponds to information in notary seals used on paper documents;
- (7) **“Electronic signature”**, an electronic sound, symbol, or process attached to or logically associated with an electronic document and executed or adopted by a person with the intent to sign the document;
- (8) **“Identity proofing”**, a process or service operating according to standards established by the secretary of state by rule;
- (9) **“Outside the United States”**, outside the geographic boundaries of a state or commonwealth of the United States, the District of Columbia, Puerto Rico, the United States Virgin Islands, and any territory or insular possession subject to the jurisdiction of the United States;
- (10) **“Remote online notarization”** or **“remote online notarial act”**, an electronic notarial act performed by means of communication technology that meets the standards as provided in sections 486.1100 to 486.1205;

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- (11) **“Remote online notary public”**, a notary public physically located in this state who has registered with the secretary of state to perform remote online notarizations pursuant to sections 486.1100 to 486.1205;
 - (12) **“Remote presentation”**, transmission to the remote online notary public through communication technology of an image of an identification credential that is of sufficient quality to enable the remote online notary public to:
 - (a) Identify the individual seeking the remote online notary public’s services; and
 - (b) Perform credential analysis;
 - (13) **“Remotely located individual”**, an individual who is not in the physical presence of the notary public.

(L. 2020 H.B. 1655)

486.1105. Controlling law.—Sections 486.1100 to 486.1205 supplement the provisions of sections 486.600 to 486.820 and sections 486.900 to 486.1010 for remote online notarial acts. To the extent sections 486.600 to 486.820 and 486.900 to 486.1010 are inconsistent with sections 486.1100 to 486.1205, the provisions of 486.1100 to 486.1205 control regarding remote online notarial acts.

(L. 2020 H.B. 1655)

486.1110. Rulemaking authority.—The secretary of state is authorized to adopt rules necessary to implement sections 486.1100 to 486.1205, including rules to facilitate remote online notarizations, subject to the limitations in section 486.830.

(L. 2020 H.B. 1655)

486.1115. Standards for remote online notarization, secretary’s duties.—1. The secretary of state by rule shall develop and maintain standards for remote online notarization in accordance with sections 486.1100 to 486.1205, including, but not limited to, standards for credential analysis and identity proofing. Such rules shall be subject to the limitations in section 486.830.

2. In developing standards for remote online notarization, the secretary of state shall review and consider standards established by the National Association of Secretaries of State (NASS) or its successor agency, and national standard setting bodies, such as the Mortgage Industry Standards and Maintenance Organization (MISMO).

3. Before use by remote online notaries in this state, the secretary shall approve the software to be used in remote online notarial acts. The secretary may only approve remote online notarization software that, at a minimum:

- (1) Records and archives the remote online session;
- (2) Provides sufficient audio clarity and video resolution to enable the remote online notary and the principal to see and communicate to each other simultaneously through live, real time transmission;

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- (3) Provides reasonable security measures to prevent unauthorized access to:
 - (a) The live transmission of the audio-video communication;
 - (b) A recording of the audio-video communication;
 - (c) The verification methods and credentials used to verify the identity of the principal; and
 - (d) The electronic documents presented for electronic notarization;
 - (4) Utilizes video technology to be used in a remote electronic notarization session that provides sufficient high-definition for the notary to reasonably assess the principal's comprehension and volition;
 - (5) Permits the remote online notary to identify the principal to the remote online notary's satisfaction through a form of authentication that complies with section 486.1145;
 - (6) Permits the principal to identify the remote online notary to his or her satisfaction; and
 - (7) Presents the document being notarized as an electronic document.

4. Before being used by a remote online notary in this state, the secretary shall test and certify remote online notarization software. The expenses of any such testing shall be paid by the vendor of the software.

(L. 2020 H.B. 1655)

486.1120. Notary commission and registration required.—1. Prior to performing remote online notarial acts, a person shall apply to be a commissioned notary for the state of Missouri.

2. A remote online notary shall register the capability to perform remote online notarial acts with the secretary before performing remote online notarial acts.

3. Upon recommissioning, a notary shall again register with the secretary before performing remote online notarizations.

4. A person may apply or reapply for a notary commission and register or reregister to perform remote online notarial acts at the same time.

(L. 2020 H.B. 1655)

486.1125. Course of instruction required, content.—1. Before initially registering the capability to perform remote online notarial acts, a notary shall complete a course of instruction as approved by the secretary, in addition to the course required for commissioning as a notary, and pass an examination based on the course.

2. The content of the course shall be notarial laws, procedures, and ethics pertaining to remote online notarization.

(L. 2020 H.B. 1655)

486.1130. Registration form, contents—denial of registration, when—confidentiality of information.—1. To register the capability to perform remote online notarial acts, a notary shall electronically sign and submit to the secretary an electronic form prescribed by the secretary that includes:

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- (1) The information required in subsection 1 of section 486.920;
 - (2) The technology that the remote online notary public will use, which shall conform to any rules or adopted by the secretary of state; and
 - (3) Any other information, evidence, or declaration required by the secretary of state.

2. The secretary shall deny registration to any applicant submitting an electronic registration form that contains a material misstatement or omission of fact.

3. Information in the registration form of an electronic notary public shall be used by the secretary and designated state employees only for the purpose of performing official duties, shall be a closed record as described in chapter 610, and shall not be disclosed to any person other than:

- (1) A government agent acting in an official capacity and duly authorized to obtain such information;
- (2) A person authorized by court order; or
- (3) The registrant or the registrant's duly authorized agent.

(L. 2020 H.B. 1655)

486.1135. Term of registration.—The term of registration of an electronic notary public shall begin on the registration starting date set by the secretary and shall continue as long as the notary's commission remains in effect or until registration is terminated.

(L. 2020 H.B. 1655)

486.1140. Permissible remote online notarial acts.—The following remote online notarial acts may be performed using communication technology in accordance with sections 486.1100 to 486.1205, and by no other method:

- (1) Acknowledgment; and
- (2) Jurat.

(L. 2020 H.B. 1655)

486.1145. Audio-video communication, use of, requirements.—1. For the purposes of performing a remote online notarial act for a person using audio-video communication, a remote online notary public has satisfactory evidence of the identity of the person if the remote online notary public confirms the identity of the person by:

- (1) Personal knowledge of the identity;
- (2) Each of the following, if approved by rules adopted by the secretary of state:
 - (a) Remote presentation by the person of an identification credential, including a passport or driver's license, that contains a photograph and the signature of the person;
 - (b) Credential analysis; and
 - (c) Identity proofing of the person described in paragraph (a) of this subdivision;

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- (3) Any other method that complies with any rules adopted by the secretary of state; or
 - (4) A valid certificate that complies with any rules adopted by the secretary of state.

2. Such rules shall be subject to the limitations in section 486.830.

(L. 2020 H.B. 1655)

486.1150. Principal requirements for remote online notarization.—A remote online notary shall perform a remote online notarization only if the principal:

- (1) Is in the presence of the notary utilizing live audio-video conferencing technology at the time of notarization;
- (2) Is personally known to the notary or identified by the notary through satisfactory evidence as set forth in section 486.1145;
- (3) Appears to understand the nature of the transaction;
- (4) Appears to be acting of his or her own free will;
- (5) Communicates directly with the notary in a language both understand; and
- (6) Reasonably establishes the electronic signature as his or her own.

(L. 2020 H.B. 1655)

486.1155. Remote online notary required to be physically located within this state for performance of remote online notarial acts.—1. A remote online notary public shall perform a remote online notarization authorized in sections 486.1100 to 486.1205 only while the remote online notary public is physically located within this state.

2. A remote online notary public may perform a remote online notarization for a remotely located individual who is physically located:

- (1) In this state;
- (2) Outside this state but within the United States; or
- (3) Outside the United States if the electronic notarization is not prohibited in the jurisdiction in which the principal is physically located at the time of the remote online notarial act.

3. The validity of a remote online notarization performed by a remote online notary public of this state in accordance with sections 486.1100 to 486.1205 shall be governed by the laws of this state.

(L. 2020 H.B. 1655)

486.1160. Additional transaction fee.—In addition to the other fees allowed by section 486.960, a remote online notary may charge a remote online notary transaction fee if the notary and the principal agree upon the fee in advance of the notarial act being performed and the notary explains to the person requesting the notarial act that the remote online transaction fee is separate from the notarial fee prescribed in subsection 2 of section 486.960 and is not mandated by law.

(L. 2020 H.B. 1655)

486.1165. Remote online notarial certificate, contents, wording.—1. In performing a remote online notarial act, the remote online notary shall properly complete a remote online notarial certificate.

2. A proper remote online notarial certificate shall contain:

- (1) Completed wording appropriate to the particular remote online notarial act, as prescribed in subsection 3 of this section;
- (2) A registered electronic signature; and
- (3) A registered electronic notary seal, which shall include:
 - (a) The name of the remote online notary fully and exactly as it is spelled on the notary's commissioning document;
 - (b) The jurisdiction that commissioned and registered the remote online notary;
 - (c) The title "Electronic Notary Public";
 - (d) The commission or registration number of the remote online notary; and
 - (e) The commission expiration date of the remote online notary.

3. The wording of a remote online notarial certificate shall be in a form that:

- (1) Is set forth in section 486.1175;
- (2) Is otherwise prescribed by the law of this state;
- (3) Is prescribed by a law, regulation, or custom of another jurisdiction, provided it does not require actions by the remote online notary that are unauthorized by this state; or
- (4) Describes the actions of the remote online notary in such a manner as to meet the requirements of the particular notarial act, as defined in section 486.600, 486.900 or 486.1100.

4. A remote online notarial certificate shall be worded and completed using only letters, characters, and a language that are read, written, and understood by the remote online notary.

(L. 2020 H.B. 1655)

486.1170. Registered electronic signature, seal, or single element required, when—employer restrictions—limitations on use of registered signature and seal.—1. In notarizing an electronic document, the remote online notary shall attach to, or logically associate with, the remote online notarial certificate a registered electronic signature and a registered electronic notary seal, or a registered single element in conformity with subsection 2 of this section, in such a manner that the signature and the seal, or the single element, are attributed to the electronic notary as named on the commission.

2. A registered electronic signature shall be:

- (1) Unique to the electronic notary;
- (2) Capable of independent verification;
- (3) Attached to or logically associated with an electronic notarial certificate in such a manner that any subsequent alteration of the certificate or

underlying electronic document prominently displays evidence of the alteration; and

- (4) Attached or logically associated by a means under the electronic notary's sole control.

3. At all times the means for producing registered electronic notary seals, or registered single elements as described in subsection 2 of this section, shall be kept under the sole control of the electronic notary.

4. An employer of an electronic notary shall not use or control the means for producing registered electronic signatures and notary seals, or registered single elements combining the required features of both, nor upon termination of a notary's employment retain any software, coding, disk, certificate, card, token, or program that is intended exclusively to produce an electronic notary's registered electronic signature, notary seal, or combined single element, regardless of whether the employer financially supported the employee's activities as a notary.

5. A registered electronic signature may be used by the electronic notary for lawful purposes other than performing electronic notarizations, provided that neither the title "notary" nor any other indication of status as a notarial officer is part of the signature.

6. Neither a registered electronic notary seal nor a combined single element containing the seal shall be used by the electronic notary for any purpose other than performing lawful electronic notarizations.

(L. 2020 H.B. 1655)

486.1175. Jurat certificate form—signature form.—1. A remote online notary shall use a jurat certificate in substantially the following form in notarizing a signature or mark on an affidavit or other sworn or affirmed written declaration:

State of Missouri

County (and/or City) of _____

On this ____ day of ____, 20 ____, before me, the undersigned notary, personally appeared by remote online means _____ (name of document signer), (personally known to me) (proved to me through identification documents, which were _____,) (proved to me on the oath or affirmation of _____, who is personally known to me and stated to me that (he)(she) personally knows the document signer and is unaffected by the document,) (proved to me on the oath or affirmation of ____ and _____, whose identities have been proven to me through identification documents and who have stated to me that they personally know the document signer and are unaffected by the document,) to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of (his)(her) knowledge and belief.

_____(official signature and seal of notary)

2. A remote online notary shall use a certificate in substantially the following form in notarizing the signature or mark of any person acknowledging on his or her own behalf or as a partner, corporate officer, attorney in fact, or in any other representative capacity who appears remotely:

State of Missouri

County (and/or City) of _____

On this _____ day of _____, 20 _____, before me, the undersigned notary, personally appeared by remote online means _____ (name of document signer), (personally known to me) (proved to me through identification documents, which were _____,) (proved to me on the oath or affirmation of _____, who is personally known to me and stated to me that (he)(she) personally knows the document signer and is unaffected by the document,) (proved to me on the oath or affirmation of _____ and _____, whose identities have been proven to me through identification documents and who have stated to me that they personally know the document signer and are unaffected by the document,) to be the person whose name is signed on the preceding or attached document, and acknowledged to me that (he)(she) signed it voluntarily for its stated purpose.(.)

(as partner for _____, a partnership.)

(as _____ for _____, a corporation.)

(as attorney in fact for _____, the principal.)

(as _____ for _____, (a)(the) _____)

_____ (official signature and seal of notary)

(L. 2020 H.B. 1655)

486.1180. Electronic journals.—1. If a notary is registered as a remote online notary:

- (1) The notary shall keep an electronic journal of remote online notarial acts as described in section 486.1190; and
- (2) The notary shall also keep a record of remote online notarial acts in the permanently bound journal.

2. A notary shall maintain only one active permanently bound journal at the same time, except that a backup of each active and inactive electronic journal shall be retained by the notary in accordance with subdivision (3) of subsection 1 of section 486.1190 as long as each respective original electronic journal is retained.

3. A notary shall keep the permanently bound journal for a period of no less than ten years from the date of the last entry.

(L. 2020 H.B. 1655)

486.1185. Electronic journal recording requirements.—1. For every remote online notarial act, the remote online notary shall record in the electronic journal at the time of notarization the following:

- (1) The date and time of day of the remote online notarial act;
- (2) The type of remote online notarial act;
- (3) The type, title, or a description of the document or proceeding;
- (4) The electronic signature, printed name, and address of each principal;
- (5) The printed name and address of each requester of fact;
- (6) The evidence of identity of each principal in the form of either:
 - (a) A statement that the person is personally known to the notary;

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- (b) A notation of the type of identification document, its issuing agency, its serial or identification number, and its date of issuance or expiration;
 - (c) The electronic signature, printed name, and address of each credible witness swearing or affirming to the principal's identity, and for credible witnesses who are not personally known to the notary, a description of the identification documents relied on by the notary; or
 - (d) In the case of an electronic journal, a recognized biometric identifier, in accordance with subdivision (4) of subsection 1 of section 486.1190;
- (7) The fee, if any, charged for the remote online notarial act;
 - (8) The address where the remote online notarial act was performed, if not the address of the notary's regular place of work or business; and
 - (9) The name of the program or software any authority issuing or registering the means used to create the electronic signature that was notarized and the source of this authority's license, if any.

2. A remote online notary shall not record a Social Security number or credit card number in the journal.

3. A remote online notary may record in the journal the circumstances for not performing or completing any requested remote online notarial act.

(L. 2020 H.B. 1655)

486.1190. Additional requirements for electronic journal of remote online notarial acts and remote online notaries.—1. An electronic journal of remote online notarial acts shall:

- (1) Allow journal entries to be made, viewed, printed, and copied only after access is obtained by a procedure that uses two factors of authentication;
- (2) Not allow a journal entry to be deleted or altered in content or sequence by the remote online notary or any other person after a record of the remote online notarization is entered and stored, except that an entry may be deleted if the retention period set forth in subsection 4 of this section has passed;
- (3) Have a backup system in place to provide a duplicate record of remote online notarial acts as a precaution in the event of loss of the original record;
- (4) Be capable of capturing and storing the image of a handwritten or electronic signature and the data related to one other type of recognized biometric identifier; and
- (5) Be capable of printing and providing electronic copies of any entry, including images of handwritten signatures and the data related to the other selected type of recognized biometric identifier.

2. In maintaining an electronic journal of remote online notarial acts, a remote online notary public shall comply with the applicable prescriptions and prohibitions regarding the copying, security, surrender, and disposition of a journal as set forth in sections 486.710 to 486.715 and sections 486.795 to 486.800.

3. Every remote online notary public maintaining an electronic journal of electronic notarial acts pursuant to section 486.1180 shall:

- (1) Provide to the secretary authorization on the registration form described in section 486.1130 and the access instructions that allow journal entries to be viewed, printed, and copied in read-only access; and
- (2) Notify the secretary of any subsequent change to the access instructions.

4. A remote online notary public maintaining an electronic journal of remote online notarial acts shall keep the entry for a period of no less than ten years from the date of the entry and shall also keep a record of remote online notarial acts in a permanently bound journal as set forth in sections 486.700 and 486.705.

(L. 2020 H.B. 1655)

486.1195. Audio and video recording of performance of notarial acts, when, requirements.—1. The remote online notary public shall create an audio and video recording of the performance of the notarial act.

2. The recording required by this section shall be maintained for at least ten years after the date of the transaction or proceeding.

3. The secretary of state shall promulgate rules establishing standards for the retention of a video and audio recording of the performance of the notarial act. Such rules shall be subject to the limitations in section 486.830.

4. (1) The remote online notary public may designate as custodian of the recording and the electronic journal:

- (a) The employer of the remote online notary public if evidenced by a record signed by the remote online notary public and the employer; or
- (b) A repository meeting the standards established by the secretary of state.

(2) An employer or other repository acting as the custodian of a recording or an electronic journal under this subsection shall comply with all statutory requirements regarding retention and disclosure of recordings and electronic journals applicable to notaries.

(L. 2020 H.B. 1655)

486.1200. Safeguarding electronic documents, signature, and seal.—1. A remote online notary public shall keep the remote online notary public's electronic document, electronic signature, and electronic seal secure and under the remote online notary public's exclusive control, which requirement may be satisfied by password-controlled access. The remote online notary public shall not allow another person to use the remote online notary public's electronic document, electronic signature, or electronic seal.

2. A remote online notary public shall attach the remote online notary public's electronic signature and seal to the electronic notarial certificate of an electronic

document in a manner that is capable of independent verification and renders any subsequent change or modification to the electronic document evident.

(L. 2020 H.B. 1655)

486.1205. Remote online notary—resignation, revocation, expiration, or death—procedure.—Upon resignation, revocation, or expiration of a notary commission, or death of the remote online notary:

- (1) The journal and notarial records shall be delivered to the secretary in accordance with section 486.795 or 486.800 by any means providing a tangible receipt, including certified mail and electronic transmission, allowing that an electronic journal may be delivered on disk, printed on paper, or transmitted electronically, in accordance with the requirements of the secretary; and
- (2) In the case of an electronic journal and its backup copy whose disks or other physical storage media are not required to be surrendered, no further entries shall be made in the journal and its backup, both of which shall be safeguarded until both shall be erased or expunged after ten years from the date of the last entry by the notary or the notary's personal representative.

(L. 2020 H.B. 1655)

Code of State Regulations



Title 15—ELECTED OFFICIALS

Division 30—Secretary of State

Chapter 100—Notary Commissions

15 CSR 30-100.005 Notary Complaint Process

PURPOSE: This rule lays out the process for filing a complaint against a notary.

(1) A complaint may be filed by an individual or by the Notary Commission Unit. All complaints must be—

- (A) In writing and signed;
- (B) Submitted to the Notary Commission Unit either by mail to commissions@sos.mo.gov or PO Box 784, Jefferson City, MO 65102;
- (C) At a minimum, the complaint must contain the following information:
 - 1. Circumstances surrounding the situation; and
 - 2. The notary's name, commission number (if known), and the county in which the alleged wrong doing allegedly took place;
- (D) The complaint should include, if known, the names and contact information of any witnesses or parties; including addresses and telephone number, all documents related to the transaction; including copies of the notarized document in question, and any police report filed or investigative information if referred by another agency, and any contact information for legal representative;
- (E) Upon receipt of the complaint the Notary Commission Unit will review the matter and determine if further action is required;
- (F) If further action is required, the Notary Commission Unit will notify the notary and may request additional information from the notary;
- (G) A notary has thirty (30) days from receipt of such notification from the Notary Commission Unit in which to respond. Failure to respond shall constitute grounds for suspension of the notary commission until compliance with the request is met;
- (H) The Notary Commission Unit will review the response from the notary, and if necessary, make follow-up request for information;
- (I) Upon completion of their review, the Notary Commission Unit will forward the matter to the Director of Business Services or their designee who will review the matter to determine appropriate action;
- (J) Upon a decision by the Director of Business Services or their designee, the complainant and notary shall be notified of the decision made; and

(K) If the action taken by the Director of Business Services or their designee is to suspend or revoke the notary's commission, the notary may appeal such decision as outlined under the rules.

AUTHORITY: sections 486.815.1 and 486.830, RSMo Supp. 2020. Emergency rule filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Original rule filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.815, RSMo 2020 and 486.830, RSMo 2020.*

15 CSR 30-100.010 Approval, Revocation, and Suspension of Notary Commission

PURPOSE: This rule sets out the general nature of how a notary commission may be revoked or suspended.

(1) Before a notary's commission may be revoked, the notary shall receive written notice alleging why the notary's commission should be revoked and of the right to a hearing. The notary may request a hearing on the revocation as provided in 15 CSR 30-100.020. If the notary fails to request a hearing as provided in 15 CSR 30-100.020, the notary thereby waives his/her right to a hearing and the revocation shall proceed. If a notary's commission is ordered revoked after a hearing, the notary shall have the right to appeal the revocation order.

(2) The secretary of state's office may immediately suspend a notary's commission upon written notice sent to the notary by certified mail when the secretary of state's office deems the situation has a serious unlawful effect on the general public. The notary may request a hearing on the suspension as provided in 15 CSR 30-100.015.

(3) An individual who has been convicted of a felony involving dishonesty or moral turpitude, committed in the last five (5) years, will be denied approval to be a notary commission.

AUTHORITY: sections 486.605 and 486.815.1, RSMo Supp. 2020. Original rule filed Dec. 16, 1985, effective April 11, 1986. Amended: Filed April 17, 2017, effective Oct. 30, 2017. Emergency amendment filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Amended: Filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.605, RSMo 2020 and 486.815, RSMo 2020.*

15 CSR 30-100.015 Request for Hearing on Suspension or an Appeal on a Denial of an Application

PURPOSE: This rule provides the manner by which a notary may request a hearing when the notary has received a notice of suspension.

(1) When a notary has received a notice of suspension as provided in 15 CSR 30-100.010, the notary may request a hearing on the suspension. A request for hearing on the suspension must be received by the secretary of state's office no later than

ten (10) business days after the notary receives the written notice of suspension, or the notary will have waived his/her right to a hearing on the suspension.

(2) A request for hearing must be signed by the notary or his/her attorney, contain the name, mailing address, and telephone number(s) of the notary, and, if applicable, the notary's attorney's name, Missouri bar number, address, telephone number, facsimile number, and electronic mail address, if any, and shall be filed with the Office of the Secretary of State, Commissions Division, PO Box 784, Jefferson City, MO 65102.

(3) If the notary desires the hearing on the suspension to be conducted by telephone, the notary must include that request in his/her request for hearing and provide the telephone number that the notary will use during the hearing.

(4) Hearings held under this regulation will be subject to the requirements of 15 CSR 30-100.060.

(5) An applicant who has been denied a notary commission may appeal the denial to the Director of Business Services or his or her designee. This appeal does not include a right to a hearing.

AUTHORITY: section 486.815.1, RSMo Supp. 2020. Original rule filed April 17, 2017, effective Oct. 30, 2017. Emergency amendment filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Amended: Filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.815, RSMo 2020.*

15 CSR 30-100.020 Notice of Revocation and Request for a Hearing

PURPOSE: This rule sets out how notice of revocation will be given, the contents of the notice, and how a notary can request a hearing.

(1) Upon receipt of a complaint and a decision to seek revocation of a notary commission, written notice shall be mailed by certified mail to the notary at the address on file with the secretary of state's office. The notice shall contain the following information:

- (A) The notary's name and address;
- (B) The date the notary's commission was granted and the expiration date of that commission;
- (C) The specific allegations stating what grounds exist for revoking the notary's commission. The allegations shall indicate the notary's alleged misconduct, the date and place of the misconduct (if applicable and known), and the name(s) of potential witnesses on behalf of the secretary of state; and
- (D) Instructions for requesting a hearing on the revocation.

(2) When a notary has received a notice of revocation, the notary may request a hearing on the revocation.

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- (A) A request for hearing on the revocation must be received by the secretary of state's office no later than thirty (30) calendar days after the notary receives the written notice of revocation, or the notary will have waived his/her right to a hearing on the revocation.
 - (B) A request for hearing must be signed by the notary or his/her attorney, contain the name, mailing address, and telephone number(s) of the notary, and, if applicable, the notary's attorney's name, Missouri bar number, address, telephone number, facsimile number, and electronic mail address, if any, and shall be filed with the Office of the Secretary of State, Commissions Division, PO Box 784, Jefferson City, MO 65102.
 - (C) If the notary desires the hearing on the revocation to be conducted by telephone, the notary must include that request in his/her request for hearing and provide the telephone number that the notary will use during the hearing.
 - (D) Hearings held under this regulation will be subject to the requirements of 15 CSR 30-100.060.

AUTHORITY: section 486.385.2, RSMo 2016. Original rule filed Dec. 16, 1985, effective April 11, 1986. Amended: Filed April 17, 2017, effective Oct. 30, 2017.*

**Original authority: 486.385, RSMo 1977, amended 2004.*

15 CSR 30-100.030 Response to Notice of Revocation

PURPOSE: This rule describes the form and content of the response and how it shall be filed.

(1) Response.

- (A) A notary may file a response to a notice of revocation.
- (B) Any response shall be in writing and shall contain a short and concise statement of the facts which the notary believes are true and relevant to the issues raised in the notice of revocation. The response must be signed by the notary or his/her attorney, contain the name, mailing address, and telephone number of the notary, and, if applicable, the attorney's name, Missouri bar number, address, telephone number, facsimile number, and electronic mail address, if any, and shall be filed with the Office of the Secretary of State, Commissions Division, PO Box 784, Jefferson City, MO 65102.
- (C) All responses shall be filed with the notary's request for hearing as provided in 15 CSR 30-100.020.

AUTHORITY: section 486.385.2, RSMo 2016. Original rule filed Dec. 16, 1985, effective April 11, 1986. Amended: Filed April 17, 2017, effective Oct. 30, 2017.*

**Original authority: 486.385, RSMo 1977, amended 2004.*

15 CSR 30-100.040 Prehearing Conference

(Rescinded October 30, 2017)

AUTHORITY: section 486.385.2, RSMo 1986. Original rule filed Dec. 16, 1985, effective April 11, 1986. Rescinded: Filed April 17, 2017, effective Oct. 30, 2017.

15 CSR 30-100.050 Subpoenas

(Rescinded October 30, 2017)

AUTHORITY: section 486.385.2, RSMo 1986. Original rule filed Dec. 16, 1985, effective April 11, 1986. Rescinded: Filed April 17, 2017, effective Oct. 30, 2017.

15 CSR 30-100.060 Hearings

PURPOSE: This rule describes the nature of the hearing to revoke a notary public's commission.

- (1) A revocation or suspension hearing will be conducted in the following manner:
- (A) All hearings will be open to the public. All parties have a right to be present and to be represented by counsel, if they so desire. Notice of the hearing will be posted prominently in the Office of the Secretary of State, Commissions Division, 600 W. Main Street, Jefferson City, MO 65101;
 - (B) All hearings will be audio recorded. Upon request, and at the expense of a party to the proceeding making the request, the secretary of state's office will cause the hearing to be transcribed by a court reporter present for the hearing. Any other party may obtain a copy of the transcript upon the payment of the costs of preparation;
 - (C) If the hearing is not transcribed, the audio record will contain—
 - 1. A listing of all materials filed in connection with the hearing;
 - 2. A listing of all documents and exhibits submitted as evidence;
 - 3. All matters officially noticed; and
 - 4. All offers of proof, objections, and rulings;
 - (D) Evidence shall be received in the following manner:
 - 1. Oral evidence shall be taken only on oath or affirmation;
 - 2. Each party shall have the right to call and examine witnesses, to introduce exhibits, to cross-examine opposing witnesses on any matter relevant to the issues even though that matter was not subject to the direct examination, to impeach any witness regardless of which party first called him/her to testify, and to rebut the evidence against him/her; and
 - 3. Copies of writings, documents, and records shall be admissible without proof that the originals thereof cannot be produced if it appears by tes-

timony or otherwise that the copy offered is a true copy of the original;
and

- E. The order in which evidence will be presented is as follows:
 - 1. The secretary of state's representative shall present evidence first;
 - 2. The notary shall then have the opportunity to present his/her evidence in the same manner;
 - 3. Each party has the right to rebut the evidence presented; and
 - 4. Closing statements may be made by each party in the order evidence was presented; and
 - F. The burden of proof will be on the secretary of state's representative, and the standard of proof shall be a preponderance of the evidence.
2. Notice of the date, time, and place of the hearing will be sent by certified mail to the notary at the address on file with the secretary of state's office.
3. A revocation hearing may be conducted by telephone upon request of the notary as set forth in 15 CSR 30-100.015 (suspension) or 15 CSR 30-100.020 (revocation).
- (A) The telephone hearing will be scheduled with notice sent by certified mail to the notary at the address on file with the secretary of state.
 - (B) Telephone hearings shall have the following additional requirements:
 - 1. The attorney and any witnesses for the secretary of state may be present in person while the notary is present by telephone;
 - 2. Parties to telephone hearings shall mail copies of potential exhibits to the other party in sufficient time for the exhibit to reach those locations prior to the hearing;
 - 3. A notary or his/her attorney shall mail potential exhibits to the Office of the Secretary of State, Commissions Division, PO Box 784, Jefferson City, MO 65102; and
 - 4. Each potential exhibit shall be designated as a potential exhibit and paginated.
 - (C) Telephone hearings are evidentiary proceedings conducted for the convenience of the notary, and the parties have the following responsibilities:
 - 1. The connection must be of sufficient quality that the persons participating can be clearly heard, and the call will not be unintentionally disconnected (due to things such as poor cellular reception);
 - 2. The hearing shall not be subject to interruptions by the parties to attend to non-hearing matters;
 - 3. The parties should be in a location where there will not be unreasonable background noise.
 - (D) Any witnesses participating by telephone are subject to the same requirements as in subsection (3)(C).

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- (E) If a party or witness leaves the phone for any reason, or the connection is disconnected, all such action shall be considered voluntary, and the hearing shall proceed without such party or witness.

AUTHORITY: section 486.385.2, RSMo 2016. Original rule filed Dec. 16, 1985, effective April 11, 1986. Amended: Filed April 17, 2017, effective Oct. 30, 2017.*

**Original authority: 486.385, RSMo 1977, amended 2004.*

15 CSR 30-100.070 Surrender of Commission

PURPOSE: This rule states how a notary public may surrender his/her commission.

- (1) A notary may surrender his/her commission at any time after receiving notice of revocation and prior to adjudication. This surrender shall be executed in writing and need not admit or deny the allegations in the notice of revocation, but shall state that the notary voluntarily agrees to surrender his/her commission and will not seek to obtain another commission for a period of three (3) years.

AUTHORITY: sections 486.310 and 486.385.2, RSMo 2016. Original rule filed Dec. 16, 1985, effective April 11, 1986. Amended: Filed April 17, 2017, effective Oct. 30, 2017.*

**Original authority: 486.310, RSMo 1977, amended 2004, 2016 and 486.385, RSMo 1977, amended 2004.*

15 CSR 30-100.080 Appeal

PURPOSE: This rule describes how a notary public may appeal a decision revoking his/her commission.

- (1) A notary who has received findings of fact, conclusions of law, and decision from the secretary of state's office (final adjudication) revoking his/her commission may seek judicial review as provided in Chapter 536.

AUTHORITY: section 486.385.2, RSMo 2016. Original rule filed Dec. 16, 1985, effective April 11, 1986. Amended: Filed April 17, 2017, effective Oct. 30, 2017.*

**Original authority: 486.385, RSMo 1977, amended 2004.*

Title 15—ELECTED OFFICIALS

Division 30—Secretary of State

Chapter 110—Electronic Notarization

15 CSR 30-110.010 Electronic Notary Definitions

(Rescinded February 28, 2021)

AUTHORITY: section 486.275, RSMo 2016. Emergency rule filed Dec. 21, 2016, effective Dec. 31, 2016, expired June 28, 2017. Original rule filed Dec. 21, 2016, effective June 30, 2017. Rescinded: Filed Aug. 31, 2020, effective Feb. 28, 2021.

15 CSR 30-110.020 Electronic Signatures and Seals

(Rescinded February 28, 2021)

AUTHORITY: section 486.275, RSMo 2016. Emergency rule filed Dec. 21, 2016, effective Dec. 31, 2016, expired June 28, 2017. Original rule filed Dec. 21, 2016, effective June 30, 2017. Rescinded: Filed Aug. 31, 2020, effective Feb. 28, 2021.

15 CSR 30-110.030 Remote Online Notarization (RON) Approval

PURPOSE: This rule provides the process that vendors must go through to have their software approved for use by electronic notaries in Missouri.

(1) Vendors wishing to have their software approved for use by electronic notaries in Missouri must make an application to do so to the Commission Unit. The information on the application must include:

- (A) Name of the vendor's company;
- (B) Name of the software to be used;
- (C) Name of contact to perform demonstration of software;
- (D) Contact information for customer inquiries; and
- (E) List of other states the software is approved in.

(2) Upon filing of an application, the Commission Unit will review the software for compliance.

(3) Each software requesting approval must undergo a live demonstration by the Commission Unit.

(4) Once the Commission Unit has determined the software meets compliance, a certificate of acceptability will be issued to the vendor.

(5) A list of all approved software will be published on the Missouri Secretary of State's (SOS) website.

AUTHORITY: section 486.1110, RSMo Supp. 2020. Emergency rule filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Original rule filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.1110, RSMo 2020.*

15 CSR 30-110.040 Remote Online Notarization (RON) Criteria

PURPOSE: This rule states the criteria that remote online notary (RON) must meet for use by electronic notaries in Missouri.

(1) Remote online notary (RON) must meet the following RON Credential Analysis and Authentication to be approved for use in Missouri:

- (A) The software must allow for at least two (2) types of the following authentications as described in section 110.050, RSMo:
 - 1. Credential Analysis of Government Issued Identification;
 - 2. Dynamic Knowledge-Based Authentication; and
 - 3. Biometrics;
- (B) The software must provide for a live session using audio-video communication integrated with electronic document processing as described in section 110.060, RSMo;
- (C) The software must be able to capture the necessary details for the notary to keep an accurate record of the transaction as described in section 110.070, RSMo; and
- (D) The software must provide an audit trail for each session as described in section 110.080, RSMo.

AUTHORITY: section 486.1110, RSMo Supp. 2020. Emergency rule filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Original rule filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.1110, RSMo 2020.*

15 CSR 30-110.050 Remote Online Notarization (RON) Credentials

PURPOSE: This rule sets out the credentials that remote online notary (RON) must meet for use by electronic notaries in Missouri.

- (1) Remote Online Notarization (RON) providers must use automated software processes to aid the notary in verifying each principal's identity.
- (2) The credential must pass an authenticity test, consistent with sound commercial practices that—
 - (A) Uses appropriate technology to confirm the integrity of visual, physical, or cryptographic security features;
 - (B) Uses appropriate technology to confirm that the credential is not fraudulent or inappropriately modified;

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- (C) Uses information held or published by the issuing source or authenticity source(s), as available, to confirm the validity of credential details; and
 - (D) Provides the output of the authenticity to the notary.
- (3) The credentials analysis procedure must enable the notary to visually compare both of the following for consistency:
- (A) The information and photo on the presented credential image; and
 - (B) The principal as viewed by the notary in real time through the audio/video system.
- (4) Credentials must be a government issued document meeting the requirements of the state that issued the document, may be imaged, photographed, and video recorded under state and federal law, and can be subject to credential analysis.
- (5) The credential image capture procedure must confirm that—
- (A) The principal is in possession of that credential at the time of the notarial act;
 - (B) That the credential image submitted for analysis has not been manipulated; and
 - (C) The credential image matches the credential in the principal’s possession.
- (6) The following general principles should be considered in the context of image resolution:
- (A) The captured image resolution should be sufficient for the service provider to perform credential analysis per the requirements above;
 - (B) The image resolution should be sufficient to enable visual inspection by the notary, including legible text and clarity of photographs, barcodes, and other credential features; and
 - (C) All images necessary to perform visual inspection and credential analysis must be captured e.g. U.S. Passport requires identity page; state driver’s license requires front and back.
- (7) A Dynamic Knowledge-Based Authentication (KBA) procedure must meet the following requirements:
- (A) Each principal must answer questions and achieve a passing score from—
 1. At least five (5) questions drawn from public or private data sources;
 2. A minimum of five (5) possible answer choices per question;
 3. At least four (4) of the five (5) questions answered correctly to pass (a passing score of eighty percent (80%)); and
 4. All five (5) questions answered within two (2) minutes.
 - (B) Each principal must be provided a reasonable number of attempts per signing session.
-

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1. If a principal fails their first quiz, they may attempt up to two (2) additional quizzes within forty-eight (48) hours from the first failure.
 2. During any quiz retake a minimum of forty percent (40%), or two (2), of the prior questions must be replaced;
- (C) The RON system provider must not include the KBA procedure as part of the video recording or as part of the system provided person-to-person video interaction between the notary and the signatory; and must not store the data or information presented in the KBA questions and answers. However, the output of the KBA assessment procedure must be provided to the notary.
- (D) Biometric sensing technology includes, but is not limited to, facial, voice, and fingerprint recognition.

AUTHORITY: section 486.1110, RSMo Supp. 2020. Emergency rule filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Original rule filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.1110, RSMo 2020*

15 CSR 30-110.060 Audio and Video Quality

PURPOSE: This rule sets out the requirements for audio/video quality used by electronic notaries in Missouri.

- (1) A reliable Remote Online Notarization (RON) operating model should consist of continuous, synchronous audio and video feeds with good clarity such that all participants can be clearly seen and understood at all times during the notarial act.
- (2) Inherent in online audio/video technology is the presence of temporary surges or spikes in quantitative measures like bitrate and/or frequency of communications and no simple technical limits are practical or prudent. Rather, a sounder approach to ensuring reliable real-time communications is to rely on the judgment of the notary to determine the adequacy of the communications and provide direction to terminate the session if those conditions are not met.
- (3) The audio/video recording must include the person-to-person interaction required as part of the Notarial Act as defined by the state, must be logically associated to the electronic Audit Trail, and must be capable of being viewed and heard using broadly available audio/video players.
- (4) Video capture of documents or credentials that contain non-public personal information during the RON is not required as part of these standards.

AUTHORITY: section 486.1110, RSMo Supp. 2020. Emergency rule filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Original rule filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.1110, RSMo 2020.*

15 CSR 30-110.070 Storage and Retention of Notarial Records

PURPOSE: This rule sets out the requirements for storage and retention of notarial records used by electronic notaries in Missouri.

(1) Remote Online Notarization (RON) systems.

(A) RON must—

1. Facilitate the process of collecting the required notarial records;
2. Provide a method by which a notary can access and/or export the notarial records; and
3. Provide automated backup of the notarial records and audio/video recording to ensure redundancy.

(B) RON technology solution must employ data protection safeguards consistent with generally accepted information security standards.

(C) Retention of the audio/video recording and notarial records by either the notary or their designated third party, as directed by the notary, must adhere to the laws, directives, rules, and regulations of the state.

(2) A notary must retain an electronic journal and an audio-visual recording created under Chapter 486, RSMo in a computer or other electronic storage device that protects the journal and recording against unauthorized access by password or cryptographic process.

(A) The recording must be created in an industry standard audio-visual file format and must not include images of any electronic record on which the remotely located individual executed an electronic signature.

(B) An electronic journal must be retained for at least ten (10) years after the last notarial act chronicled in the journal. An audiovisual recording must be retained for at least the ten (10) years after the recording is made.

(C) A notary must take reasonable steps to ensure that a backup of the electronic journal and audio-visual recording exists and is secure from unauthorized use.

AUTHORITY: sections 486.1110 and 486.1195, RSMo Supp. 2020. Emergency rule filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Original rule filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.1110, RSMo 2020 and 486.1195, RSMo 2020.*

15 CSR 30-110.080 Audit Trail

PURPOSE: This rule states the requirements for the remote online notarization (RON) audit trail for use by electronic notaries in Missouri.

(1) Significant actions completed as part of a RON signing session should be recorded in an audit trail. Each entry in this audit trail should clearly indicate the action

performed (e.g. addition of an electronic signature), the date/time of its performance (e.g., Coordinated Universal Time, 2018-08-21 01:14:22 UTC), the name of the party performing the action (e.g. John Doe), and the IP address of the party performing the action.

(2) Each document completed as part of a RON should be electronically signed and rendered Tamper-Evident.

AUTHORITY: section 486.1110, RSMo Supp. 2020. Emergency rule filed Aug. 31, 2020, effective Sept. 15, 2020, expired March 13, 2021. Original rule filed Aug. 31, 2020, effective Feb. 28, 2021.*

**Original authority: 486.1110, RSMo 2020.*

General Information



General Information

Applicable Law

The law governing notaries public is found in Chapter 486 RSMo and is provided on the Secretary of State website at <https://s1.sos.mo.gov/business/Notary/>.

General Information

The secretary shall issue a notary commission to any person who is qualified and who submits an application in accordance with chapter 486.

In order to be qualified for a notary commission a person shall:

- (1) Be at least eighteen years of age;
- (2) Reside or have a regular place of work or business in the state of Missouri;
 - (a) An applicant who is not a resident of the state may qualify to be a notary if he or she works in Missouri and will use the notary seal in the course of his or her employment in Missouri.
 - (b) Applicants qualifying as a nonresident notary shall authorize the secretary as the agent and representative of such person to accept service of any process or service of any notice or demand required or permitted by law to be served upon such person.
- (3) Reside legally in the United States;
- (4) Read and write English; and
- (5) Pass the examination required in section 486.630

If the notary is presently commissioned as a non-resident notary public and they move into Missouri, the notary may immediately be appointed and commissioned as a notary upon becoming a resident. The notary will need to return their nonresident notary certificate with a request to resign that commission, along with a completed application as a resident, proof of training and the \$25 fee for issuing another commission.

Application and Appointment

Applicants may file electronically or obtain an application for a commission as a notary public from our website at <https://s1.sos.mo.gov/business/Notary/>. Additional applications may be obtained by calling (866) 223-6535 (toll free—choose option 3 for the notary and commissions division) or (573) 751-2783, or by writing: Secretary of State, Commissions, PO Box 784, Jefferson City, MO 65102-0784.

Applications may also be obtained from the secretary of state branch offices located at: 815 Olive St., Ste. 150, St. Louis, MO 63101; 615 E. 13th St., Ste. 513, Kansas City, MO 64106; and 149 Park Central Sq., Rm. 624, Springfield, MO 65806.

The application forms prescribed by the secretary of state must be used.

As provided by law, a \$25 fee must be paid to receive a notary commission. See Sections 28.160.2 and 486.225.2, RSMo. All checks should be made payable to the State Director of Revenue.

Prior to submitting an application to the secretary of state, each applicant for appointment shall read the Missouri notary public handbook and complete a computer-based training or other notary training in a manner prescribed by the secretary of state. Each applicant shall attest to reading such handbook and receiving such training at the time of submitting the application for appointment and commission as a notary public.

Instructions for completing the application are provided with the application. All information requested on the form must be completed before the application will be approved. If we have to return the application to verify information, or to request that blank spaces be completed on the form, there will be a delay in issuing the commission. Any changes or information which is completed after the original receipt of the application by our office must be initialed. Applications which appear to have been tampered with are not accepted. The information requested on the application determines whether the applicant is qualified to receive a commission as a notary public. All information requested must be completed.

At the top of the application, the applicant must fill in their exact name as they want it to appear on their commission, complete the oath at the bottom of the application, and sign the application with the official signature as is indicated at the top of the application. This determines the applicant's exact official name as a notary public as well as their official signature. Initials may be used for first and middle names but a full last name must be listed. A notary is required by law to use their commissioned name and official signature for all notarizations.

The applicant for resident notary must request that our office issue their notary public commission for the county in which they reside or regular place of business. Please indicate this information on the application in the space labeled "County of Residence or regular place of work or business." If the applicant resides in St. Louis City, they must indicate "St. Louis City" in this space. A resident notary may use their notary commission in any county in Missouri or St. Louis City.

Non-resident applicants applying for a Missouri notary public commission must indicate the name of their employer and the Missouri county or St. Louis City where the employer is located and where the applicant reports for work.

A commission as a notary public for the State of Missouri is valid only in Missouri.

After the application is approved, the applicant's commission will be issued and mailed to the appropriate office in the county where they reside or are employed. We are required by law to forward all completed commissions to the appropriate county office.

Once the commission is issued, we will mail a letter to the applicant advising that their commission has been issued and mailed to the appropriate county authority. The letter contains the address where the applicant is to be sworn in, their commission number and the dates the commission begins and expires.

Possible Disqualification

According to Missouri law, the Secretary of State's Office may deny an application based on:

- (1) Submission of an application containing a material misstatement or omission of fact;
- (2) The fact that the applicant has been finally adjudicated and found guilty, or entered a plea of guilty or nolo contendere, in a criminal prosecution under the laws of any state or of the United States, of any felony or any offense involving dishonesty or moral turpitude, provided that a commission shall not be issued to the applicant within five years after such conviction or plea;
- (3) A finding or admission of liability against the applicant in a civil lawsuit based on the applicant's deceit;
- (4) Revocation, suspension, restriction, or denial of a notarial commission or professional license by this or any other state or nation, provided that a commission shall not be issued to the applicant within five years after such disciplinary action; or
- (5) An official finding that the applicant has previously engaged in official misconduct, regardless of whether disciplinary action resulted.

Qualifying at the County Clerk's Office

The law allows up to 60 days from the date the commission is issued for the applicant to qualify. Failure to qualify within 60 days will result in the commission being marked by the county clerk as not qualified and shall be returned to the Secretary of State's Office within fifteen days. To meet the qualifications provided by law, the applicant must appear in person and present a \$10,000 surety bond to insure their four-year term as a notary public. The clerk or deputy will administer the oath of office, after which the applicant must submit a handwritten specimen of their official signature on the oath of office. The clerk or deputy will then present the notary with their commission certificate. This signature **MUST** match the exact name typed on their commission certificate. The notary will mail the oath and bond to the Secretary of State's Office with a postmarked date not exceeding seven days from the date of the oath.

The commission certificate will contain the notary's exact official name as a notary public, the commission number, the commission beginning and expiration dates and the date the commission was issued by our office. The notary should keep the commission in a safe place throughout their term as a notary public.

Any notary who fails to qualify within the sixty days may be required to reapply for a notary commission. The county clerk shall keep a register of each person to whom they award a notary commission, as prescribed by the Secretary of State's Office.

Fees Allowed for Swearing in Notaries

Each county or city official will charge fees for recording each notary commission and administering the oath of office. These fees are allowed by law. If you have questions regarding such fees, contact the applicable county or city official in county of residence. For St. Louis City residents contact the circuit clerk of St. Louis City.

Term of Office

All commissions as a notary public are issued for a four-year term of office. This term is set by law.

Notary Public Bond

The \$10,000 notary bond shall be executed by a licensed Missouri surety for a term of four years commencing on the commission's issue date and terminating on its expiration date. The notary bond is separate from any other bond coverage the notary might presently have and is required in addition to other bond coverage. The bond should be executed by the licensed Missouri surety within 60 days after the application is approved by our office. The bond must be written for a term of four years, covering the same dates as the term of office.

An errors and omissions policy does not replace a bond. An errors and omissions policy is not required by law, but may be purchased as it protects the notary public and pays for any charges the notary might owe for legal fees and costs should the notary be sued.

Reapplying

All commissions as a notary public are issued for a term of four years. There are no provisions in the law for renewals. If the notary wishes to again become commissioned as a notary public they will need to submit a notary application to our office no earlier than six weeks before their current expiration date. No person is automatically reappointed as a notary public. The notary is responsible for obtaining the \$10,000 notary bond for their new term of office. The notary must follow all of the same procedures as though they have never held a notary commission before.

Embossed Seal and Rubber Stamp

Missouri law requires every notary to use a black inked rubber stamp seal on every notary certificate, an engraved embossed seal may be used in conjunction with the rubber stamp seal. An electronic seal may be used in lieu of an embossed seal or rubber stamp on documents that are electronically notarized, provided it meets the statutory requirements. The print on the embossed or stamp must be in type not smaller than eight-point type. The print on the seal should resemble one of the examples in the box below and must contain the same information. The embossed seal,

the black inked rubber stamp seal, and the electronic stamped seal must be obtained from a registered manufacturer. To be legally recognized, the engraved embosser seal, the black inked rubber stamp seal, or electronic stamp must contain:

1. The notary’s exact name as it appears on their commission certificate along with the notary jurisdiction (county)
 2. The assigned commission number; and
 3. The words: “Notary Seal,” “Notary Public,” “State of Missouri” and “My commission expires (commission expiration date)”; and
 4. A border in a rectangular or circular shape no larger than one sixteenth of an Inch, surrounding the required words.
2. Illegible information within a seal impression may be typed or printed legibly by the notary adjacent to but not within the impression, or another impression may be legibly affixed nearby.
 3. An embossed seal impression that is not photographically reproducible may be used in addition to, but not in place of, the official seal described above.
 4. A seal as described in this section shall not be affixed over printed or written matter.

The notary seal is the exclusive property of the notary and the seal may not be used by any other person or surrendered to an employer upon termination of employment.

Sample Embosser/Stamp



JOHN Q. PUBLIC
Notary Public – Notary Seal
STATE OF MISSOURI
St. Louis County
My Commission Expires: Oct. 1, 2025
Commission # 12345678

Journal

Section 486.700, RSMo requires the notary to keep, maintain, protect, and provide for lawful inspection a chronological journal of notarial acts that is a permanently bound book with numbered pages. A notary shall maintain only one active permanently bound journal at the same time. Each notary public shall record in such journal the following: the date and time of day of the of notarization; the type of notarization such as acknowledgment or jurat; the type of document; the name and

address of the signer; the identification used by the signer; the notary fee; and the signature of the signer. The journal can be purchased from a local office supply store or may be supplied to the notary by a notary company or association. A notary shall keep the permanently bound journal for a period of no less than ten years from the date of the last entry. An electronic notary public maintaining an electronic journal of electronic notarial acts shall keep the entry for a period of no less than ten years from the date of the entry and shall also keep a record of electronic notarial acts in a permanently bound journal.

The notary journal is the exclusive property of the notary.

Fees

A notary public is allowed to charge fees for notarizing documents. Section 486.685, RSMo, allows a notary to charge five dollars for each signature on a document and the proper recording of the notarization in their journal. The maximum fee for any other notarial act is five-dollars. Failure to record the notarization in the journal precludes collection of the fee.

A notary may charge one-dollar per page certified with a minimum total charge of three dollars per page they certify as a certified copy of an original document. The certified copy must also be recorded in the notary journal. The notary must also retain a copy of each page in their notary file.

A notary public may charge a travel fee to perform a notarial act If:

- (1) The notary and the person performing the notarial act agree upon the travel fee In advance of the travel; and
- (2) The notary explains to the person requesting the notarial act that the travel fee Is both separate from the notarial fee prescribed and neither specified nor mandated by law

Amended Commissions (Name, county, address, and employer changes resident or non-resident)

An application for a request for an amended commission can be obtained from our website at <https://s1.sos.mo.gov/business/Notary/>.

Change of Residence, Employer or County

Section 486.780 requires a notary within ten days after the change of a notary's residence, business, or county, the notary shall send to the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, a signed notice of the change, giving both old and new addresses, any employer changes or county changes along with a fee of five dollars.

The fee allowed by law for residence, business, or county change is five dollars. Once we have received all of the necessary materials and processed the requested change, we will forward the amended commission directly to the notary at their res-

idence address. Since the notary's seal will contain their county, the notary must also have a new stamp and/or embosser made for their seal with their new exact county as commissioned if that is the change made.

Change of Name

Section 486.785 requires a notary within ten days after the change of a notary's name by court order or marriage, the notary shall send to the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, a signed notice of the change, giving both the former and the new name, with a copy of any official authorization for such change, along with a fee of five dollars.

The fee allowed by law for name change is five dollars. Once we have received all of the necessary materials and processed the requested change, we will forward the amended commission directly to the notary at their residence address. Since the notary's seal will contain their name, the notary must also have a new stamp and/or embosser made for their seal with their new exact name as commissioned.

Stolen or Lost Notary Public Seals or Notary Journal

If the notary's seal has been misplaced, lost, or stolen, the notary shall immediately notify the secretary of state in writing within ten days after the official seal of a notary is discovered to be stolen, lost, damaged, or otherwise rendered incapable of affixing a legible image, the notary, after informing the appropriate law enforcement agency in the case of theft or vandalism, shall notify the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, and also provide a copy or number of any pertinent police report. Upon receipt of such notice, the Secretary of State's Office shall issue to the notary a new commission number.

If the notary journal is lost or stolen, the notary is required by law to send a letter to the secretary of state. within ten days after a notary's journal is discovered to be stolen, lost, destroyed, damaged, or otherwise rendered unusable or unreadable, the notary, after informing the appropriate law enforcement agency in the case of theft or vandalism, shall notify the secretary by any means providing a tangible receipt, including certified mail and electronic transmission, and also provide a copy or identification number of any pertinent police report.

Destroyed, Broken, Damaged or Inoperable Notary Seals

If the notary's seal has been destroyed, broken, damaged, or otherwise rendered inoperable, the notary shall immediately provide written notice of that fact to the Secretary of State.

Resignation of a Notary Commission

A notary who resigns his or her commission shall send to the secretary by any means providing a tangible receipt, including certified mail and electronic trans-

mission, a signed notice indicating the effective date of resignation. A notary who ceases to reside in or to maintain a regular place of work or business in this state, or who becomes permanently unable to perform their notarial duties, shall resign their commission.

Disqualified From Performing a Notarial Act

A notary shall be disqualified from performing a notarial act if the notary:

- (1) Is a party to or named in the document that is to be notarized;
- (2) Will receive as a direct or indirect result any commission, fee, advantage, right, title, interest, cash, property, or other consideration exceeding in value the fees specified in section 486.685; or
- (3) Is a spouse, domestic partner, ancestor, descendant, or sibling of the principal, including in-law, step, and half relatives.

Notwithstanding subdivision (2) to the contrary, a notary may collect a non-notarial fee for services as a signing agent if payment of such fee is not contingent upon the signing, initialing, or notarization of any document.

Electronic Notarial Acts

An electronic notary shall perform an electronic notarization only if the principal is in the presence of the notary at the time of the notarization. The principal must be personally know to the notary or identified by the notary through satisfactory evidence. The principal appears to understand the nature of the transaction and appears to be acting of his or own free will. The principal communicates directly with the notary in a language both understand and reasonably establishes the electronic signature as his or her own. In performing electronic notarial acts, an electronic notary shall adhere to all applicable laws governing notarial acts provided in chapter 486.930.

In performing electronic notarial acts, the electronic notary shall properly compete an electronic notarial certificate. A proper electronic notarial certificate shall contain completed wording appropriate to the particular electronic notary act such as acknowledgment, jurat, and signature witnessing and copy certification. An electronic signature should contain an electronic signature and a electronic notary seal. The electronic notary seal should contain the same information as the notaries rubber seal with the words Electronic Notary Public Electronic Notary Seal.

Sample Electronic Notary Seal

JOHN Q. PUBLIC
Electronic Notary Public
Electronic Notary Seal
STATE OF MISSOURI
St. Louis County
My Commission Expires Oct. 1, 2025
Commission #12345678

Remote Online Notarial Acts

A remote online notary shall perform a remote online notarization only if the principal, is in the presence of the notary utilizing live audio-video conferencing technology at the time of notarization; is personally known to the notary or identified by the notary through satisfactory evidence as set forth in section 486.1145; appears to understand the nature of the transaction; appears to be acting of his or her own free will; communicates directly with the notary in a language both understand; and reasonably establishes the electronic signature as his or her own.

The following remote online notarial acts may be performed using communication technology in accordance with sections 486.1100 to 486.1205, and by no other method: Acknowledgment; and Jurat.

The remote online notary public shall create an audio and video recording of the performance of the notarial act. The recording required by this section shall be maintained for at least ten years after the date of the transaction or proceeding. The secretary of state shall promulgate rules establishing standards for the retention of a video and audio recording of the performance of the notarial act. The remote online notary public may designate as custodian of the recording and the electronic journal: The employer of the remote online notary public if evidenced by a record signed by the remote online notary public and the employer; or a repository meeting the standards established by the secretary of state. An employer or other repository acting as the custodian of a recording or an electronic journal under this subsection shall comply with all statutory requirements regarding retention and disclosure of recordings and electronic journals applicable to notaries.

Each applicant to be a registered remote electronic notary shall complete the information required to be an electronic notary public; provide the list of technology will use to perform notarial acts, from the list of approved vendors. A remote electronic notary public authorizes the secretary to access any software vendor's records of any notarial act executed by them during an investigation of an official complaint.

A remote online notary shall use a notarial certificate that includes the words "personally appeared by remote online means," when performing a remote notarization.

Official Misconduct

The law contains several sections relating to civil damages and providing for criminal punishment. You may refer to the notary statutes for more information. The notary statutes are located on our website at <https://sl.sos.mo.gov/business/Notary/>. The law defines official misconduct, provides for civil damages to persons injured through a notary's misconduct, establishes employer's liability for such damages and also provides such violations are punishable as misdemeanors by fines and imprisonment. Further, official misconduct may result in revocation of the notary's commission by the Office of Secretary of State.

Absentee Ballot Envelope Notarization

Under Missouri law a Missouri notary cannot charge for notarizing an absentee ballot envelope. Notaries should identify the person seeking the notarization just as with any other notarial act. The notary should verify they can perform the notarial act before completing any information on the absentee ballot envelope. The voter may complete all required fields prior to the notarization, the notary must watch the voter sign the envelope.

Steps to complete an absentee ballot envelope notarization:

1. The voter should mark the ballot in secret, place the ballot in the ballot envelope, seal the envelope and fill out the statement on the ballot envelope prior to starting the notarization.
2. Identify the person seeking the notarization.
3. Log the information in the notary journal, and have the voter sign the journal.
4. Have the voter sign in the appropriate signature block
5. Review the envelope to verify name being notarized matches the journal entry and identification presented.
6. Complete the notary Jurat on the envelope.
7. Sign and affix the seal on the envelope in the space provided.
8. Return the completed envelope to the voter.

Sample Completed Absentee Statement

State of Missouri

County (City) of Cole

I, Sample Sally (print name), a registered voter of Miller County (City of St. Louis, Kansas City), declare under the penalties of perjury that I expect to be prevented from going to the polls on election day due to (check one):

- absence on election day from the jurisdiction of the election authority in which I am registered;
- incapacity or confinement due to illness or physical disability, including caring for a person who is incapacitated or confined due to illness or disability;
- religious belief or practice;
- employment as an election authority or by an election authority at a location other than my polling place;
- incarceration, although I have retained all the necessary qualifications for voting;
- certified participation in the address confidentiality program established under sections 589.660 to 589.681 because of safety concerns.

I hereby state under penalties of perjury that I am qualified to vote at this election; I have not voted and will not vote other than by this ballot at this election. I further state that I marked the enclosed ballot in secret or that I am blind, unable to read or write English, or physically incapable of marking the ballot, and the person of my choosing indicated below marked the ballot at my direction; all of the information on this statement is, to the best of my knowledge and belief, true.

Sample Sally

Signature of Voter

Subscribed to and sworn before me this 12th day of August, 2021

JOHN Q. PUBLIC Notary Public – Notary Seal STATE OF MISSOURI St. Louis County My Commission Expires: Oct. 1, 2025 Commission # 12345678
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John Q. Public

Signature of notary

Creditable Witness

Credible “witness”, an honest, reliable, and impartial person who personally knows an individual appearing before a notary and takes an oath or affirmation from the notary to vouch for that individual’s identity.

Court Reporters Qualified to Give Oaths

Certified court reporters and certified shorthand reporters may administer oaths and affirmations as provided in Section 492.010, RSMo. If you have any questions concerning authority to administer oaths and affirmations, please contact the professional certified court reporters association for further information.

Other Notary Information

Missouri notaries can only notarize documents in Missouri.

Proper notarization must include proper notary wording (acknowledgment, jurat or copy certification and any other act authorized by Missouri law), the notary’s seal/stamp and official signature.

A notary cannot notarize his or her own signature. A notary is to be an impartial witness.

A Missouri notary may notarize documents that originate in other states as long as the document is being signed and notarized in Missouri.

The best form of identification is one that includes a photograph and signature. A valid driver’s license is a good source of identification. The person can also be personally known to the notary or can be identified by an individual personally known to the notary.

If the notary certificate states “Subscribed and sworn to/affirmed before me”, etc., then the document must be signed by the signer in the presence of the notary. An oath or affirmation must be administered to the person whose signature the notary is notarizing. If a document is already signed when it is presented for notarization, the notary should ask the person to resign the document again in their presence.

Proper Notarization

A proper notarization must contain:

- (1) The official signature of the notary, in accordance with section 486.725;
- (2) An impression of the official seal of the notary, in accordance with section 486.725;
- (3) The venue of the notarial act where the notary is located, including the name of this state and of the pertinent county;
- (4) The date of the notarial act; and
- (5) The facts and particulars attested by the notary in performing the respective notarial act.

Sample Affirmations



Sample Affirmations

Sample Individual Acknowledgment

State of _____ (1)

(SS)

County of _____ (2)

On this _____ (3) day of _____ (4) in the year _____ (5), before me, the undersigned notary public, personally appeared _____ (6), known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes therein contained. In witness whereof, I hereunto set my hand and official seal.

(10)

(9)
Notary Public
(11)

Sample Jurat

State of _____ (1)

County of _____ (2)

Subscribed and sworn to before me this _____ (3) day of _____ (4)
in the year _____ (5) .

(10)

(9)
Notary Public
(11)

Sample Certification of Certified Copy

State of _____ (1)

County (and/or City) of _____ (2)

I, _____ (7) _____ (name of notary), a Notary Public
in and for said state, do certify

that on _____ (3, 4, 5) I carefully compared the attached facsimile of
_____ (8) and the facsimile I now hold in my possession. They
are complete, full, true and exact facsimiles of the document they purport to reproduce.

(10)

_____ (9)

Notary Public

(11)

Instructions for Completing Sample Affirmations

- (1) Name of the state in which the notary certificate is being completed.
- (2) Name of the county in which the notary certificate is being completed.
- (3) The date the notary certificate is being completed by the notary.
- (4) The name of the month the notary certificate is being completed.
- (5) The year the notary certificate is being completed.
- (6) The name(s) of the person(s) who signed the document and whose signature you are acknowledging.
- (7) Your official name style as a notary public.
- (8) The name of the document you are notarizing (usually found at the top of the page you are notarizing, or the first of multiple pages).
- (9) Your official signature as a notary public.
- (10) Impress your notary engraved embosser seal or black inked rubber stamp seal here.
- (11) Affix your rubber stamp here, or type/print the information required by law concerning your notary commission (refer to page 70–71 regarding rubber stamps).

How to Obtain Applications

An application for a commission as a notary public can be downloaded from our website at www.sos.mo.gov/business/commissions. Additional applications may be obtained by calling (866) 223-6535 (toll free—choose option 3 for the notary and commissions division) or (573) 751-2783, or by writing: Secretary of State, Commissions, PO Box 784, Jefferson City, MO 65102-0784.

Glossary

ACKNOWLEDGMENT 1. The act of admitting or recognizing the existence of an agreement by signing as evidence of one's intention that the agreement shall be binding and in full force and effect. 2. The certificate affixed to the document (See Acknowledgment, Certificate of.)

ACKNOWLEDGMENT, CERTIFICATE OF A written statement, affixed to an agreement, signed and sealed by an authorized official that states in a form, usually prescribed by law, that the official took the acknowledgment of the person who signed the agreement.

AFFIANT The person who takes an oath or affirmation. The person to whom an oath or affirmation is administered. Sometimes called a deponent.

AFFIDAVIT A document that contains a statement, made under oath or affirmation, signed by the affiant and a jurat (certificate) signed and sealed by a notary.

AFFIRMATION A solemn statement, equivalent by law to an oath, but without religious significance or reference to a Supreme Being.

CERTIFICATE A written statement, signed by an official, describing acts performed in an official capacity.

JURAT Latin, "to swear." The certificate signed and sealed by a notary which is affixed below the sworn or affirmed statement and signature of the affiant.

L.S. (LOCUS SIGILLI) Latin, "The location where the seal is placed." Used generally to indicate the place for the notary's seal.

NOTARY PUBLIC A person appointed by a state official to serve the public as a disinterested witness, to take acknowledgments, administer oaths and affirmations, and to perform such other acts as are allowed or required by law.

OATH A solemn pledge or promise. (A person who intentionally makes false statements under oath is punishable for perjury.)

S.S. (SCILICET) Latin, "to wit, namely." Printed near the venue of a certificate or acknowledgment.

SUBSCRIBE To sign, to write one's signature.

TESTIMONIUM CLAUSE At the end of many documents and certificates that follows the form "witness my hand and seal" or some variation thereof.

VENUE 1. The place where the act is performed. 2. The place on the certificate that gives the location where the notarization was performed. 3. The place where a trial is held.

Document Certification Information



Requests for Certification of Documents

Requests for these services should be made in writing to the Commissions Office and should include the name of the country where these documents will be forwarded.

Mail documents to: Commissions Office
 Secretary of State's Office
 PO Box 784
 Jefferson City, MO 65102-0784

Express mail: Commissions Office
 Secretary of State's Office
 600 W. Main St., Rm. 322
 Jefferson City, MO 65101

Documents received in the mail are given same-day or next-day service.

Walk-in customers can receive same-day processing. The hours for walk-in service are 8 a.m. to 5 p.m..

The office location is: Commissions Office
 James C. Kirkpatrick State Information Center
 600 W. Main St., Rm. 322
 Jefferson City, MO 65101

This service can also be provided by our branch offices located at:

St. Louis: 815 Olive St., Ste. 150
 St. Louis, MO 63101
 (314) 340-7490

Kansas City: 615 E. 13th St., Rm. 513
 Kansas City, MO 64106
 (816) 889-2925

Springfield: 149 Park Central Sq., Ste. 624
 Springfield, MO 65806
 (417) 895-6330

Fees

The fee allowed by law (RSMo Chapter 28) is \$10 for countersigning and sealing certificates of official character.

State law limits the state's allowable fee for processing certain adoption documents to \$100 per child per adoption, or per multiple children adopted at the same time.

The Secretary of State's Office accepts checks, money orders, (made payable to Director of Revenue) MasterCard, Visa, American Express or Discover. For MasterCard, Visa, American Express and Discover the following must be included in a cover letter accompanying the documents: your name exactly as it appears on the credit card, credit card number, expiration date and approval for the office to charge the account. Documents sent by special delivery using a credit card number must include a completed air bill.

Birth Certificates and Death Certificates Marriage Licenses and Divorce Decrees

MISSOURI birth certificates, death certificates, marriage licenses or divorce decrees should be certified by the issuing agency. Birth and death certificates should be obtained from the Missouri Department of Health and Senior Services, Bureau of Vital Records, 930 Wildwood, PO Box 570, Jefferson City, MO 65102-0570. There is a fee charged by Vital Records for these copies. Vital Records will issue a certified copy of these MISSOURI records and the Secretary of State will authenticate this certified copy. Marriage licenses can sometimes be obtained from the county recorder of deeds offices where they have been recorded for public record. Divorce decrees can sometimes be obtained from the circuit clerk where they have been filed. The recorder of deeds or circuit clerk will issue and sign the copy of the original document. (A sample document is on page 92.) The Secretary of State will authenticate the official act of the recorder of deeds or circuit clerk.

Apostilles

Apostilles are issued by our office for all documents going to countries who are members of the 1961 Hague Convention. The Convention provides for a simplified certificate for public documents to be used in the countries which have joined the Convention. With only an Apostille, the document is entitled to recognition in the country of its intended use. The Apostille **MUST BE REQUESTED** for documents going to the member countries. The Secretary of State's office has a reference list of these countries.

CAUTION: Some documents cannot be reproduced and cannot be certified by Missouri Notaries Public. Missouri notaries do not have authority to certify documents from other states and countries.

School Documents

Documents issued by educational institutions for foreign students are also certified by our office.

The face of a diploma should not be altered by the registrar or notary.

The registrar or other authority of the school must sign a statement, which is typed on the BACK of the diploma or transcript. The wording in this statement says that the diploma or transcript is either the original record issued by the school or a copy of the original document issued by the school and the date it was issued.

The signature of the school official is witnessed by a notary public. The notary states that he/she saw the school official sign the document.

If the school does not issue a diploma for foreign students, a notarized letter from the registrar or other school authority must be given to the student. This letter must state that the student has completed the requirements for graduation from that school, but the school does not issue diplomas for foreign students. This letter is notarized in the same manner as other notarized school documents. A sample document is on page 91.

Special Handling and Mailing

The Secretary of State's office is pleased to forward documents directly to a third party if a stamped addressed envelope to the third party is enclosed with the letter of request. If the third party is a consulate or embassy for the country requiring the documents, it is practical to include a letter of instruction to them with their fees.

We will also return or forward documents by overnight mail if a prepaid self-addressed mailer is enclosed with the letter of request.

Foreign Language Documents

Notarizing a foreign language document is not illegal; however, CAUTION should be used as the notary is dependent upon the signer to explain the contents. The notarization might invalidate the document if the document contains specific instructions to the notary as to placement of the notary seal. You may be perceived by your foreign constituent as doing more than merely witnessing signatures.

You may want to suggest that your constituent find a notary who speaks the language. Perhaps the document could be translated and you could notarize the English translation.

Many countries have foreign consulate offices. The offices can be found in the yellow pages of a phone book. One of the consulate's duties is to notarize documents destined for the home country. Most of these officials have the same powers as notaries public.

If you are requested to notarize a document in another language, you will want to note this in your journal. If the notarial certificate is in another language and you can read the language, you may complete the notarial certificate. If you cannot

read the notarial certificate, you should complete and notarize an English language notary certificate.

Need Additional Information

Please call (866) 223-6535 (toll free—choose option 3 for the notary and commissions division) or 751-2783 if you need any additional information or have any questions regarding certification of documents.

NOTE: Missouri notaries cannot certify any birth certificates, death certificates, divorce decrees or marriage licenses. These documents must be obtained from and certified by the issuing agencies.

MISSOURI MILITARY ACADEMY

front



This Certifies that

Alejandro Cadena Vazquez

*having completed satisfactorily the Course of Study prescribed by the Board of Trustees
is hereby declared to be a*

Graduate of the Missouri Military Academy

Therefore, by the Authority vested in us by the State of Missouri, this

Diploma

*is awarded him at Mexico, Missouri, on this the twenty-seventh day of May, 1990
and the 214th year of the Independence of the United States.*

*In Testimony Whereof our signatures and the Corporate Seal of the Academy
are hereunto affixed.*

Robert H. Langens
Commandant

Randolph Kelly
Executive Officer

Charles Stribling III
Academic Dean

Charles Stribling III
President

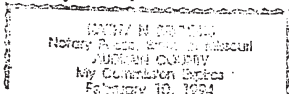
I, Charles Stribling III, President, certify that this is a copy of an original diploma presented to Alejandro Cadena Vazquez on May 27, 1990.

CS
Signature

back

State of Missouri. County of Audrain. On this 21st day of August in the year 1990 before me, Kathy N. Brooks, a Notary Public in and for said state, personally appeared Charles Stribling III, known to me to be the person who executed the within copy of a diploma and acknowledged to me that he executed the same for the purposes therein stated.

Kathy N. Brooks
My commission expires Feb. 10, 1994.





08 -113- 1994

Perry at Perryville

This license authorizes any clergyman, either active or retired, who is in good standing with any church or synagogue in this state, on any judge of a court of record in this state, on any religious society, religious institution, or religious organization of this state, when proceeding according to the regulations and customs of the society, institution, or organization, and when either of the herein-after named parties is a member of such society, institution, or organization, to solemnize marriage between William Kendall Delabar of Affton in the County of St. Louis and State of Missouri who is of the age of 37 years, and Sally Jo Wingerter of St. Louis, in the County of St. Louis and State of Missouri who is of the age of 33 years.

FRONT

Seal, I witness my hand and official seal as Recorder of Deeds of Perry County, Missouri, this 23rd day of February, 1994. By: Susan Batters DEPUTY, Donna Guemmet CIRCUIT CLERK AND EX-OFFICIO RECORDER OF DEEDS

* If the name is under 18 or the spouse under 18, add the following: " father, mother, or legal guardian, of the said ... a minor, has given consent to the said marriage." If both parties are minors, the consent shall be expressed in each case.

RETURN OF PERSON SOLEMNIZING MARRIAGE

STATE OF MISSOURI, COUNTY OF PERRY. This to certify that the undersigned ROMAIN G. MORALES did at St. Vincent de Paul Church of Perryville in said County on the 26th day of February, 1994 unite in marriage the above named persons, and I further certify that I am legally qualified under the laws of the State of Missouri to solemnize marriages.

Signatures of Bryan A. Andrich, Nancy W. Winkler, Romain G. Morales, and Romain Collette Front.

BACK

STATE OF MISSOURI, County of PERRY. I, Donna Guemmet, Circuit Clerk & Ex-Officio Recorder of Deeds within and for the County of Perry aforesaid, do hereby certify that the above and foregoing is a full, true and complete copy of the abo Marriage License as the same appears of record in my office.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the seal of said office, at Perryville Missouri, this 1st day of March, A. D., 1994. Donna Guemmet, Circuit Clerk & Ex-Officio Recorder of Deeds. Susan Batters Deputy.

JOHN R. ASHCROFT
Secretary of State
PO Box 784
Jefferson City MO 65102-0784