Understanding notary services at Bank of America

When it matters most, we are here to help. As a Bank of America client, you have access to notary services at many of our financial centers.

What is needed for notarization?

Most requests for notarization involve the signing of documents. In all cases, the signer and any other witnesses must be present with the notary for the notarization. In addition, the notary will require:

• **Jurat:** The notary will ask you to swear or affirm the truth of the content. You must sign the document in the presence of the notary, even if you’ve signed it prior to coming to the financial center.

• **Acknowledgment:** The notary will ask you if you signed the document on your own free will for the purpose stated.

**A notary may be unable to complete a notarization when:**

• The signer is not present in front of the notary.

• A document has missing pages or blank spaces that affect the intent of the document.

• The signer cannot produce ID, or, is not known personally by the notary.
  – California notaries are required to obtain ID in all cases.

• The notary believes changes to the document may be made after it has been signed.

• There is no notarial certificate on the document and the signer cannot tell which notarial act is required.

• The signer and the notary are not able to communicate with each other.

• The notary suspects the transaction is illegal, deceptive or false.

• The notary believes the signer does not understand the purpose or consequences of signing.

• For certain notarial requests that involve complex rules or unfamiliar notarial types, or due to other work obligations, the notary may recommend that you obtain further consultation with other notary service providers.

**Steps to notarize a document**

The following steps for notarization are defined by the state and not by Bank of America.

The notary will:

• Require the signer to be present in person.

• Examine the document.

• Positively identify the signer.

• Perform the verbal confirmation.

• Complete the notarial certificate.

• Record the notarial act in their journal (as required by the state).

To learn more, talk to an associate.