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Can I record multiple documents in one Journal line item?

No, goodnight folks!

Ok, a little explanation, you or a Loan Signing Agent you know may have begun a bad habit involving the use of a modern journal. One of the types of journals we include in our supply packages. It is the very journal I use to record notarizations. Here is the section that is causing issue:

Description of Document(s) or Proceeding									
☐ A J	Compliance Agmt.	☐ A J	E&O	☐ A J	Proof of ID Aff.	☐ A J	Adv. Health Dir.	☐ A J	SDB Verification
☐ A J	Correction Agmt.	☐ A J	OCC. Aff.	☐ A J	Sig./Name Aff.	☐ A J	Trust - Irr./Living	☐ A J	Vehivle - O + Vin / TT
☐ A J	DOT / Mortgage	☐ A J	Own Aff.	☐ A J	Survey Aff.	☐ A J	Will - LWT/Living	☐ A J	
☐ A J	Deed - G / QC / W	☐ A J	POA - L/D	☐ A J		☐ A J		☐ A J	☐ C Other ▼

The section where a proper journal entry would have:

- Type of Notarization (not abbreviated)
- Title or Description of Document (Not abbreviated and including either the full title or description, so that the line item can be matched to the notarization from now until the end of time)

What's going wrong:

Des	
☐ A J	Compliance Agmt.
☐ A J	Correction Agmt.
☐ A J	DOT / Mortgage
☒ A J	Deed - G / QC / W

Non complaint CA Notaries are choosing to check these boxes when completing common documents, including loan docs. So if they were notarizing a signature on a Deed they might record the document title and description like this in their journal. This in itself is wrong, the Secretary of State requires you to record the type of Notarization and discourages you from using abbreviations.

The grand slam of notary illegality comes from using this section to do multiple documents...yeah. So a non compliant Loan Signing Agent may try and record multiple documents in the same line item to save space in the journal and time during the signing. Here is an example of how they would put themselves in danger of a misdemeanor.

Description of Document(s) or Proceeding									
☒	Compliance Agmt.	☐	E&O	☐	Proof of ID Aff.	☐	Adv. Health Dir.	☐	SDB Verification
☐	Correction Agmt.	☐	OCC. Aff.	☒	Sig./Name Aff.	☐	Trust - Irr./Living	☐	Vehivle - O + Vin / TT
☐	DOT / Mortgage	☐	Own Aff.	☐	Survey Aff.	☐	Will - LWT/Living	☐	
☒	Deed - G / QC / W	☐	POA - L/D	☐		☐		☐	Other ▼

What CA Notaries should be doing:

The SOS is pretty clear, this is an excerpt from the [2018 Notary Newsletter \(https://notary.cdn.sos.ca.gov/forms/notary-newsletter-2018.pdf\)](https://notary.cdn.sos.ca.gov/forms/notary-newsletter-2018.pdf), that addresses this and other issues:

"When a notary public is performing several notarizations as part of a loan package, the notary public must identify each notarization (official act) performed. Recording one entry in a journal for all loan documents or using ditto marks or hash marks under the first journal notarial act to the last notarial act is not in compliance with California Government Code section 8206(a)(1). Nor does it provide any member of the public a complete line item journal entry if it is requested. 5 If more than one document contains notarized signatures, the notary public must record the title or character of each document and a separate line must be used for each document. Regardless of how many documents are notarized for a single signer, it is important that you capture each specific type of document for each notarial act."

Description of Document(s) or Proceeding									
☐	Compliance Agmt.	☐	E&O	☐	Proof of ID Aff.	☐	Adv. Health Dir.	☐	SDB Verification
☐	Correction Agmt.	☐	OCC. Aff.	☐	Sig./Name Aff.	☐	Trust - Irr./Living	☐	Vehivle - O + Vin / TT
☐	DOT / Mortgage	☐	Own Aff.	☐	Survey Aff.	☐	Will - LWT/Living	☐	
☐	Deed - G / QC / W	☐	POA - L/D	☐		☐		☐	Other ▼

Acknowledgment Grant Deed

Each notarization requires its own line item that indicates the Type of Notarization and the Title or Character of the document this is the only way to protect yourself and your clients transaction.



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