

THE NEW JERSEY NOTARY PUBLIC MANUAL

2026 GAP ANALYSIS

A Critical Review of the September 14, 2026 Revision

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This publication is a successor to NJNA's March 2026 critical analysis of the October 22, 2021 New Jersey Notary Public Manual. It evaluates the replacement manual issued September 14, 2026 and re-examines the practical education gaps identified in the earlier report.

Primary manual reviewed: New Jersey Notary Public Manual, Division of Revenue and Enterprise Services, Business Registry and Support Services, September 14, 2026.

Comparison manual: New Jersey Notary Public Manual, New Jersey Department of the Treasury, Division of Revenue and Enterprise Services, October 22, 2021.

I. SCOPE AND METHODOLOGY

Purpose of This Analysis

The New Jersey Department of the Treasury issued a revised New Jersey Notary Public Manual dated September 14, 2026. Because the March 2026 NJNA analysis examined the October 22, 2021 publication, the earlier findings must now be tested against the new manual rather than simply carried forward.

This report begins with a change-by-change comparison of the two manuals. Each material revision is classified as Helpful, Neutral, or Harmful. The report then returns to the same topic-by-topic framework used in the March 2026 analysis and determines whether each previously identified gap was Resolved, Partially Resolved, Unchanged, or Worsened.

Methodology

Compare the September 14, 2026 manual against the October 22, 2021 manual.
Separate substantive revisions from formatting, pagination, and minor editorial changes.
Evaluate each substantive revision for practical usefulness, clarity, and consistency with the governing law.

Re-examine each topic from the March 2026 report against the revised manual.

Distinguish statutory recitation from practical instruction, including procedures, scripts, examples, decision-making guidance, and risk awareness.

Classify each prior gap as Resolved, Partially Resolved, Unchanged, or Worsened.

The Manual's Own Standard

The September 2026 manual continues to describe itself as providing notaries public with "practical guidance on how to perform notary services." That statement is central to this

analysis. The question is not merely whether the manual mentions a legal rule. The question is whether a notary can use the manual to understand and correctly perform the act in practice.

Source: New Jersey Notary Public Manual, September 14, 2026, Forward, p. 2.

II. EXECUTIVE SUMMARY

The September 14, 2026 New Jersey Notary Public Manual is not a comprehensive educational rewrite. It remains substantially based on the October 22, 2021 publication, retaining the same general structure and much of the same instructional content.

The revision does make several useful corrections and limited additions. However, it also introduces new drafting problems, duplicated procedural language, typographical errors, and inaccurate statements of statutory requirements. That is particularly concerning because the manual continues to describe itself as providing notaries public with “practical guidance on how to perform notary services.”

An official State manual serving that purpose should accurately explain the governing law and provide sufficiently clear instruction for a newly commissioned notary to apply it in practice. A notary should not be required to independently compare the manual against the statute to determine whether the State has quoted, paraphrased, or characterized the law correctly.

The September 2026 revision demonstrates several quality-control problems. In the tangible-record remote-notarization procedure, consecutive numbered steps repeat essentially the same signer instruction. Elsewhere, a mandatory retention provision refers to preservation of an audio-video recording for “10 year,” while another provision correctly states “10 years.” These are not longstanding defects inherited from the prior manual. They are errors introduced into the revised publication.

More significantly, the revision changes substantive language concerning notary education. The 2021 manual stated that an applicant must complete a course “approved by the State Treasurer.” The September 2026 manual instead states that the applicant must complete a course “offered by the State Treasurer.”

That change is not merely editorial. The governing statute expressly contemplates education offered by approved independent vendors and requires the State Treasurer to establish an application and approval process for those providers. By describing the required education only as a course “offered by the State Treasurer,” the revised manual presents a narrower educational pathway than the statutory framework provides.

The significance of these errors extends beyond proofreading. This manual is the State’s principal educational resource for a public office that requires notaries to authenticate signatures, administer oaths, verify identity, maintain statutory records, and perform acts that

may affect real estate, financial transactions, legal proceedings, and other important private rights.

The September 2026 revision was an opportunity to correct known deficiencies, improve practical instruction, and ensure that every description of the law accurately reflected the statute. Instead, major educational gaps remain unresolved while new errors have been introduced into the State's own guidance.

These deficiencies further reinforce NJNA's longstanding concern that the New Jersey Department of the Treasury is not devoting sufficient institutional resources to the administration of the Notary Public program. NJNA does not claim to know whether the underlying cause is inadequate staffing, insufficient funding, competing priorities, limited administrative capacity, or insufficient institutional attention. Those internal circumstances cannot be determined from the manual alone.

What can be evaluated is the result.

The State has had years to administer the education requirements enacted in 2021, yet the September 2026 manual continues to leave major practical education deficiencies unresolved. At the same time, the revision contains newly introduced typographical and procedural errors and language that does not always accurately reflect the governing statute.

In NJNA's view, this pattern raises a legitimate question as to whether the Treasury currently has the **staffing, funding, administrative bandwidth, or institutional attention necessary to properly administer the New Jersey Notary Public program**. The quality of the State's own official educational manual is one measurable indicator of that broader concern.

The central conclusion of this review is therefore broader than the finding reached in March 2026:

The Treasury updated the manual, but it did not fix the education. In several instances, the revision introduced new errors into the State's own official educational resource, including errors in its presentation of the governing law.

III. THE SEPTEMBER 2026 REVISION: WHAT CHANGED?

The table below identifies the material revisions located during the initial comparison. Minor spacing, pagination, and cosmetic edits are grouped rather than treated as separate substantive changes.

Change	Rating	Assessment
Education wording changed from “approved by” to “offered by”	HARMFUL	The new wording presents a Treasury-offered course as the required path and omits the independent-vendor approval structure.
Six-hour initial course requirement removed	HELPFUL	Removes a specific duration that was not contained in the enacted statute.
Three-hour continuing education requirement removed	HELPFUL	Removes a specific duration that was not contained in the enacted statute.
Education effective-date language updated	NEUTRAL	Changes future-tense 2022 language to past tense.
Advertising prohibition expressly includes English	HELPFUL	Clarifies that misleading attorney terminology is prohibited in English and other languages.
Journal ownership statement added	HELPFUL	States that the journal belongs to the notary, not the employer, even if the employer paid for it.
Certificate forms reformatted	NEUTRAL	Improves presentation, but does not materially expand instruction on how to perform the acts.
New wills/codicils language added to remote notarization chapter	HARMFUL	Simplifies a technical statutory exception in a manner that may be misunderstood.
New wills/codicils language added to electronic notarization chapter	HARMFUL	Places tangible-record remote-notarization language inside the electronic-notarization chapter, blurring distinct concepts.
Remote tangible-record procedure duplicated	HARMFUL	Repeats the signer instructions as consecutive numbered steps in a legal procedure.
Audio-video retention wording changed to “10 year”	HARMFUL	Introduces a grammatical defect in a mandatory retention instruction.
Electronic-notarization URL corrected	HELPFUL	Corrects a malformed web address from the prior publication.
Agency and cover information updated	NEUTRAL	Updates date, organizational labels, and cover presentation.

Forward expanded to include personal transactions	NEUTRAL	Broadens introductory wording without changing practice guidance.
Formatting and minor grammar changes	HARMFUL	Most are neutral, but the revision also introduced avoidable procedural and typographical defects.

IV. DETAILED CHANGE ANALYSIS

1. Education Requirement: “Approved By” Becomes “Offered By”

Classification	HARMFUL
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The October 22, 2021 manual stated that an initial applicant must complete a “six-hour course of study approved by the State Treasurer.”

The September 14, 2026 manual now states that an initial applicant must complete a “course of study offered by the State Treasurer.”

The removal of the unsupported six-hour duration is appropriate. The replacement of “approved by” with “offered by,” however, is a separate substantive change.

The governing statute expressly contemplates courses offered by independent vendors and requires the State Treasurer to establish an application and approval process for those vendors. By stating that the required course is one “offered by the State Treasurer,” the revised manual presents Treasury’s own course as the educational path while omitting the statutory independent-provider structure.

Preliminary conclusion: The change is harmful because it is less faithful to the statutory framework and may lead applicants to believe that only a Treasury-offered course can satisfy the law.

2. Unsupported Course-Duration Requirements Removed

Classification	HELPFUL
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The 2021 manual stated that the initial course was six hours and the renewal continuing-education course was three hours.

The 2026 manual removes both hour requirements and refers instead to a course of study and a continuing education course.

Preliminary conclusion: Helpful. Removing specific hour requirements that were not contained in the enacted statute corrects an unnecessary and unsupported restriction.

3. Advertising Language Corrected

Classification	HELPFUL
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The prior manual prohibited non-attorney notaries from using attorney-equivalent terms “in any other language.” The revised manual now states “in English or any other language.”

This is a useful clarification because the prohibition applies regardless of the language used.

4. Journal Ownership Language Added

Classification	HELPFUL
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The 2026 manual adds a direct statement that the journal is the property of the notary public and not the notary’s employer, even if the employer paid for it.

This is practical guidance that can resolve a real workplace dispute and therefore improves the manual’s usefulness.

The final analysis should separately identify the legal authority relied upon for this statement, because the statute expressly addresses ownership of the stamping device and the journal provisions should be examined for equivalent authority.

5. Certificate Forms Reformatted

Classification	NEUTRAL
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The certificate forms were visually reformatted and now use more standardized prompts for the notary's name and commission expiration date.

The presentation is cleaner, but the forms still do not teach the notary how to perform the act itself.

6. New Wills and Codicils Language

Classification	HARMFUL
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The 2026 manual adds explanatory language concerning wills, codicils, and testamentary trusts in the communication-technology chapter, and adds similar language in the electronic-notarization chapter.

The statutory exception is technical and limited. The manual compresses that framework into simplified language that may be read more broadly than the statute permits.

Placing tangible-record remote-notarization language inside the electronic-notarization chapter further blurs the distinction between remote notarization and electronic notarization.

7. Duplicate Step in the Remote Tangible-Record Procedure

Classification	HARMFUL
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The revised procedure begins with item 1 instructing the remotely located individual to sign the record and make the required declaration.

The next numbered item repeats the same signer instructions before moving on to transmission of the record.

This appears to be a drafting error introduced during revision. It is especially significant because this is one of the few portions of the manual that attempts to provide an actual step-by-step procedure.

8. Audio-Video Retention Typographical Error

Classification	HARMFUL
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The 2021 manual correctly stated that the audio-visual recording of a remotely administered oath must be preserved for 10 years.

The 2026 manual states “10 year” in that subsection. A later section still correctly says 10 years. The intended legal requirement remains understandable, but the revision introduced a new error in a mandatory retention rule.

9. Electronic-Notarization URL Corrected

Classification	HELPFUL
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The prior manual contained a malformed web address in the electronic-notarization section. The new manual corrects the address.

This is a small but useful correction.

10. Editorial, Cover, and Layout Revisions

Classification	NEUTRAL
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The cover, agency labeling, page layout, table of contents, and pagination were updated. The Forward now refers to “corporate and personal transactions.”

These changes modernize the presentation but do not materially expand practical instruction.

The manual remains 26 pages and retains substantially the same organizational structure as the prior publication.

V. TOPIC-BY-TOPIC GAP ANALYSIS

This section re-examines the fourteen practical subject areas analyzed in March 2026. Each topic will identify what the revised manual provides, what changed, what remains missing, and the resulting status.

Status	Meaning
RESOLVED	The 2026 manual adequately addresses the prior gap.

PARTIALLY RESOLVED	The manual adds meaningful content, but important practical instruction remains missing.
UNCHANGED	The prior gap remains materially the same.
WORSENERD	The revision creates additional confusion, removes useful information, or compounds the prior gap.

Topic 1: Identity Verification

Status: **PARTIALLY RESOLVED**

What the 2026 Manual Provides

- Defines “personal knowledge” as dealings sufficient to provide reasonable certainty that the individual has the identity claimed.
- Lists acceptable identification, including a passport, driver’s license, government-issued non-driver identification card, or another qualifying government-issued ID.
- Allows qualifying identification that is current or expired not more than three years before the notarial act.
- Permits identity to be established through a credible witness who personally appears before the notary, including by communication technology where permitted.
- Allows the notary to require additional information or identification credentials when necessary to assure identity.
- Adds refusal criteria elsewhere in the manual that expressly direct the notary to consider whether the signer’s signature substantially conforms to the signature on the identification and whether the signer’s physical appearance substantially conforms to the photograph on the identification.

What Changed Since 2021

Limited improvement.

Chapter 7’s identification rules are materially unchanged from the 2021 manual. The meaningful improvement appears in Chapter 10, where the revised manual expressly identifies signature comparison and comparison of the signer’s physical appearance to the ID photograph as grounds for refusing a notarization.

This addresses one of the practical deficiencies identified in the March 2026 analysis.

The revision does not add a practical identity-verification procedure to Chapter 7 itself. The notary must still assemble the process from separate provisions rather than being taught a clear, step-by-step method for examining identification and resolving discrepancies.

What the Manual Still Does Not Teach

- What “dealings sufficient to provide reasonable certainty” means in practice when relying on personal knowledge.
- How a notary should evaluate the authenticity of a physical identification document, including common warning signs of alteration, substitution, tampering, or counterfeit identification.
- A practical list of commonly presented documents that do not independently satisfy the manual’s government-issued identification standard, such as Social Security cards, credit cards, utility bills, or similar non-government credentials.
- How to handle an identification document that technically falls within the three-year expiration window but no longer reliably represents the signer.
- A structured process for comparing the signer to the identification photograph and comparing signatures when differences exist.
- What discrepancies are minor and explainable, and what discrepancies should cause the notary to stop or refuse the act.
- A complete credible-witness procedure, including when the method is appropriate, how the witness should be questioned, what oath or affirmation should be administered, and how the notary should assess the witness’s reliability and lack of improper interest.
- Fraud-prevention examples or scenarios that allow a new notary to practice making identity-verification decisions before encountering them in a real notarization.

Assessment

The September 2026 manual partially improves this topic by expressly telling notaries to compare the signature on the record with the signature on the identification and to compare the signer’s physical appearance with the identification photograph when deciding whether to proceed.

Those are meaningful additions and should be credited.

However, the core educational gap remains. The manual identifies what forms of evidence may establish identity, but it still does not teach a new notary how to examine an ID, detect possible fraud, evaluate discrepancies, or make a defensible decision when the identification is questionable.

A notary relying only on the manual can identify the categories of acceptable evidence, but is still given very little practical instruction on the actual task of identity verification.

Conclusion: PARTIALLY RESOLVED.

Topic 2: Journal Requirements

Status: PARTIALLY RESOLVED

What the 2026 Manual Provides

- Requires a notary public to maintain a journal of all notarial acts performed.
- Allows the journal to be maintained in either tangible or electronic form.
- Requires a tangible journal to be a permanent, bound register with consecutively numbered lines and pages.
- Requires an electronic journal to be maintained in a permanent, tamper-evident format.
- Requires the notary to maintain only one journal at a time.
- Requires each journal entry to include:
 - Date and time of the notarial act
 - Type of notarial act
 - Name and address of each person for whom the act is performed
 - Whether identity was established through personal knowledge
 - A description of the method of identification and identification credential used
 - Where applicable, the type, date of issuance, and expiration date of the identification document
 - For an identifying witness, the witness's name, signature, and applicable identification information
 - An itemized list of fees charged
- Requires the notary to notify the State Treasurer within 10 days if the journal is lost or stolen.
- Requires retention of the journal for 10 years after the last notarial act recorded in it.
- Provides procedures following resignation, revocation, or suspension of a commission.
- Provides instructions concerning the journal following the death or adjudication of incompetency of a notary.
- New in the 2026 manual: expressly states that the journal is the property of the notary public, not the notary's employer, even if the employer paid for it.

What Changed Since 2021

One meaningful improvement.

The September 2026 manual now expressly states:

“The journal is the property of the notary public and not of the notary public's employer, even if the employer paid for the journal.”

This directly addresses one of the gaps identified in NJNA's March 2026 analysis.

The remainder of the journal section is substantially unchanged.

The revised manual still focuses primarily on what information must be recorded rather than teaching a notary how to properly maintain, protect, correct, and use the journal in actual practice.

What the Manual Still Does Not Teach

- Why the journal matters. The manual never explains the journal's evidentiary value when a notarization is challenged or investigated.
- What constitutes an acceptable "bound" journal. It does not explain whether spiral notebooks, loose-leaf binders, removable pages, or similar formats satisfy the requirement.
- When the journal entry should be completed. There is no practical sequence explaining whether the entry should be completed before, during, or immediately after the notarial certificate is executed.
- How to correct a journal error. There is no procedure for correcting an incorrect entry, preserving the original information, dating or initialing a correction, or avoiding methods that obscure the original entry.
- How to handle multiple signers or multiple notarial acts. The manual provides no examples showing when separate entries should be created.
- How much identifying information should be recorded. Although the manual requires the type, issuance date, and expiration date of qualifying identification, it does not explain whether other identifying information should be recorded or what sensitive information should not be copied into the journal.
- How to describe the underlying document. The required journal fields do not include a practical explanation of how much information about the document or transaction should be recorded.
- Whether refused notarizations should be documented. The manual does not discuss documenting a refusal or the reason for it as a protective practice.
- How the journal should be physically secured. Apart from requiring a tamper-evident format for electronic journals and reporting loss or theft, the manual gives no practical guidance concerning locked storage, access by other people, transportation, or protection when the journal is not being used.
- How to dispose of the journal after the retention period. The manual establishes a 10-year retention requirement but provides no procedure for secure destruction after that period expires.
- How family members or representatives should prepare for the notary's death or incapacity. The manual says that a personal representative, guardian, or other person possessing the journal must contact Treasury within 45 days, but provides no advance planning guidance for the notary or practical instructions for the family.

Assessment

The September 2026 revision does make one useful improvement by expressly establishing that the journal belongs to the notary rather than the employer.

That correction is significant because employer control of notarial records can create practical problems when employment ends or when access to a journal is disputed.

However, the central educational deficiency remains.

The manual provides a relatively detailed list of required journal fields, but it does not teach the notary how to maintain the journal as a professional record. There is still no error-correction procedure, no practical security protocol, no guidance concerning refused notarizations, no meaningful explanation of the journal's evidentiary purpose, and very little instruction concerning real-world journal management.

The manual therefore tells the notary what must appear in the journal, but provides little instruction on how to properly maintain and protect it throughout the life of the record.

Conclusion: PARTIALLY RESOLVED.

Topic 3: Oaths and Affirmations

Status: UNCHANGED

What the 2026 Manual Provides

- Defines a “verification on oath or affirmation” as a declaration made by an individual, on oath or affirmation before a notarial officer, that a statement in a record is true.
- Lists administering an oath or affirmation and taking a verification on oath or affirmation among the authorized notarial acts.
- Provides a short-form certificate for a verification on oath or affirmation using the wording:

“Signed and sworn to (or affirmed) before me on (date) by...”

- Provides a separate section permitting a notary to administer an oath to a remotely located individual using communication technology and requires an audio-visual recording of the individual taking the oath.
- Requires the journal to identify the type of notarial act performed, including administration of an oath.

What Changed Since 2021

No meaningful educational improvement.

The basic treatment of oaths and affirmations remains substantially the same as it was in the 2021 manual.

The manual continues to define the concept and provide certificate wording, but it does not provide practical instruction for actually administering an oath or affirmation.

The remote-notarization section confirms that an oath may be administered through communication technology and that the taking of the oath must be recorded. However, it still does not tell the notary what to say, what response is required, or how to determine that the oath or affirmation was actually administered.

What the Manual Still Does Not Teach

- The practical difference between an oath and an affirmation. The manual uses both terms but does not explain them.
- That the signer may choose an affirmation rather than an oath. The manual provides no practical discussion of how that choice should be presented or handled.
- How to administer either one. No sample oath or affirmation script appears anywhere in the manual.
- What the notary should actually say to the signer. A new notary is provided certificate language, but no spoken language for performing the underlying act.
- What response the signer must give. The manual does not explain whether the signer must verbally swear or affirm, or whether a nod, silence, or ambiguous response is sufficient.
- The sequence of events for a verification on oath or affirmation. Although the certificate says “signed and sworn to (or affirmed) before me,” the manual does not provide a step-by-step procedure explaining when the oath or affirmation is administered in relation to signing.
- What to do if the document was signed before the signer appeared. The manual gives no practical instruction for correcting that situation.
- The significance of making a statement under oath or affirmation. The manual does not explain the legal seriousness of swearing or affirming that a statement is true.
- How to handle a signer who does not understand the oath or affirmation.
- How to handle language barriers or communication disabilities when administering the verbal act.
- How the notary should document the administration of an oath or affirmation beyond identifying the general type of act in the journal.

Assessment

This remains one of the clearest examples of the difference between **providing a certificate form** and **teaching a notary how to perform a notarial act**.

The manual tells the notary that an oath or affirmation exists. It defines a verification on oath or affirmation. It provides certificate wording that may be completed after the act. It even states that a remotely administered oath must be captured on an audio-visual recording.

But nowhere does it provide the actual procedure for administering one.

A newly commissioned notary can read the entire 2026 manual and still finish without knowing what words to say when administering an oath, what words to use for an affirmation, what response to require from the signer, or how to handle a document that was already signed.

The September 2026 revision did not correct the educational deficiencies identified in the March 2026 analysis.

Conclusion: UNCHANGED.

Topic 4: Acknowledgments

Status: UNCHANGED

What the 2026 Manual Provides

- Defines an “acknowledgment” as a declaration by an individual before a notarial officer that the individual signed the record for the purpose stated in the record.
- Explains that when the record is signed in a representative capacity, the signer declares that they signed with proper authority and as the act of the person or entity identified in the record.
- Provides a short-form certificate for an acknowledgment in an individual capacity. Provides a short-form certificate for an acknowledgment in a representative capacity. Defines “representative capacity” to include officers, agents, partners, trustees, personal representatives, guardians, and an agent or attorney-in-fact for a principal. Requires the notary to identify the signer through personal knowledge or satisfactory evidence.
- Allows refusal when the notary is not satisfied that the signature is knowingly and voluntarily made.

What Changed Since 2021

No meaningful educational improvement.

The definition of acknowledgment and the certificate forms remain substantially the same.

The revised manual does define “representative capacity” broadly enough to include an attorney-in-fact, which means the representative-capacity acknowledgment can apply to a signer acting under a power of attorney.

However, the manual still does not explain how a notary is supposed to perform the acknowledgment in practice.

What the Manual Still Does Not Teach

- The essential components of an acknowledgment as a practical procedure. The manual does not clearly teach the sequence of personal appearance, identity verification, and the signer's declaration.
- That the signer must actually acknowledge the signature. The definition says the signer makes a declaration, but the manual gives no instruction requiring the notary to obtain that declaration verbally.
- What the notary should say. No sample acknowledgment question or script is provided.
- What response is required from the signer. The manual does not explain what constitutes a sufficient acknowledgment.
- That an acknowledgment is different from a verification on oath or affirmation. The manual provides separate certificate forms but does not teach how or why the underlying acts differ.
- Whether a document may already be signed before an acknowledgment. The manual does not explain how to handle a pre-signed document.
- How to complete a representative-capacity acknowledgment. Although the certificate includes blanks for the signer's authority and the party represented, the manual gives no examples involving corporate officers, trustees, guardians, partners, or attorneys-in-fact.
- How the notary should determine representative authority. The manual defines representative capacity but provides no procedure for addressing a signer who claims to be acting for another person or entity.
- How to complete the certificate fields. It provides the form, but does not teach how to determine the venue, county, date, capacity, or represented party.
- How to handle multiple signers. The manual does not explain how the acknowledgment should be conducted when several people sign the same document.
- How to assess willingness and voluntariness. Chapter 10 permits refusal if the signature is not knowingly and voluntarily made, but provides no practical guidance for identifying coercion, confusion, intimidation, or duress.
- How to handle a document containing blank or incomplete spaces before acknowledging the signature.
- How to distinguish the acknowledgment of a signature from approval of the document's contents.

Assessment

The September 2026 manual continues to provide the legal definition of an acknowledgment and sample certificate forms, but it still does not teach the notary how to perform the act.

A newly commissioned notary can see what the completed certificate should look like, but is not told what question to ask the signer, what declaration must be obtained, how to handle a pre-signed document, how to deal with a representative signer, or how to assess voluntariness.

The inclusion of attorneys-in-fact within the definition of representative capacity is useful, but it was already present in the 2021 manual and does not constitute new practical instruction.

The core problem remains unchanged: the manual teaches the certificate, not the notarization.

Conclusion: UNCHANGED.

Topic 5: Jurats / Verifications on Oath or Affirmation

Status: UNCHANGED

What the 2026 Manual Provides

- Defines a “verification on oath or affirmation” as a declaration made by an individual, on oath or affirmation before a notarial officer, that a statement in a record is true.
- Lists taking a verification on oath or affirmation as an authorized notarial act.
- Provides a short-form certificate for a verification on oath or affirmation:
“Signed and sworn to (or affirmed) before me on (date) by...”
- Requires the journal to identify the type of notarial act performed.

What Changed Since 2021

No meaningful educational improvement.

The September 2026 manual continues to use the statutory phrase “verification on oath or affirmation” rather than the commonly used notarial term “jurat.”

The word “jurat” still does not appear anywhere in the manual.

The revised manual continues to provide a certificate form, but does not explain the nature of the act, when it is used, how it differs from an acknowledgment, or how the notary actually performs it.

What the Manual Still Does Not Teach

- What a jurat is. A new notary could read the entire manual without ever encountering the term.
- That “jurat” is the commonly used name for the certificate associated with a verification on oath or affirmation.
- When this notarial act is appropriate. The manual does not provide practical examples such as affidavits, sworn statements, or other documents requiring a signer to swear or affirm that the contents are true.
- The difference between a verification on oath or affirmation and an acknowledgment. The forms are different, but the manual never teaches the distinction.
- That the signer must make a sworn or affirmed declaration of truthfulness.
- How the notary should administer the oath or affirmation. No spoken script is provided.
- What verbal response the signer must give.

- The sequence of the act. The manual does not provide a step-by-step procedure showing when the oath or affirmation occurs in relation to signing the document.
- What to do when the document has already been signed before the signer appears.
- Whether the signer must sign again in the notary's presence when the required act is a verification on oath or affirmation.
- How to determine whether "sworn" or "affirmed" applies and whether the certificate should be modified accordingly.
- The legal significance of making a false sworn or affirmed statement.
- How to handle a signer who refuses to swear or affirm the truth of the document.

Assessment

The September 2026 manual still gives the notary a certificate without teaching the underlying notarial act.

This is particularly significant because the terminology itself is never explained. A new notary is expected to understand that a "verification on oath or affirmation" is a distinct notarial act, recognize when it is required, distinguish it from an acknowledgment, administer the required oath or affirmation, and complete the certificate correctly.

The manual provides none of that practical instruction.

A notary could therefore complete the State's manual without ever learning the term "jurat," without understanding why this act differs from an acknowledgment, and without knowing what must occur before the certificate can properly be completed.

The September 2026 revision does not correct the deficiencies identified in the March 2026 analysis.

Conclusion: UNCHANGED.

Topic 6: Copy Certifications

Status: UNCHANGED

What the 2026 Manual Provides

- States that a notarial officer who certifies or attests to a copy must determine that the copy is a "full, true, and accurate transcription or reproduction" of the record or item.
- Provides a short-form copy certification certificate:
 "I certify that this is a true and correct copy of a record in the possession of (name)."

What Changed Since 2021

No meaningful change.

The September 2026 manual continues to provide essentially one sentence describing the notary's responsibility when certifying a copy, along with a sample certificate.

It still does not provide a practical procedure for determining whether a document may be copy-certified or for performing the certification itself.

What the Manual Still Does Not Teach

- What kinds of records may or may not be copy-certified. The manual provides no practical examples.
- How to handle requests involving government-issued or public records, such as birth certificates, death certificates, marriage records, court records, deeds, or other recorded documents.
- Whether the original record must be presented to the notary.
- Whether the notary must personally make the copy or directly supervise its creation.
- Whether a copy prepared before the appointment may be certified.
- How to compare the original and the copy. The manual gives no procedure for checking completeness, page order, front-and-back content, attachments, seals, markings, or image quality.
- What to do when the original contains alterations, damage, missing pages, or illegible information.
- How to handle multi-page documents.
- How to distinguish ordinary copy certification from certifying or attesting to a deposition, even though both appear within the statutory definition of a notarial act.
- When the notary should refuse a copy-certification request because the notary cannot determine that the reproduction is full, true, and accurate.

Assessment

The copy-certification section remains one of the shortest and least instructional portions of the manual.

The State tells the notary the end result that must be reached: the copy must be a "full, true, and accurate" reproduction.

It does not explain how the notary reaches that determination.

There is no decision-making framework for determining which records are appropriate for copy certification, no procedure for comparing the source record with the copy, and no examples of common problem documents.

A newly commissioned notary is therefore given a certificate to complete but very little guidance about when that certificate should be used or how the underlying certification should be performed.

The September 2026 revision did not materially address the deficiencies identified in the March 2026 analysis.

Conclusion: UNCHANGED

Topic 7: Unauthorized Practice of Law (UPL)

Status: UNCHANGED

What the 2026 Manual Provides

- Lists giving legal advice as grounds for discipline.
- Prohibits a non-attorney notary from acting as an immigration consultant or otherwise performing the duties of an attorney.
- Prohibits creating or reinforcing a false impression that the notary is licensed to practice law.
- Prohibits a non-attorney notary from using or advertising the title of lawyer, attorney-at-law, or equivalent terminology.
- Requires an advertising disclaimer stating that the notary is not an attorney and may not give legal advice or accept fees for legal advice.

What Changed Since 2021

No meaningful educational improvement.

The September 2026 manual continues to identify unauthorized practice of law as prohibited conduct and a basis for discipline.

The revised wording concerning advertising is somewhat clearer because it expressly applies to English as well as other languages, but the manual still does not teach notaries how to recognize the boundary between lawful notarial assistance and prohibited legal advice.

What the Manual Still Does Not Teach

- What “giving legal advice” means in practice.
- Where the line exists between permissible notarial assistance and unauthorized legal advice.
- Examples of prohibited conduct, such as:
 - Telling a signer what legal document they need

- Explaining the legal effect of a document
- Recommending what information should be entered into a legal form
- Selecting a notarial certificate for the signer when that choice requires a legal determination
- Interpreting contractual or legal language
- Examples of permissible conduct, such as:
 - Explaining the mechanical steps of a notarization
 - Describing the difference between notarial acts without choosing one for the signer
 - Showing available certificate forms
 - Pointing out incomplete spaces without advising how they should be completed
 - Referring the signer to an attorney when legal advice is needed
- How to respond when a signer asks, “Which certificate do I need?”
- How to respond when a signer asks, “What should I write here?”
- How to respond when a signer asks whether a document is legally sufficient or appropriate for their situation.
- How document preparation can cross into the practice of law.
- Why the restrictions on attorney-like titles and representations exist.
- The distinction between the role of a United States notary public and legal professionals who may be called “notario” or similar titles in other countries.
- How to explain these limitations to a client without giving additional legal advice.

Assessment

The manual tells notaries that they may not give legal advice, but still does not teach them how to recognize legal advice when a real client asks for it.

That distinction matters because many UPL problems arise through ordinary questions, not through a notary intentionally attempting to practice law.

A signer may ask:

“Which form do I need?”

“Which notarization should I choose?”

“What should I put on this line?”

“Does this document give me the authority I need?”

The 2026 manual gives the notary no practical framework for answering those questions safely.

The prohibition is stated, but the boundary is not taught.

As a result, a newly commissioned notary may understand that unauthorized practice of law is prohibited while still having little idea which everyday interactions could cross that line.

The September 2026 revision does not materially address the deficiencies identified in the March 2026 analysis.

Conclusion: UNCHANGED.

Topic 8: Fees

Status: UNCHANGED

What the 2026 Manual Provides

- States that notarial officers may collect:
 - \$2.50 per act for administering oaths, taking affidavits, taking proofs of a deed, and taking acknowledgments.
 - \$15.00 for administering oaths, taking affidavits, taking proofs of a deed, and taking acknowledgments of grantors in the transfer of real estate, regardless of the number of such services performed in a single transaction.
 - \$25.00 for administering oaths, taking affidavits, and taking acknowledgments of mortgagors in the financing of real estate, regardless of the number of such services performed in a single transaction.
- Requires the journal to contain an itemized list of all fees charged for the notarial act.

What Changed Since 2021

No meaningful educational improvement.

The September 2026 manual continues to reproduce the statutory fee amounts but does not explain how those fees should be applied in common notarial situations.

The requirement to itemize fees in the journal remains, but no examples are provided showing how a notary should calculate or record those charges.

What the Manual Still Does Not Teach

- What “per act” means in practice.
- How fees should be calculated when more than one signer is involved.
- How fees should be calculated when one document contains more than one notarial act.
- How the \$15 real-estate-transfer fee applies when multiple grantors are involved.
- How the \$25 real-estate-financing fee applies when multiple mortgagors or multiple notarizations are involved.
- The distinction between a statutory notarial fee and other business charges, such as travel, convenience, printing, or appointment fees.

- Whether additional non-notarial fees are permitted and, if so, how they should be disclosed and separated from the statutory fee.
- Whether fees may be charged when the notarial act is refused or cannot be completed.
- When fees should be disclosed to the signer.
- How fees should be itemized in the journal.
- Examples of prohibited overcharging or improper fee practices.

Assessment

The manual gives notaries the fee amounts but does not teach them how to apply those amounts.

That distinction is important because the statutory language uses phrases such as “per act” and “regardless of the number of such services performed in a single transaction.” Those phrases have practical consequences, especially when multiple signers, multiple certificates, or real-estate transactions are involved.

A new notary reading the manual can identify the dollar amounts but may still not understand how to calculate the lawful fee in an actual appointment.

The manual also does not explain the relationship between statutory notarial fees and separate business charges, leaving notaries without practical guidance on one of the most common questions in professional practice.

The September 2026 revision does not materially address the deficiencies identified in the March 2026 analysis.

Conclusion: UNCHANGED.

Topic 9: Advertising and “Notario” Prohibition

Status: PARTIALLY RESOLVED

What the 2026 Manual Provides

- Prohibits a non-attorney notary from using or advertising the title of lawyer, attorney-at-law, or equivalent terms.
- Clarifies that the prohibition applies “in English or any other language.”
- Requires any notary who advertises services in any language to include the following notice, or a translation if the advertisement is not in English:

“I am not an attorney licensed to practice law and may not give legal advice about immigration or any other legal matter or accept fees for legal advice.”

- Lists false or misleading advertising as grounds for disciplinary action.
- Prohibits creating or reinforcing the false impression that the notary is licensed to practice law.

What Changed Since 2021

Limited improvement.

The September 2026 manual improves the advertising section by changing the prohibition from equivalent attorney terms used in “any other language” to terms used in “English or any other language.”

That makes the scope of the rule clearer.

However, the revised manual still does not explain how the rule applies in ordinary advertising situations or why the prohibition exists.

What the Manual Still Does Not Teach

- What constitutes “advertising.” The manual does not explain whether the rule applies to:
 - Business cards
 - Websites
 - Social media profiles
 - Online advertisements
 - Flyers
 - Email signatures
 - Directory listings
 - Vehicle signage
- Where the required disclaimer must appear.
- How prominently the disclaimer must be displayed.
- Whether the disclaimer must appear on every advertisement or only certain forms of advertising.
- How the disclaimer should be accurately translated when advertising in another language.
- Why attorney-like terminology can be misleading.
- Why terms such as “notario” or “notario público” present a particular risk of confusion in communities where those terms may refer to a legal professional with substantially greater authority than a United States notary public.
- How to explain the difference to a consumer who expects a notary to provide legal services.
- What constitutes false or misleading advertising beyond falsely claiming to be an attorney.
- Examples of potentially misleading claims, such as:
 - Suggesting government affiliation or influence
 - Guaranteeing legal or immigration outcomes

- Claiming authority the notary does not possess
- Using titles that imply legal expertise
- Sample compliant advertisements or business cards.

Assessment

The September 2026 revision makes one worthwhile clarification by expressly stating that attorney-like terminology is prohibited in English as well as other languages.

That should be credited.

However, the manual continues to provide only the legal prohibition and required disclaimer, without teaching notaries how the advertising rule applies in actual business practice.

A notary can read the manual and still not know whether a business card, website, social media page, email signature, or online directory listing constitutes an advertisement requiring the disclaimer.

The manual also does not explain the consumer-protection purpose behind the restriction or provide examples showing the difference between compliant and misleading advertising.

The rule is clearer than before, but the practical instruction remains limited.

Conclusion: PARTIALLY RESOLVED.

Topic 10: Right to Refuse

Status: UNCHANGED

What the 2026 Manual Provides

- States that a notarial officer may refuse to perform a notarial act if the officer is not satisfied that:
 1. The individual is competent or has capacity to execute the record.
 2. The signature is knowingly and voluntarily made.
 3. The signature substantially conforms to the signature on the identification used.
 4. The signer's physical appearance substantially conforms to the photograph on the identification.
- Also states that a notarial officer may refuse unless the individual provides proof that refusal is prohibited by another New Jersey law.

What Changed Since 2021

No meaningful educational improvement.

The September 2026 manual continues to list the same statutory refusal criteria.

The manual tells the notary when refusal may be appropriate, but does not provide practical instruction on how to evaluate the signer, how to communicate a refusal, or how to document the decision.

What the Manual Still Does Not Teach

- How to assess competency or capacity.
- What warning signs may indicate confusion, cognitive impairment, intoxication, or inability to understand the transaction.
- What questions a notary may appropriately ask when capacity is uncertain.
- How to distinguish uncertainty or nervousness from an actual lack of capacity.
- How to recognize signs of coercion, intimidation, or duress.
- How to create an opportunity to speak privately with the signer when another person may be influencing the transaction.
- What to do when the signature on the document does not substantially conform to the identification.
- What to do when the signer's appearance does not substantially conform to the identification photograph.
- How much doubt is enough to justify refusing the act.
- How to explain the refusal professionally to the signer.
- Any suggested refusal language or script.
- Whether and how a refused notarization should be documented.
- How to handle pressure from family members, employers, attorneys, lenders, or other third parties who want the notary to proceed.
- How to respond when a signer becomes angry or confrontational after a refusal.

Assessment

The right to refuse is one of the few places where the manual identifies specific factual concerns a notary should consider.

However, it stops at the rule.

A newly commissioned notary is told that lack of capacity, lack of voluntariness, signature discrepancies, and appearance discrepancies may justify refusal, but is not taught how to assess any of those conditions.

That leaves the most difficult part of the decision entirely to the notary's judgment without providing a framework for making that judgment.

The manual also does not explain how to communicate the refusal, how to protect the notary from pressure to proceed, or how to create a record of why the act was declined.

The September 2026 revision therefore does not materially address the deficiencies identified in the March 2026 analysis.

Conclusion: UNCHANGED.

Topic 11: Notary Seal / Stamping Device

Status: UNCHANGED

What the 2026 Manual Provides

- Defines an “official stamp” as a physical image affixed to or embossed on a tangible record, or an electronic image attached to or logically associated with an electronic record.
- Requires the official stamp to include:
 - The notary public’s name
 - The title “Notary Public, State of New Jersey”
 - The notary public’s commission expiration date
- Requires the stamp to be capable of being copied together with the record.
- States that for a tangible record, the official stamp shall be “affixed to or embossed on” the certificate near the notary’s signature and must be clear and readable.
- Requires the notary to maintain security of the stamping device and prohibits another person from using it, except under the specific instruction of a notary who cannot physically use the device.
- States that the stamping device is the property of the notary public, not the employer, even if the employer paid for it.
- Requires the notary or the notary’s personal representative to notify the State Treasurer within 10 days if the stamping device is lost or stolen.

What Changed Since 2021

No meaningful educational improvement.

The basic requirements concerning the official stamp, security, ownership, and loss or theft remain substantially the same.

What the Manual Still Does Not Teach

- How to choose an appropriate stamping device. The manual states the legal requirements but provides no practical discussion of ink stamps, embossers, or other compliant devices.
- How to position the official stamp. “Near the signature” is the only placement guidance.
- What to do when the stamp impression is faint, incomplete, blurred, or otherwise unreadable.
- Whether and how a second impression should be applied when the first impression is defective.
- How to avoid covering text, signatures, or other important information with the stamp.
- How to securely store the stamping device. The manual imposes responsibility for security but provides no practical protocol for locked storage, mobile use, vehicle storage, or access by coworkers or family members.
- What should happen to the stamping device when the commission expires, is revoked, or is surrendered.
- Whether and how an obsolete stamping device should be destroyed.
- What family members or a personal representative should do with the stamping device after the notary dies, beyond reporting it if the device is lost or stolen.
- How to protect against fraudulent use of an expired or obsolete stamping device.

Assessment

The 2026 manual provides the basic legal specifications for the official stamp and clearly assigns responsibility for its security to the notary.

It also expressly states that the stamping device belongs to the notary rather than the employer.

Those requirements are useful, but they are primarily rules rather than operational instruction.

The manual still does not teach notaries how to secure the device in practice, how to handle a defective impression, how to place the stamp properly on a crowded certificate, or what to do with the device when the commission permanently ends.

The September 2026 revision does not materially expand the practical guidance in this area.

Conclusion: UNCHANGED

Topic 12: Accurate Dating and Corrections

Status: UNCHANGED

What the 2026 Manual Provides

The September 2026 manual does contain several dating requirements:

- Requires every notarial certificate to be signed and dated by the notarial officer.
- Requires the certificate to be executed contemporaneously with the performance of the notarial act.
- Prohibits the notarial officer from affixing or associating the officer's signature with the certificate until the notarial act has been performed.
- Requires the journal entry to include the date and time of the notarial act.
- In the remote tangible-record procedure, specifies that the notarial act is effective as of the date on which the remotely located individual signed the required declaration.

What Changed Since 2021

No meaningful educational improvement.

The dating requirements in the 2026 manual are substantially the same as the prior publication.

The manual does contain rules requiring contemporaneous execution, dating of the certificate, and recording the date and time in the journal.

What it still lacks is practical instruction concerning backdating, future-dating, and correction of dating errors.

What the Manual Still Does Not Teach

- That the date on the notarial certificate should reflect the actual date the notarial act was performed.
- That a notary should not use an earlier date simply because a signer, attorney, lender, employer, or other party requests it.
- That a notary should not use a future date for a notarization that has already occurred.
- How the certificate date and journal date should correspond.
- How to correct an incorrect date on a notarial certificate.
- How to correct an incorrect journal entry.
- Whether correction fluid, erasure, overwriting, or other methods that obscure the original entry should be used.
- What correction method should be used when an error is discovered before the notarization is complete.
- What to do when a dating error is discovered after the document has left the notary's possession.
- How to respond when a signer or third party pressures the notary to change the date to satisfy a filing, funding, contractual, or other deadline.
- How dating works when a document itself bears a date different from the date of notarization.

Assessment

The manual does establish an important legal foundation by requiring the notarial certificate to be dated and executed contemporaneously with the notarial act.

However, it does not translate those requirements into practical instruction.

A new notary may understand that a date belongs on the certificate without understanding what to do when someone asks for yesterday's date, when the document itself contains an earlier date, when an incorrect date is written by mistake, or when the error is discovered after the notarization is complete.

The manual also provides no correction procedure for either the certificate or journal.

Conclusion: UNCHANGED

Topic 13: Venue

Status: UNCHANGED

What the 2026 Manual Provides

- Requires every notarial certificate to identify the jurisdiction in which the notarial act is performed.
- Every short-form certificate provided in the manual includes fields for:
 - State
 - County
- For remote notarizations, the manual states that a notarial act performed using communication technology for a remotely located individual is deemed performed in New Jersey and governed by New Jersey law.

What Changed Since 2021

No meaningful educational improvement.

The March 2026 analysis stated that the word "jurisdiction" was essentially the only reference to venue. That was too narrow because the certificate forms also visibly require a State and County.

However, the underlying criticism remains valid.

The manual requires the jurisdiction to be entered, but it still does not explain the concept of venue or teach a notary how to determine the correct State and County.

What the Manual Still Does Not Teach

- What “venue” means.
- That the venue reflects where the notarial act is performed.
- That the county on the certificate is not necessarily the notary’s home county, county of commission, employer’s county, signer’s county, or the county where the document will be filed.
- How a mobile notary should determine the correct county when working away from the notary’s usual location.
- How to handle locations near county boundaries.
- How venue works when the signer and notary are in different places during a remote notarization.
- How to correct an incorrect venue.
- What problems an incorrect venue may cause for recording, acceptance, or later review of the document.
- A simple practical checklist for confirming venue before completing the certificate.

Assessment

The 2026 manual makes clear that a jurisdiction must appear on the notarial certificate and provides State and County fields in its sample forms.

What it does not do is explain what those fields mean.

A new notary can see that a county must be entered without being taught how to determine which county belongs there.

That is especially important for mobile notaries, who may perform notarizations in several counties in the same day, and for remote notarizations, where the signer may be physically located somewhere other than the notary.

The State provides the blank, but not the rule for filling it in.

Conclusion: UNCHANGED

VI. Summary Table

Topic	September 2026 Status	Summary of Finding
1. Identity Verification	PARTIALLY RESOLVED	The manual now provides clearer refusal criteria involving signature and photo comparison, but still lacks practical instruction on evaluating identification, discrepancies, fraud indicators, and credible-witness use.
2. Journal Requirements	PARTIALLY RESOLVED	The manual adds useful clarification that the journal belongs to the notary, not the employer, but still provides little practical guidance on maintenance, corrections, security, and error handling.
3. Oaths and Affirmations	UNCHANGED	The manual identifies the act and provides certificate language but still does not teach how to administer an oath or affirmation or what response must be obtained.
4. Acknowledgments	UNCHANGED	Definitions and certificate forms are provided, but the manual still does not teach the practical procedure for obtaining an acknowledgment.
5. Jurats / Verifications on Oath or Affirmation	UNCHANGED	The manual still does not use or explain the term “jurat” and provides virtually no practical instruction for performing the act.

6. Copy Certifications	UNCHANGED	The manual states that the copy must be full, true, and accurate but does not explain what records may be certified or how the comparison should be performed.
7. Unauthorized Practice of Law	UNCHANGED	The manual prohibits legal advice but does not explain where the practical boundary lies between permissible notarial assistance and unauthorized legal practice.
8. Fees	UNCHANGED	Statutory fee amounts are provided, but the manual does not explain how to calculate or apply them in common real-world situations.
9. Advertising and “Notario” Prohibition	PARTIALLY RESOLVED	The revised manual clarifies that attorney-like terminology is prohibited in English as well as other languages, but it still lacks practical advertising guidance.
10. Right to Refuse	UNCHANGED	The statutory refusal criteria are listed, but the manual does not teach how to assess capacity, voluntariness, identity discrepancies, or how to communicate and document a refusal.
11. Notary Seal / Stamping Device	UNCHANGED, WITH CORRECTION	The practical gaps remain, but the prior analysis should be corrected because the manual permits an official stamp to be affixed or embossed.
12. Accurate Dating and Corrections	UNCHANGED, WITH CORRECTION	The manual does require contemporaneous execution and dating, but still does not

explain backdating, future-dating, or correction procedures.

13. Venue	UNCHANGED, WITH CORRECTION	The manual requires jurisdiction and provides State and County fields, but still does not teach how to determine the proper venue.
14. Credible Witness	PARTIALLY RESOLVED, WITH CORRECTION	The manual provides more information than the prior analysis credited, including journal requirements, but still lacks a practical credible-witness procedure.

Overall Finding

The September 14, 2026 revision makes several limited improvements and corrects some wording, but it does not represent a substantial improvement in notary education.

The central weakness identified in the March 2026 analysis remains intact: the manual generally states legal requirements without teaching notaries how to perform the underlying acts in practice.

Across the subjects reviewed, the manual frequently provides definitions, statutory language, certificate forms, or prohibitions while omitting the procedural instruction needed to apply those requirements during an actual notarization.

The September 2026 revision therefore changes portions of the manual without materially correcting its broader educational deficiencies.