

WHEN TO SAY NO

A practical guide to refusing - or proceeding with - a notarization

A notary should never perform an illegal or improper act - but should not refuse a lawful request for arbitrary, personal, or discriminatory reasons.

SAY NO WHEN THE REQUIREMENTS ARE NOT MET

1 SIGNER ISSUE	2 DOCUMENT ISSUE	3 NOTARY ISSUE
✓ Signer is not present (unless using an authorized remote process) ✓ Signer cannot be properly identified ✓ Signer appears confused, disoriented, unaware, unwilling, or coerced ✓ Required oath or affirmation is refused ✓ Language barrier prevents lawful direct communication	✓ Document has blank spaces or missing pages ✓ Required notarial certificate is missing and the signer cannot choose the act ✓ Requested copy certification is not authorized ✓ Requested act is not a lawful notarial act ✓ You know or reasonably suspect fraud, illegality, or deception	✓ You are a signer or a party to the transaction ✓ You have a financial or beneficial interest ✓ A prohibited family relationship or other conflict exists under state law ✓ The request falls outside your legal authority or commission ✓ You cannot complete the act exactly as required by law

Other potentially valid reasons may include: the signer cannot or will not pay an authorized fee; the request is outside stated business hours; or an employer lawfully limits workplace notary services. These reasons vary by state and circumstance.

1	2	3	4
Is the signer qualified?	Is the document/request proper?	Am I impartial and authorized?	Does state law allow or require refusal?

WHEN NOT TO SAY NO

A lawful notarization is not a personal endorsement of the document.

DO NOT REFUSE BECAUSE OF PERSONAL BIAS	LEGAL REQUIREMENT VS. BEST PRACTICE
✗ Race, color, nationality, religion, age, gender, disability, lifestyle, or other protected/personal characteristics ✗ Personal disagreement with the signer ✗ Discomfort with a lawful but controversial document ✗ Political, moral, or religious disagreement with the document's purpose	✓ Do not turn a recommended best practice into a legal requirement ✓ Do not refuse solely because a signer declines an optional journal signature, thumbprint, or other nonrequired step ✓ Confirm what your state actually requires before refusing ✓ Apply the same lawful standards consistently to every signer

HOW TO REFUSE PROFESSIONALLY

WHEN THE REQUIREMENT CANNOT BE MET	WHEN THE PROBLEM MAY BE CORRECTED
<i>“I’m unable to complete this notarization because the requirements for a lawful notarization have not been met. I am required to follow my state’s notary laws and cannot proceed.”</i>	<i>“I cannot complete the notarization in its current form. Once the missing requirement is corrected, you may be able to have it notarized.”</i>

STAY CALM. EXPLAIN. DOCUMENT.

BE TACTFUL	EXPLAIN BRIEFLY	DOCUMENT FACTS
Speak calmly and respectfully. Do not argue or debate.	State the unmet requirement and refer to your legal duty.	Record the exact, objective reason for refusal in your journal or business records.
Journal note example: “Refused notarization because signer was not physically present,” or “Refused because the document contained unfilled blank spaces.” Record observable facts, not assumptions or insults.		

IMPORTANT: Refusal rules vary by state. Always consult your current state notary handbook, commissioning authority, and applicable law. This guide is educational and is not legal advice.

Based on guidance from the National Notary Association article: [When to say 'No' ... and when refusing a notarization is not allowed](#)