

MARYLAND NOTARY PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. How does a notary identify a signer and witness the signature?**
 - A. Oaths or Affirmations
 - B. Signature Witnessing or Attesting
 - C. Copy Certification
 - D. Protest

- 2. What should a notary do if they suspect coercion or duress?**
 - A. Proceed to notarize and document concerns later.
 - B. Request the signer to reappear later.
 - C. Notify authorities immediately.
 - D. Refuse to notarize and document the concerns.

- 3. What action should a notary take if they discover a certificate was incorrectly completed after sealing?**
 - A. Modify the certificate secretly to correct errors.
 - B. Reseal the certificate without notifying anyone.
 - C. Ignore the error if it's minor.
 - D. Do not alter the certificate; cancel the notarization and issue a corrected certificate.

- 4. Which statement accurately reflects the personal appearance requirement?**
 - A. The notary and signer must be face to face with no exceptions.
 - B. The notary may perform the notarization via remote video with no physical signer.
 - C. The signer may be located outside the jurisdiction if a notary public is present.
 - D. The notary may notarize without the signer if they present a sworn statement.

- 5. Which steps help protect a notary from fraud during notarization?**
 - A. Rely on the signer's word without verification.
 - B. Let the signer stamp their own date.
 - C. Identify the signer, confirm willingness, avoid blank documents, and use proper certificates.
 - D. Use any standard certificate without verification.

- 6. How should a notary handle confidential or sensitive information encountered during a notarial act?**
- A. Maintain confidentiality unless required to disclose by law and follow applicable privacy rules.
 - B. Share with the signer's family members by default.
 - C. Post the information publicly if the signer signs an NDA.
 - D. Disclose to any person who asks for it.
- 7. What is the purpose of an acknowledgment when notarizing a signature?**
- A. To attest that the signer is a resident of the state
 - B. To verify the signer personally appeared before the notary and acknowledged the signature for its stated purpose
 - C. To ensure the signer is over 18
 - D. To record the document in the county clerk's office
- 8. Who is the person permitted to finalize a notarial certificate?**
- A. The signer
 - B. A witness
 - C. The signer's attorney
 - D. Only the notary
- 9. Which act would be rare and used in international banking?**
- A. Protest
 - B. Copy Certification
 - C. Oaths or Affirmations
 - D. Acknowledgments
- 10. The signer is the person whose identity is verified and who signs the document being notarized.**
- A. The signer
 - B. The notary
 - C. The clerk
 - D. A witness

Answers

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1. B
2. D
3. D
4. A
5. C
6. A
7. B
8. D
9. A
10. A

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Explanations

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1. How does a notary identify a signer and witness the signature?

- A. Oaths or Affirmations
- B. Signature Witnessing or Attesting**
- C. Copy Certification
- D. Protest

Notaries identify the signer and witness the signature by performing signature witnessing or attesting. The process starts with confirming the signer's identity using acceptable identification or personal knowledge. Once identity is established, the signer signs in the notary's presence, and the notary witnesses that signature or attests to its authenticity. This is the action described by signature witnessing or attesting. Oaths or affirmations relate to jurats where the signer swears to the truth of the contents; copy certification is about certifying a true copy of a document; protests concern nonpayment of negotiable instruments.

2. What should a notary do if they suspect coercion or duress?

- A. Proceed to notarize and document concerns later.
- B. Request the signer to reappear later.
- C. Notify authorities immediately.
- D. Refuse to notarize and document the concerns.**

Coercion or duress removes the signer's voluntary consent, which is essential for a valid notarization. A notary's role is to confirm identity and that the signer understands the document and signs of their own free will. When there are signs of pressure, threats, or coercive influence, proceeding would certify a signature made under improper circumstances and could expose the notary to liability for facilitating wrongdoing. Therefore, the proper action is to refuse to notarize and document the concerns in the notary journal, noting observations, the document involved, and the reasons for refusal. If possible, advise the signer to seek independent legal advice or return when they can sign without pressure. Notifying authorities immediately isn't the default step in every case; the primary obligation is to protect the signer and preserve the integrity of the notarization by refusing and documenting.

3. What action should a notary take if they discover a certificate was incorrectly completed after sealing?

- A. Modify the certificate secretly to correct errors.
- B. Reseal the certificate without notifying anyone.
- C. Ignore the error if it's minor.
- D. Do not alter the certificate; cancel the notarization and issue a corrected certificate.**

The main idea is preserving the integrity and accuracy of a notarization. Once a certificate has been sealed, you cannot go in and modify its content. Any error must be addressed by canceling the notarization and issuing a corrected certificate. This preserves trust in the notarial act and prevents any appearance of tampering. Resealing, ignoring the error, or secretly changing the document would undermine the public record and could constitute improper conduct. By canceling the notarization and issuing a corrected certificate, you ensure the document accurately reflects what happened and maintain proper notarization standards. If needed, you may re-notarize the corrected certificate or create a new certificate that accurately states the facts, following the applicable Maryland rules.

4. Which statement accurately reflects the personal appearance requirement?

- A. The notary and signer must be face to face with no exceptions.
- B. The notary may perform the notarization via remote video with no physical signer.
- C. The signer may be located outside the jurisdiction if a notary public is present.
- D. The notary may notarize without the signer if they present a sworn statement.

Personal appearance means the signer must be physically present before the notary at the time of the notarization. The notary needs to observe the signer, verify identity, and confirm that the signer understands and willingly agrees to the document. This face-to-face presence helps prevent fraud and ensures the act is properly witnessed. Because of that, requiring both the notary and signer to be together in person, with no exceptions, best reflects the traditional personal appearance rule. The other scenarios—notary doing the act via remote video with no physical signer, the signer being outside the jurisdiction, or the notary notarizing without the signer present—do not satisfy the essential requirement that the signer appear before the notary.

5. Which steps help protect a notary from fraud during notarization?

- A. Rely on the signer's word without verification.
- B. Let the signer stamp their own date.
- C. Identify the signer, confirm willingness, avoid blank documents, and use proper certificates.
- D. Use any standard certificate without verification.

Protecting a notary from fraud hinges on verifying identity, ensuring signer intent, avoiding blank documents, and using the correct notarial certificates. By identifying the signer with acceptable ID and confirming they're acting willingly, you guard against impersonation and coercion. Keeping documents complete and notary-ready prevents someone from later filling in or altering important details after the act. Using the proper certificate in the correct form for the jurisdiction ensures the notarization aligns with legal requirements and is properly documented. Together, these steps create a reliable, verifiable record of the notarization and reduce multiple fraud risks. Relying only on the signer's word without verification allows impersonation to go undetected. Letting the signer stamp their own date introduces inaccuracy and weakens the notarization's reliability. Using any standard certificate without verification can lead to improper or noncompliant notarizations, especially if the document requires a specific certificate or format.

6. How should a notary handle confidential or sensitive information encountered during a notarial act?

- A. Maintain confidentiality unless required to disclose by law and follow applicable privacy rules.
- B. Share with the signer's family members by default.
- C. Post the information publicly if the signer signs an NDA.
- D. Disclose to any person who asks for it.

Notaries must treat information obtained during a notarial act as confidential. This means keeping personal details and document contents private and only sharing them when there is a legal requirement or privacy rule that obligates disclosure. Protecting confidentiality helps preserve the signer's privacy and the integrity of the notarial process, and it maintains the trust people place in notaries. Disclosing to family, posting information publicly, or sharing with anyone who asks would violate this duty and isn't justified by an NDA or any other arrangement. If there's any doubt about whether disclosure is required, refer to the applicable laws and guidance, and disclose only to the extent legally permitted.

7. What is the purpose of an acknowledgment when notarizing a signature?

- A. To attest that the signer is a resident of the state
- B. To verify the signer personally appeared before the notary and acknowledged the signature for its stated purpose**
- C. To ensure the signer is over 18
- D. To record the document in the county clerk's office

An acknowledgment is the notary's job of confirming that the signer personally appeared before the notary, identified themselves, and acknowledged that the signature on the document is theirs and that they signed it for the purpose stated in the document. This step focuses on the signer's voluntary act and ownership of the signature, not on the document's contents. It helps prevent someone from signing on another person's behalf. It isn't about proving residency or age, and it isn't the act of recording the document with the county clerk—the recording, if done, is a separate process. So the essential idea is that the signer appeared, acknowledged the signature, and did so for the stated purpose, with the notary witnessing and certifying that acknowledgment.

8. Who is the person permitted to finalize a notarial certificate?

- A. The signer
- B. A witness
- C. The signer's attorney
- D. Only the notary**

The notarial certificate is completed and sealed by the notary, who attests that the appropriate act (acknowledgment or jurat) was performed in the presence of the signer. The notary's signature and official seal are what finalize and authenticate the document; they provide the legal authority for the notarization. The signer may present the document and sign as part of the process, but the act of finalizing the certificate is done by the notary. A witness or the signer's attorney does not have the authority to complete or seal the notarization. Thus, only the notary is permitted to finalize the certificate.

9. Which act would be rare and used in international banking?

- A. Protest**
- B. Copy Certification
- C. Oaths or Affirmations
- D. Acknowledgments

Protest is the action that would be rare and used in international banking. In notarial practice, a protest records that a negotiable instrument, such as a bill of exchange or sight draft, was presented for payment or acceptance but was dishonored. This formal step preserves the holder's right to sue on the instrument and is primarily tied to international/commercial banking where instruments cross borders and need clear proof of non-payment. The other acts come up more often: copies can be certified to verify an exact reproduction of a document, acknowledgments confirm that a signer appeared before the notary and acknowledged their signature, and oaths or affirmations are sworn statements used in affidavits or sworn declarations. These are routine in domestic or ordinary transactions, whereas the protest is specialized for international financial dealings.

10. The signer is the person whose identity is verified and who signs the document being notarized.

A. The signer

B. The notary

C. The clerk

D. A witness

In notarial practice, the signer is the person whose identity is verified and who signs the document being notarized. The notary's role is to confirm that the signer is really who they claim to be (using valid ID), that the signer appears before the notary, and that the signing is done in the notary's presence, so the appropriate notarial certificate (acknowledgment or jurat) can be completed. The clerk isn't the person whose signature is being notarized, and a witness may observe the signing but is not the signer. Therefore, the statement correctly identifies the signer as the individual whose identity is verified and who signs the document.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

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We wish you the very best on your exam journey. You've got this!

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