

# Notary Essentials: The Difference Between Acknowledgments And Jurats

By Kelle Clarke on April 01, 2015 in [Notary News](#)

*Updated 3-20-19.* The two most common notarizations requested by customers are acknowledgments and jurats. But not everyone knows the difference between these two acts. Here are some of the important points you should know.

## What Is An Acknowledgment?

The [purpose of an acknowledgment](#) is for a signer, whose identity has been verified, to declare to a Notary or notarial officer that he or she has willingly signed a document.

An acknowledgment requires the following steps:

1. The signer must physically appear before you.
2. You must positively identify the signer according to your state's rules.
3. The signer may either sign the document before appearing before you, or in your presence.
4. The signer must declare (acknowledge) signing the document for its intended purpose.

The signer must be able to directly communicate with you that he or she willingly signed the document. **Arizona** is the exception to this rule. Arizona state law permits a signer to communicate with a Notary through a translator who is also present at the notarization.



**INDIVIDUAL ACKNOWLEDGMENT**

State/Commonwealth of \_\_\_\_\_ } ss.  
County of \_\_\_\_\_ }

On this the \_\_\_\_\_ day of \_\_\_\_\_  
Day Month

\_\_\_\_\_  
Name of Notary Public

personally appeared \_\_\_\_\_

personally known to me – OR –  
 proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same for the purposes therein stated.

*Click to expand.*

## What Is A Jurat?

The purpose of a jurat — also known in some states as a “verification upon oath or affirmation” — is for a signer to swear to or affirm the truthfulness of the contents of a document to a Notary or notarial officer.

A jurat requires the following steps:

1. The signer must appear in person before you and sign the document in your presence.
2. In some states, you are required to positively identify the signer.
3. You must administer a spoken [oath or an affirmation](#), and the signer must respond out loud. Silent answers such as a nod of the head are not acceptable.

**JURAT**

State of \_\_\_\_\_ } ss.  
County of \_\_\_\_\_ }

Subscribed and sworn to (or affirmed) before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ by \_\_\_\_\_  
Date Month Year

\_\_\_\_\_  
Name of Signer No. 1

\_\_\_\_\_  
Name of Signer No. 2 (if any)

\_\_\_\_\_  
Signature of Notary Public

*Click to expand.*

While not required by law, it is strongly recommended that you have the signer raise his or her right hand to emphasize the seriousness of the oath or affirmation.

A jurat cannot be executed by someone offering to take the oath in someone else’s name — the original signer must swear or affirm the oath in person before the Notary.

## Acknowledgment And Jurat Certificates

Because acknowledgments and jurats are different notarizations with different purposes, each requires its own [certificate wording](#). You cannot use a jurat certificate for an acknowledgment, or vice versa. Make sure you use [certificate wording that is acceptable](#) under your own state’s rules.

In general, an acknowledgment certificate will contain the words, “acknowledged before me” or similar wording. Jurat certificates will contain the words, “subscribed and sworn to (or affirmed) before me.”

If you have questions about the certificate wording, check your state’s Notary handbook or contact the [NNA Hotline](#) for help.