

2025 NYS NOTARY EXAM STUDY GUIDE QUESTION WITH ANSWERS 2025/2026

conveyance (deed) - A legal document that serves as proof of a deed (or title) which creates, transfers, assigns, or surrenders any estate or interest in real property.

deponent - a person who testifies to information or facts under oath in a deposition.

also an affiant.

deposition - a witness's sworn out-of-court testimony under oath or by affirmation, before an authorized official. It is used at the trial or hearing.

duress - unlawful constraint put on a person to be forced to do some act against his will.

escrow - an instrument that is put into custody of a third-party to be held until the occurrence of an event.

executor - a person named in a will to carry out the requirements of the will.

ex parte (from one side only) - a hearing or examination without requiring all of the parties to be present.

felony - A crime punishable by death or imprisonment in a state prison.

guardian - a person in charge of a minor's person or property

judgement - a decision of a court regarding the rights and liabilities of parties in a legal action or proceeding

jurat - the clause at the end of the document stating the date, place and name of the officer (notary public) certifies that it is sworn before him.

Example wording: "Sworn to before me on this day ___ of ___, in ___."

laches - the delay or negligence in asserting one's legal rights.

lease - a contract made for a consideration (i.e. rent) in which the owner of property (real estate, car etc) allows use of the property for a specified period of time (term).

lien - the right to retain the possession of another person's property until the owner fulfills a legal duty to the person holding the property, such as a satisfying a debt.

litigation - the act of carrying on a lawsuit

misdemeanor - any crime other than a felony

Nys Adjuster Study Guide

Judd E. Hollander

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An insurance adjuster is a person who engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the settlement or disposal of any claim in connection with a policy of insurance This book primarily covers the fundamental adjusting knowledge compatible with the state exam with New York specific coverage This book has topics compatible with the Public Adjuster exam and the Independent General Adjuster exam We create these self practice test questions referencing the concepts and principles currently valid in the adjuster exam Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas Think of these as challenges presented to you so to assess your comprehension of the subject matters The goal is to reinforce learning to validate successful transference of knowledge and to identify areas of weakness that require remediation The questions are NOT designed to simulate actual exam questions realistic or actual questions that are for cheating purpose are not available in any of our products *Occupations Licensed Or Certified by New York State* P. Adam Thomas,1987 *Books and Pamphlets, Including Serials and Contributions to Periodicals* Library of Congress. Copyright Office,1967 **New York State Education Department Bulletin** ,1945 Catalog of Copyright Entries. Third Series Library of Congress. Copyright Office,1967 **Records & Briefs New York State Appellate Division , Vertical File Index** ,1973 Catalog of Copyright Entries. Fourth Series Library of Congress. Copyright Office,1967 **New York Court of Appeals. Records and Briefs.** New York (State). Court of Appeals.,1944 Volume contains Cristo Loveanu v Oshrin Cristo Loveanu v Oshrin DeMartini v Elade Realty Corp DeMartini v Elade Realty Corp DePinto v O Donnell Transportation Co Inc Di Bartolo v City of N Y Di Bartolo v City of N Y Di Bartolo v City of N Y De Simone v De Simone De Simone v De Simone DiSimone v DiSimone Davidson v City of Elmira Davidson v City of Elmira Davis v S S Kresge Co Davis v S S Kresge Co Davis Yarn Co Inc v Commercial Union Assurance Co Davis Yarn Co Inc v Commercial Union Assurance Co Davis Yarn Co Inc v Commercial Union Assurance Co Davis Yarn Co Inc v Commercial Union Assurance Co **Spectator [Philadelphia]. An American Review of Insurance** ,1916 Catalogue of Copyright Entries ,1954 Insurance Advocate ,1973 Catalogue of the J. Morgan Slade Library and Other Architectural

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Nys Adjuster Study Guide: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the engaging narratives that have captivated audiences this year. Nys Adjuster Study Guide : Colleen Hoovers "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Nys Adjuster Study Guide : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Nys Adjuster Study Guide : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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