

## **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

**K Morrison**

## **Nys Adjuster Study Guide:**

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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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