

Louisiana Notary Exam Vocabulary 2024 with Complete Solutions

abstract - ANSWER-An abstract is a history of the title to property as revealed by the public records

Acceleration Clause (in a mortgage) - ANSWER-Clause used in an installment note and mortgage which gives the lender the right to demand payment in full upon the happening of a certain event, such as failure to pay an installment by a certain date, change of ownership without the lenders consent, destruction of the property, or other event which endangers the security of the loan.

accession - ANSWER-Acquiring title to additions or improvements to real property as a result of the annexation of fixtures or the accretion of alluvial deposits along the banks of streams.

Accessory Contract - ANSWER-A contract is accessory when it is made to provide security for the performance of an obligation. Suretyship, mortgage, pledge, and other types of security agreements are examples.

accretion 1. - ANSWER-Additions or improvements to property as a result of natural growth, labor, the annexation of fixtures or the accretion of alluvial deposits along the banks of streams.

accretion 2. - ANSWER-In succession law, the increase in property to an heir or legatee resulting from the failure of another heir or legatee to take the property either by death of the heir or legatee, renunciation, failure of the legacy, or the heir being ineligible to inherit.

Accretion 3. - ANSWER-In trust law, an increase in a beneficiary's interest in the trust income or principle (or both) that occurs because of the inability of another beneficiary to receive his interest, usually occurring as a result of another beneficiary's death or refusal of an interest.

acknowledged act - ANSWER-Any act or instrument in writing signed by the parties in the presence of two witnesses and then taken by the party(ies) or the witness(es) before a notary and two witnesses; the original act was signed out of the presence of the notary.

acknowledgement - ANSWER-A formal declaration by a party before a notary public in the presence of two witnesses by the person who signs an instrument to the effect that it is his own free and voluntary act done for the purpose therein expressed. As stated in

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United States. Supreme Court



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